

Agenda Item 3



Minutes of the Meeting with Management Committee held on **Wednesday 29 October 2025 at 6pm** via in person & via Zoom at CentrePoint

Minutes

Present:	Victoria Dallas (Chair) (VLD)	Colette Kells (CK)	Heather Laing (HL)
	Jamie Boyle (JB)	Sandra Rodger (SR)	Christine Kerrigan (CHK)
	Przemek Jozwik (PJ) (via Zoom)		
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
	Welcome and Apologies	
1.	VLD welcomed everyone to the meeting. Apologies were NOTED for Craig Callan, Elizabeth Cooper & John O'Brien.	PM to update register.
	Declarations of Interest	
2.	None	
	Minutes of Previous Meeting held on 26 August 2025 (Issued in advance to committee)	
3.	Proposed Colette Kells Seconded Sandra Rodger	
	Matters Arising	
4.	PL advised that since the last committee meeting the matters arising from the meeting were: <ul style="list-style-type: none"> • PM updated the attendance register. 	

	<ul style="list-style-type: none"> • PL to check with SHR regarding French Duncan being removed from trading and AAB taking over audit/s completely. • Annual Assurance Statement to be discussed again and signed at October meeting. • PL to update again on the feasibility study. 	
5.	<p>Community Development Update</p>	
	<p>Richard reported on developments at the nearby Gowkthrapple Community Centre:</p> <ul style="list-style-type: none"> • Men's Shed group has formed with approximately 40 members meeting once weekly. • The group is pursuing an asset transfer to take over the community centre. • They are well-funded with snooker player John Higgins as patron, reportedly contributing 1% of his winnings. • The group plans a launch event on November 15th at the bowling club. <p>Community Activities</p> <p>Other community development updates included:</p> <ul style="list-style-type: none"> • Line dancing class is running successfully on Wednesday nights with good attendance. • Plans to establish a new volunteer group launching in November. • Advice for Tenants and Residents) AFTAR information event being organised at CentrePoint with multiple organisations participating including (Routes to Work, Social Security Scotland, SAMH). <p>RB advised when multiple funding streams will end:</p> <ul style="list-style-type: none"> • Investing in Communities Fund will end on March 31, 2026 (funds most of staff wages). • Lottery funding will end in August 2026 (also funds a significant portion of staff wages). • Community Mental Health and Wellbeing Fund Phase 4 will end in March 2026 (Phase 3 was not secured). • Richard described the situation as "critical" with funding decisions likely delayed until January-February due to Scottish Government budget processes. • Election year timing may further complicate funding availability and decisions. <p>Funding Applications and Strategies</p> <p>Several funding initiatives are underway:</p> <ul style="list-style-type: none"> • Application submitted to Community Mental Health and Wellbeing Fund for approximately £48,000 per year as a joint application between Garrion and Forgewood. • The fund was oversubscribed last year (£2.5 million in applications for £950,000 available). 	

	<ul style="list-style-type: none"> • Previous funding from this source was £15,000-16,000 in the most recent year and closer to £14,000 in Years 1 and 2. • Forgewood Holdings has agreed in principle to offer 50% funding for Richard and Karen's positions for 6 months. • Multiple applications are being prepared with responses expected within 2-3 months for smaller applications and 5-6 months for larger ones. 	
6.	<p>Self-Assessment Outcome & Annual Assurance Statement (Issued in advance to committee)</p>	
	<p>PL advised that tonight's discussions would follow on from the discussion we had in August supplemented by all our discussions and work throughout the year to ensure the Co-op remains compliant with all the regulatory standards.</p> <p>The committee discussed at length the self-assessment process and the evidence provided.</p> <p>The Committee AGREED that they had sufficient assurance to give it confidence to sign the 2025 Annual Assurance Statement confirming full compliance on the date of this meeting and authorise the Chairperson to sign the annual assurance statement on the committee's behalf, which would be sent to the SHR confirming this decision.</p> <p>The Annual Assurance Statement was approved for submission to Scottish Housing Regulator, confirming compliance with governance, financial management, and tenant safety standards. The assurance statement for Garrion 2025 was as follows:</p> <p>Garrion Peoples Housing Co-operative Annual Assurance Statement 2025</p> <p>The management committee of Garrion People's Housing Co-operative confirms that, to the best of our knowledge and understanding, we comply with the Regulatory Framework for social housing in Scotland, including:</p> <ul style="list-style-type: none"> • All relevant regulatory requirements set out in Section 3 of the Regulatory Framework. • The Regulatory Standards of Governance and Financial Management. • The relevant standards and outcomes of the Scottish Social Housing Charter. • Our statutory obligations in respect of tenant and resident safety, housing and homelessness, equalities, and human rights. <p>We are satisfied that we have reviewed and assessed a comprehensive evidence bank which supports this statement and provides ongoing assurance throughout the year. This includes reports, policies, performance data, audit</p>	

