



### Agenda Item 3

Minutes of the Meeting with Management Committee held on **Tuesday 17 February 2026 at 6pm** via in person & via Zoom at CentrePoint

#### Minutes

<b>Present:</b>	Craig Callan (Chair) (CC)	Heather Laing (HL)	Przemek Jozwik (PJ)
	Christine Kerrigan (CHK)	Sandra Rodger (SR)	Fiona Shearer (FS)
	Jamie Boyle (JB)	Elizabeth Cooper (EC)	
<b>In Attendance</b>	Paul Lennon, Director (PL)	Elaine Hyslop, Housing Manager (EH)	Richard Bolton, Senior Community Development Officer (RB)
	Paul Murphy, Senior Corporate Services Officer (PM)		

	Agenda Item	Action
1.	<b>Welcome and Apologies</b>	
	CC welcomed everyone to the meeting. Apologies were <b>NOTED</b> for Victoria Dallas, Colette Kells, John O'Brien & Craig Anderson.	<b>PM to update register.</b>
2.	<b>Declarations of Interest</b>	
	PL declared an interest under item no 22.	
3.	<b>Minutes of Previous Meeting held on 20 January 2026</b>	
	Proposed <b>Fiona Shearer</b> Seconded <b>Christine Kerrigan</b>	
4.	<b>Matters Arising</b> (Issued in advance to committee)	
	PL advised that since the last committee meeting the matters arising from the meeting were: <ul style="list-style-type: none"> <li>• PM updated the attendance register.</li> <li>• Meeting with lender to be discussed further at a future meeting.</li> <li>• Component Lifespan Review to discussed further at the next meeting.</li> </ul>	

	<ul style="list-style-type: none"> <li>• Co-op records to be updated to reflect the appointment as well as the SHR Portal.</li> <li>• Update on insurance premium for 2026/27 to come to this meeting, on agenda.</li> </ul> <p>Committee <b>NOTED</b> the report.</p>	
5.	<p><b>Community Development Update</b></p> <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> <p><b>CentrePoint Operations</b></p> <ul style="list-style-type: none"> <li>• Lease negotiations underway with current tenants to increase rental income.</li> <li>• Need to engage with groups like the cancer support group to help them secure funding for room hire for example.</li> <li>• Men's Shed secured funding for digital class, generating £360 income.</li> <li>• 15th anniversary on May 11th - community event planned.</li> </ul> <p><b>Energy Efficiency Initiatives</b></p> <ul style="list-style-type: none"> <li>• Registered with Business Energy Scotland for assessment.</li> <li>• Initial meeting held to explore funding options (75% grants available, 25% can be covered by 8-year interest-free loans).</li> <li>• Assessment will cover: <ul style="list-style-type: none"> <li>○ Insulation improvements</li> <li>○ Heating system efficiency</li> <li>○ Window films for heat retention</li> <li>○ LED lighting replacement (corridor and office lights need replacing).</li> </ul> </li> <li>• Committee approved seeking consultancy support for window replacement and heating system upgrades.</li> <li>•</li> </ul> <p><b>Volunteer Group Formation</b></p> <ul style="list-style-type: none"> <li>• New volunteer group being established with initial members: Heather, Sandra, Craig and Vikki.</li> <li>• One-year commitment to community projects.</li> <li>• Aligns with ICF transition fund, mental health fund, and potential lottery funding.</li> <li>• Will support community events like bingo sessions (reducing staff requirement from two to one).</li> <li>• 15th anniversary event on May 11th will be opportunity to promote volunteer group.</li> </ul> <p><b>Community Events and Training</b></p> <ul style="list-style-type: none"> <li>• First aid training: Two-day course on March 19th and 20th (evenings).</li> <li>• Sign language training: March (Wednesday, 5:30-7:00 PM).</li> </ul>	