<p>findings, and advice from staff and external specialists. The Committee has scrutinised this evidence and is fully assured of our compliance.</p> <p>Tenant and Resident Safety</p> <p>Tenant safety is of paramount importance to Garrion People's Housing Co-operative. We confirm that we are compliant with all relevant safety duties, including:</p> <ul style="list-style-type: none"> • Gas safety • Electrical safety • Water safety • Fire safety • Asbestos • Damp and mould <p>We do not have any buildings with lifts, and therefore lift safety is not applicable to our stock.</p> <p>We have robust systems in place to monitor and manage tenant and resident safety compliance, and there are no outstanding safety issues such as lapsed certificates. We regularly go above and beyond minimum requirements to ensure tenant safety. Our staff team reports on safety matters at each Committee meeting.</p> <p>Equalities and Continuous Improvement</p> <p>We are assured that we have appropriate systems in place for the collection of equalities data and continue to improve our approach to inclusivity and engagement. We maintain a continuous improvement focus and monitor any actions identified to enhance our assurance levels further.</p> <p>Financial Health</p> <p>Garrion People's Housing Co-operative maintains strong financial health through robust budgetary control, prudent financial planning, and effective governance. The management committee receives regular financial reports and performance updates, ensuring transparency and oversight.</p> <p>We are assured of our financial compliance through a combination of internal and external audits, which confirm that our financial systems and controls are sound and effective. Our financial strategy supports the long-term sustainability of the organisation and enables us to continue delivering high-quality services to tenants.</p> <p>The Committee is satisfied that Garrion People's Housing Co-operative meets the Regulatory Standards of Governance and Financial Management and has no financial concerns that would impact on our compliance or service delivery.</p>	<p>Annual Assurance Statement was approved</p> <p>PL to upload signed annual assurance statement onto SHR portal</p>
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	<p>Finally, this Annual Assurance Statement was approved by the management committee at its meeting on Tuesday 28 October 2025. As Chairperson, I have been authorised to sign and submit this statement to the Scottish Housing Regulator. It will be published on our website and communicated to tenants and stakeholders.</p> <p>Name: Victoria Dallas CHAIRPERSON</p> <p>Signed: _____</p> <p>Dated: 28 October 2025</p> <p>Committee APPROVED their Annual Assurance Statement and this was signed by VLD on the night.</p>	
7.	<p>Loan</p> <p>PL advised that the refinancing process had been completed on 30 September 2025.</p> <p>He went on to inform committee that further talks with Virgin Money would commence on borrowing to assist in our planned maintenance, particularly after 30 year projections were complete. These were being worked on and would also be informed by our stock condition survey.</p> <p>Committee NOTED the update.</p>	
8.	<p>Housing Management Report 2nd quarter 2025/26 (Issued in advance to committee)</p> <p>EH reported to committee the average turnaround of calendar days with voids has reduced from 9.7 days to 4.4 days during the same quarter last year.</p> <p>The loss in monetary terms is £432.06 which is 0.03 % of our annual rental income. An excellent result. The void turnaround time of 4.4 days compares very well to the Scottish Average re-let turnaround time of 60.59 days. The co-op also does separate benchmarking with similar peer groups and is still reporting a better than average void performance.</p> <p>EH also touched on all other areas of service delivery in housing management including arrears control and anti social complaints, stating there were no concerns and any cases that required additional attention have received it and been resolved.</p>	

Committee **NOTED** the report and a few members complimented EH on the Annual Report for 2024/25 that had recently been delivered, confirming it was informative, user friendly and provided the relevant information they wanted to see. Committee also passed on their thanks to EH for the quarterly reporting and asked for their appreciation to be noted and staff informed.