	<ul style="list-style-type: none"> <li>• Winter information event (November 17th): Approximately 100 attendees, multiple service providers participated.</li> <li>• Christmas event – successful in encouraging non-tenants into the centre.</li> </ul> <p><b>Political Engagement</b></p> <ul style="list-style-type: none"> <li>• Visit from Anas Sarwar (Scottish Labour Party leader) to Forgewood Community Centre.</li> <li>• Discussed housing topics, community work, funding and future plans.</li> </ul> <p>Committee thanked RB for the presentation.</p> <p>RB left the meeting.</p>	
	<p><b>Management Accounts to 31/12/2025</b></p> <p>CA spoke to the paper.</p> <ul style="list-style-type: none"> <li>• The Statement of Comprehensive Income shows an overall surplus of £19,839 forecast for the year, more than double the previous year's £37,251.</li> <li>• The cash balance is sitting at £167,162 compared to a budgeted £238,813. Component replacements, primarily the Law View kitchen and boiler replacement projects, total £257,221 and have been fully funded from our own resources.</li> <li>• Strong covenant compliance with banks: <ul style="list-style-type: none"> <li>○ Interest cover at 160% (requirement: 130%)</li> <li>○ Current ratio at 102% (requirement: under 110%)</li> <li>○ Gearing ratio at 30% (requirement: below 65%)</li> <li>○ Net debt per unit at £8,289 (requirement: under £13,000)</li> </ul> </li> <li>• Legal and professional costs over budget due to stock condition survey and feasibility study consultancy work (the stock condition survey cost won't take place for another 3 years).</li> <li>• Software subscriptions increased by £2,800 due to housing management software provider's price increase.</li> </ul> <p>Committee <b>APPROVED</b> the Management Accounts to 31/12/2025.</p>	
	<p><b>Budget 2026/27</b> (Issued in advance to committee)</p>	
7.	<p>CA spoke to the paper.</p> <p>A committee member asked how does the budget look for next year.</p> <p>CA stated that the budget is looking healthy, showing a projected operating surplus of £174,000. CA stated that we are not here to make money as a social</p>	

	<p>landlord, but to have a healthy bank balance and invest back into tenant's homes.</p> <ul style="list-style-type: none"> <li>• Projected operating surplus of £174,020.</li> <li>• Overall income growth to £1.532,362.</li> <li>• Rent increases: 4.8% for most properties, 3.8% for new build four-apartment units.</li> <li>• Staff wage increase of 5.1% (two-year deal agreed across RSL's affiliated with EVH).</li> <li>• Estate management costs reduced due to in-house caretaker Ryan's effectiveness.</li> <li>• Insurance costs remain high due to being locked into 3-year deal until March 2028.</li> <li>• Budget approved by committee with recognition of sustainability and strategic alignment.</li> </ul> <p>Committee <b>APPROVED</b> the Budget 2026/27.</p>	
	<b>Virgin Money - Additional Facility</b>	
8.	<p>PL advised that the Co-op were at the early stages of agreeing a loan with Virgin Money, the bank is going through its standard due diligence. PL will provide a monthly update at each committee meeting going forward.</p> <p>Committee members <b>NOTED</b> the update.</p> <p>Committee members thanked CA for his presentations.</p> <p>CA left the room.</p>	<b>Outcomes from meetings with lender, update to be provided at each meeting.</b>
	<b>Satisfaction Levels Regarding Law View Kitchen Contract</b>	
9.	<p>Item deferred to the next committee meeting.</p>	<b>Item deferred to the next committee meeting.</b>
	<b>Housing Management Performance Reports</b> (Issued in advance to committee)	
10.	<p>EH spoke to the paper.</p> <p>A committee member asked how many terminations there has been this year financial year.</p> <p>EH responded that there were 12 terminations and 12 allocations in the period from 01 April 2025 to 01 December 2025. The void loss is 4.75 days compared to 7.06 last year, which is excellent compared to the Scottish average of 60.59 days.</p>	

	<p>A committee member asked could we be on track for just 16 voids in total this year.</p> <p>EH stated that would be amazing as we usually have around 20, sometimes 30 in the past each year. The sustainability is high, meaning people want to stay longer.</p> <p><b>Allocations and Voids (April 1st - December 1st)</b></p> <ul style="list-style-type: none"> <li>• 12 terminations and 12 allocations during the period.</li> <li>• Void loss: 4.75 days (compared to 7.06 days last year and Scottish average of 60.59 days).</li> <li>• Rent loss: 0.05% of annual income.</li> <li>• 20% of offers refused (no concerning patterns in refusal reasons).</li> <li>• Sustainability: 100% (all 18 tenants who moved in still in properties one year later).</li> <li>• Potential for only 16 total voids for the year (compared to usual 20-30).</li> </ul> <p><b>Rent Arrears</b></p> <ul style="list-style-type: none"> <li>• Total rent arrears: £20,000+ (1.59% of rental income).</li> <li>• Former tenant arrears: £6,500.</li> <li>• 12 former tenant accounts outstanding.</li> <li>• Performance within typical levels and Scottish averages.</li> </ul> <p><b>Anti-Social Behaviour</b></p> <ul style="list-style-type: none"> <li>• 2 Category B cases (more serious, involving police/social work/council ASB team).</li> <li>• 51 minor cases (dog fouling, neighbour nuisance, loud music) - all handled internally.</li> <li>• Zero notices served for anti-social behaviour.</li> <li>• 1 notice served for property condition.</li> <li>• 2 abandonments investigated, resulting in zero repossessions.</li> <li>• 1 eviction carried out (previously approved by committee).</li> </ul> <p><b>Complaints and Compliments</b></p> <ul style="list-style-type: none"> <li>• Stage 1 complaints: 15 (all resolved).</li> <li>• Stage 2 complaints: 2 (neighbour issues with MSP involvement, factoring dispute - both resolved).</li> <li>• Compliments: 5 total <ul style="list-style-type: none"> <li>○ 3 for repair service</li> <li>○ 1 for housing staff help and support</li> <li>○ 1 for caretaking services</li> </ul> </li> </ul> <p>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 <b>NOTED</b> and thanked EH for the presentation.</p>	
11.	<p><b>Write off report</b> (Issued in advance to committee)</p> <p>EH spoke to the report provided.</p>	

	Committee <b>APPROVED</b> the Write off report.	
12.	<p><b>Maintenance Performance Reports to 31/12/2025</b> (Issued in advance to committee)</p> <p>PL spoke to the paper.</p> <p><b>Performance (October 1st - December 31st)</b></p> <ul style="list-style-type: none"> <li>• Emergency jobs: 40 (similar to last year)</li> <li>• Average completion time: 2.6 hours</li> <li>• 39 of 40 jobs met timescales (97.5% compliance)</li> <li>• Overall average repair time: 2.6 hours (emergency: 3 hours)</li> <li>• Performance within Scottish averages</li> </ul> <p><b>Tenant Safety Compliance</b></p> <ul style="list-style-type: none"> <li>• Gas safety and servicing: Compliant</li> <li>• Electrical installation condition reports: Up to date</li> <li>• Fire safety: Compliant</li> <li>• Damp and mould: Systems in place, no repeat visits to properties.</li> <li>• Water safety (Legionella): Compliant</li> <li>• Energy efficiency: Ongoing improvements planned.</li> </ul> <p><b>Energy Performance Certificates (EPCs)</b></p> <ul style="list-style-type: none"> <li>• Major changes coming from March 2027: All properties require new EPCs.</li> <li>• Process starts October 2025.</li> <li>• After December 31, 2025: Properties rated lower than D cannot be allocated.</li> <li>• Garrion has approximately 20 properties rated D (lowest rating in portfolio).</li> <li>• Billy and Kieran (staff assessors) will conduct assessments, potentially requiring overtime.</li> <li>• Concern: Better EPC ratings might reduce chances of securing grant funding for improvements.</li> <li>• Strategy: May need to balance performance reporting with funding eligibility.</li> </ul> <p><b>Damp and Mould Management</b></p> <ul style="list-style-type: none"> <li>• AWAB's Law implementation delayed by 6 months (from April to later in year).</li> <li>• Regulator still expects performance reporting from April 1<sup>st</sup>.</li> <li>• Garrion has effective system in place - no repeat visits to properties.</li> <li>• Mould eradication kits previously provided (3-step process: surface removal, root treatment, preventative paint additive).</li> <li>• Current approach: Contractor visits using professional products to satisfy regulator requirements.</li> <li>• Industry debate: Tenant behaviour (ventilation, heating use, furniture placement) contributes to mould issues.</li> </ul>	

	<p>Dehumidifiers recommended as cost-effective solution.</p> <ul style="list-style-type: none"> <li>• Newsletter planned to raise awareness of mould prevention methods.</li> </ul> <p>A committee member recommended cheap dehumidifiers as a possible cost-effective solution.</p> <p>Committee members <b>NOTED</b> and thanked PL for the presentation.</p>	
	<p><b>Stock Condition Survey – Component Lifespan Review</b> (Issued in advance to committee)</p>	
13.	<p>Committee members <b>AGREED</b> the recommendations in the component lifespan review report.</p>	
	<p><b>Staffing Report</b> (Issued in advance to committee)</p>	
14.	<p>EH spoke to the paper.</p> <p><b>Current Staff Matters</b></p> <ul style="list-style-type: none"> <li>• Julie: Maternity cover for maintenance admin at Forgewood, settled well into the role (covering until end of August 2026).</li> <li>• Sharon: Successfully transitioned to Law View (16 of 24 contracted hours), excellent tenant satisfaction feedback.</li> <li>• Ryan: In-house caretaker showing excellent results across both co-ops (litter picking, handyman work, obliging and hard-working).</li> </ul> <p><b>Staff Qualifications in Progress</b></p> <ul style="list-style-type: none"> <li>• Kevin: Digital marketing qualification - final module, awaiting results.</li> <li>• Laura: Level 4 housing qualification - halfway through.</li> <li>• Kieran: Level 4 maintenance management - completed, awaiting confirmation.</li> <li>• Josh: Finance course too challenging (self-study format), looking for structured classroom-based alternative starting April.</li> </ul> <p><b>Staff Appraisals</b></p> <ul style="list-style-type: none"> <li>• Schedule: Starting this week (tomorrow and Thursday).</li> <li>• EH advised that she would be providing positive feedback due to good staff performance.</li> </ul> <p>Staffing proposal <b>APPROVED</b> contained within the report.</p> <p>Committee <b>NOTED</b> the updates.</p>	
	<p><b>Secretary's Report</b> (Issued in advance to committee)</p>	
15.	<p>PM advised that there had been one membership application since the last meeting.</p> <p>Committee members <b>APPROVED</b> the membership application.</p>	