EH advised Committee that Jodie McBride left Citizens Advice Bureau (CAB) and the AFTAR Project on 17th October as she has secured alternative employment. She stated that CAB have ensured there will be a smooth transition with no interruption to the service as they have appointed new advisors to take over the role. This role will be shared by Lesley Passmore and Lucy Prochaszka from 20th October.

Committee noted that CAB are co-ordinating a joint community fun event to be held at CentrePoint on Monday 17 November 2025. This aim of the event is to reach out to everyone in the Gowkthrapple community and link them up to various service providers such as Social Security Scotland, Community Police, Routes to Work, SAMH, Barnados, Carers Together, Chris's House and New Life Recovery hub.

Repairs & Maintenance Report 2nd quarter 2025/26 (Issued in advance to committee)

EH outlined the repairs performance for the period:

Table 1: Emergency Repairs

	Q1 2025/2026	Q2 2024/2025
Total Emergency Jobs	38	25
Average Completion Time	2.3 hours	1.9 hours
Jobs Meeting Timescales	100%	100%

Table 2: Non Emergency Repairs

	Q1 2025/2026	Q2 2024/2025
Total Non-Emergency Jobs	88	99
Average Completion Time	3.7 hours	3.4 hours
Jobs Meeting Timescales	98%	100%

PL added that while it would look like there was a very small reduction in timescale achievements but that this is likely to improve and that given they are well within Scottish averages, assured committee that there were no real areas for concern.

EH confirmed that the maintenance team showed full assurance on the "big 6" areas, as follows;

9.

	<ul style="list-style-type: none"> • Gas • Fire • Water • Asbestos • Damp and mould • Legionella <p>PM also stated that a recent Fire risk assessment to common closes highlight some recommendations and that these were being worked on and would be carried out in priority order and within reasonable timescales, budgets permitting. Committee were assured knowing that the risk assessment were colour coded green, amber, red and that there were no red areas highlighted in any of the feedback from ACS.</p> <p>Committee NOTED the update.</p>	
	Repairs & Maintenance Policy (Issued in advance to committee)	
10.	Committee APPROVED the policy.	
	Void Management Policy (Issued in advance to committee)	
11.	Committee APPROVED the policy and EH confirmed that a lot of work went into the changes also noting that it would help streamline work between housing and maintenance.	
	Management Letter from AAB (Issued in advance to committee)	
12.	Management letter from AAB auditors was reviewed with positive feedback on financial systems and general procedures, complimenting the co-op on rigorous processes that made the audit much easier for them. .	
	Committee NOTED the update.	
	Management Letter Response from the Co-op (Issued in advance to committee)	
13.	Committee NOTED the letter which was sent in response to AAB.	
	Law View Kitchen Contract	
14.	EH updated committee that the Law View kitchen contract is nearing completion with 14 properties signed off and high tenant satisfaction.	
	The community benefit from the contractors will include painting the communal facility internally.	

	<p>It was also reported that Kieron had been doing an excellent job at overseeing this contract. It was also reported that regular project meetings were being held with the contractor Sureserve, our Quantity Surveyor and maintenance consultant (being used solely for this first major contract since Kieron took up post as MO) and that all was going smoothly.</p> <p>PL reminded committee of costs involved and how they worked with our budgets, cashflow and planned maintenance programme.</p> <p>Committee NOTED the update.</p>	
	<p>Tenant Satisfaction Survey</p>	
15.	<p>EH advised that the tenant satisfaction survey will be conducted by Knowledge Partnership from 26th of November to the 8th of December.</p> <p>Committee noted that we will consult with the Tenant Focus Group on the proposed questions prior to the survey commencing. It is proposed to host a joint tenants Group along with Forgewood tenants on 19th November. Some members present indicated an interest in attending this event.</p> <p>Committee NOTED the update.</p>	
	<p>Feasibility Study (Issued in advance to committee)</p>	
16.	<p>PL updated committee, confirming;</p> <ul style="list-style-type: none"> • The feasibility study for the flats concluded and they have useful life remaining with no major structural issues and overall in good condition. • John Gilbert Architects provided three retrofit options (minimum, medium, maximum) for the flats. • A stock condition survey will commence soon to help determine future investment priorities. • Windows replacement is being considered, with double glazing preferred over triple glazing due to cost and overall value for money. <p>Some members stated it would be good to have this whole study concluded as they committee asked about total costs involved, and PL stated that they exceeded the £10,000 set aside at the budget that was passed around February, for the year 2025/26.</p> <p>A member also said we should not be committing to overcladding and rendering suggestions when there were pressing matters like windows in the remaining flats due. As well as new heating systems that were value to the tenant and reduced bills.</p> <p>PL stated it was a worthwhile exercise and that new windows and clean heating, to meet net zero targets, were on the recommendations, with other issues stated as side options, funding permitting.</p>	