	<b>Insurance Review</b> (Issued in advance to committee)	
16.	<p>PL discussed insurance with committee for the financial year 2026/2027.</p> <p>A committee member enquired what was happening with the insurance costs.</p> <p>PL stated that unfortunately, we're tied into a 3-year deal until March 2026. We're still negotiating with the broker for the 2026-27 deal, but we can't pull out of the current arrangement without significant penalties.</p> <p>Committee members <b>NOTED</b> the update.</p>	<b>Update on insurance premium for 2026/27 to go to the March meeting</b>
	<b>IT</b> (Issued in advance to committee)	
17.	<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 <b>NOTED</b> the report.</p>	
	<b>Feasibility Study Report</b>	
18.	<p>Committee members <b>NOTED</b> the update and PL gave an update on how the feasibility study will be used when the NetZero Scottish Government (SG) Grant is released to help commission planned improvements such as windows and clean heating systems. It was estimated to be mid March before the SG opened the new grant submissions system.</p>	
	<b>Confederation of co-operative housing - CCH membership</b>	
19.	<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 <b>NOTED</b> the update.</p>	
	<b>April Strategy Meeting</b>	
20.	<p>PL stated that PM would come back in March 2026 or at the March meeting with a firm proposal on the date and content of the event, which will be presented by PL and a guest speaker for 40 mins approx. as well as senior staff.</p> <p>It was agreed all round that we would never get 100% attendance, and it was also difficult trying to have all senior staff commit to the one date. But it is hoped mid-April will be set aside for an event which will be held in CentrePoint, to reduce expenditure and allow us to get on with business plan updates and strategic directives, including the relationship with Forgewood Housing Co-op</p> <p>Committee <b>NOTED</b> the update.</p>	

	<b>Committee Appraisals</b>	
21.	<p>Committee members present advised PM whether a day time or night time appointment suited them best.</p> <p>Committee appraisals planned for end of March or April.</p> <p>PM thanked committee.</p>	
	<b>Director Appraisal</b>	
22.	<p>PM advised that we just need to finalise a suitable date for the Director appraisal.</p> <p>Committee <b>NOTED</b> the update.</p>	
	<b>Ethical Conduct and Notifiable Events</b>	
23.	None	
	<b>Payments, Benefits &amp; Entitlements</b>	
24.	None	
	<b>Correspondence</b>	
25.	Committee discussed and <b>NOTED</b> the correspondence.	
	<b>Use of Delegated Authority</b>	
26.	None	
	<b>Any Other Competent Business</b>	
27.	<p>A proposal to change the agenda item from matters arising to minute tracker was approved.</p> <p><b>Film Screening Opportunity</b></p> <ul style="list-style-type: none"> <li>• Kitten Cat Productions filmed short movie in Garrion flat (Heathfield).</li> <li>• Writer/director: Ryan Pollock (former resident of the area).</li> <li>• Film selected for the Manchester Film Festival.</li> <li>• Local screening: Friday the 20<sup>th</sup> of March at Glasgow Film Theatre (GFT).</li> <li>• Age restriction: 15+ (due to other films in the programme).</li> <li>• Committee members invited with offer of transport provided.</li> <li>• Recognition of Co-op's support for local creative projects.</li> </ul> <p><b>Building History</b></p> <ul style="list-style-type: none"> <li>• CentrePoint official opening: May 11, 2011 (15 years in 2026).</li> <li>• Building in use weeks before official opening.</li> </ul>	

	<ul style="list-style-type: none"> <li>• Council moved in mid-July 2011.</li> <li>• COVID prevented 10th anniversary celebration.</li> </ul> <p>Committee <b>NOTED</b> the updates.</p>	
	<b>Summary of actions / decisions at this meeting</b>	
28.	<p>Management Accounts to 31/12/2025: Approved  Budget 2026/27: Approved  Write off report: Approved  Stock Condition Survey – Component Lifespan Review: Approved  Strategic event – to be agreed at March meeting</p>	
	<b>Meeting Evaluation</b>	
29.	<p>The committee conducted a brief evaluation of the meeting, with members expressing it had been a very positive meeting, which covered all the current topics required for the co-op and all felt that the contribution of all members was still improving which was a real positive.</p>	
	<b>Date and time of next Committee meeting</b>	
30.	<p>CC confirmed the date of the next meeting as Tuesday the 24<sup>th</sup> of March at 6pm.</p>	
	<b>Meeting Close</b>	
31.	<p>CC thanked committee &amp; staff for attending the meeting.</p> <p>The meeting closed at 7.48pm.</p>	