	<p>A further meeting with the development consultant and John Gilbert Architects was arranged and that this had gone well and the architect would work on a final report. The report would need to state what funding options could be explored.</p> <p>Committee NOTED the update</p>	
	<p>Stock Condition Survey (Issued in advance to committee)</p>	
17.	<p>The recent stock condition survey revealed significant financial implications:</p> <ul style="list-style-type: none"> • Average spend per property for the next 30 years has nearly doubled compared to the survey conducted three years ago. The follow up meeting however would definitely reduce these costs as this was a provisional report. • Additional borrowing from Virgin Money will be required, likely starting next year. • The co-op will need to begin the borrowing process at least 6 months in advance. • The survey indicates the stock is in "good, solid condition" with generally good EPC energy performance ratings. <p>PL stated a meeting with staff and JMP surveyors was arranged, and a lot of inputting of data and planned maintenance changes would now be required.</p> <p>Planned Maintenance Programme Based on the feasibility study and stock condition survey:</p> <ul style="list-style-type: none"> • Recommendations include proceeding with normal planned maintenance programme. • Heating systems are a priority, particularly for flats which will need clean, wet electric systems. • Current storage heaters are approximately 15 years old and due for replacement. • Individual heating repairs will continue to be addressed immediately rather than waiting for the planned programme. • The co-op will apply for Scottish Government funding and energy supplier funding related to net zero targets. <p>Committee NOTED the report.</p>	
	<p>Secretary's Report</p>	
18.	<p>Committee NOTED the report.</p>	
	<p>Study Visit to West Whitlawburn Housing Co-op District Heating System</p>	
19.	<p>PM displayed on screen the presentation we had received from Grant Clayton, Director of West Whitlawburn Housing Co-op.</p>	

	<p>Committee members and staff expressed their thanks to West Whitlawburn Housing Co-op for hosting the visit.</p> <p>It was collectively felt that the District Heating System at West Whitlawburn was beyond the requirements or capacity of the Co-op and without access to similar funding was an unrealistic option for the Co-op.</p> <p>A thank you card had been sent on behalf of committee & staff to West Whitlawburn Housing Co-op.</p> <p>It was reminded that the visit was part of our aim to address new heating system options for our flats in Garrion and the recent visit to Calvay HA was also done for the same purpose. PL advised on separate issues being dealt with positively at Calvay but that the stock type meant the co-op would not be doing anything similar but felt the visit was also worthwhile.</p> <p>Committee NOTED the report.</p>	
20.	<p>Confederation of Co-operative Housing (CCH) – Blaise Lambert – Talk with committee (virtual) 5.30pm Tuesday 25 November 2025</p> <p>PL provided information about the upcoming presentation on the Confederation of Co-operative Housing (CCH):</p> <ul style="list-style-type: none"> • Blaise Lambert, Chief Officer of the Confederation of Co-operative Housing (CCH), will present on November 25 at 17:30. • Will explain services available to co-op members including HR support, governance assistance, model policies. • CCH has 700 housing co-ops in England versus there are only 7 registered RSL's with the Scottish Housing Regulator in Scotland. • CCH is actively trying to expand its Scottish presence. <p>A committee member asked what would the Confederation of Co-operative Housing presentation cover on 25 November.2025 at 5.30pm, time emphasised to committee.</p> <p>PL advised that Blaise Lambert, will explain the services available to Co-op members.</p> <p>A committee member asked if CCH services were heavily weighted to England?</p> <p>PL explained that naturally there is greater focus on England, due it been where the vast majority of their members are based.</p> <p>CCH is actively trying to expand its Scottish presence and meeting with all Scottish housing co-ops who are RSL's individually.</p>	

	<p>Costs were discussed and this would be key in decision making after Blase met with committee.</p> <p>Committee NOTED the report.</p>	
	<p>EVH updated model policies</p>	
21.	<p>PM advised that EVH had updated the following model policies and resources on the following topics:</p> <ul style="list-style-type: none"> • Absence and Attendance • Annual Leave • Bribery Act • Code of Conduct for the Staff • Expenses • GDPR • National Minimum Wage • Remote Working • Stress Management • Training and Development • Whistleblowing <p>As we are full members of EVH, PM sought permission from committee to mirror the changes into our policies and procedures.</p> <p>Committee APPROVED the request.</p>	
	<p>Annual Report</p>	
22.	<p>EH advised committee that the annual report was been sent out this week and uploaded to the website.</p> <p>A committee member acknowledged all the hard work which had gone into producing the annual report. This had also been been stated under performance.</p> <p>Committee NOTED the update.</p>	
	<p>Calvay HA Study Visit</p>	
23.	<p>PL referred to a previous comment under the West Whitlawburn visit and confirmed that a study visit to Calvay Housing Association had been insightful. The association secured £2.3 million grant funding from the Scottish Government's Social Housing Net Zero Heat Fund to deliver upgrades to its properties.</p> <p>Committee NOTED the update.</p>	
	<p>Returns Submitted</p>	

24.	<p>PM advised that returns had been submitted to:</p> <ul style="list-style-type: none"> • The Scottish Housing Regulator • The Financial Conduct Authority • The Bank • The Lender • The Information Commissioner <p>Committee NOTED the update.</p>	
25.	<p>Rent increase 2026 27 (paper issued in advance)</p> <p>Rent Increase Consultation The committee discussed the upcoming rent increase process:</p> <ul style="list-style-type: none"> • Looking at Consumer Price Index (CPI) plus 1% based on business plan • Average CPI from April to September was approximately 3.7% • Recent months (July-September) have shown CPI at 3.8% • This suggests a potential rent increase of around 4.8% (CPI plus 1%) • Budget scenarios will be presented in January after tenant consultation • Current year's increase was 3.3%, much lower in comparison to the Scottish average of 4.6%. PL reminded committee that trying to get a balance between cost of living for tenants and financial viability was key, but on this occasion tenants income was given priority. <p>A Committee Member asked what the potential proposed rent increase for 2026/27 could be.</p> <p>EH advised the Co-op was looking to propose CPI plus 1% based on the business plan. Current average approximately 3.7%, with recent months at 3.8%, suggesting around 4.8% increase. EH reminded committee of the process. This means an affordability toolkit from SFHA being used to determine if our proposals are firstly affordable, then a rent increase consultation is sent to all tenants in December, asking for feedback and again, incentivising responses. A focus group takes place in January 2026, with committee making the final decision at the end of January 2026.</p> <p>Committee NOTED the update.</p>	
26.	<p>Staffing</p> <p>EH provided staff training updates, Laura started a housing qualification (CIH Level 4) in October. Kevin completed his final assignment for digital marketing qualification and was just waiting to hear the outcome of it.</p> <p>Committee NOTED the update.</p>	
27.	<p>Staff Christmas Cover Arrangements</p>	

	<p>EH advised that staff will return on Tuesday the 6th of January as per the EVH public holidays.</p> <p>Kieran and Billy will be available for emergency maintenance during the closure.</p> <p>Contractors and suppliers will be approached again this year to ask if they could donate vouchers to aid households within the community who are struggling with the rising cost of everyday essentials. This was a great success last year and helped lighten the load at Christmas for many within our community.</p> <p>Committee NOTED the update.</p>	
28.	<p>Ethical Conduct and Notifiable Events</p> <p>None</p>	
29.	<p>Payments, Benefits & Entitlements</p> <p>None</p>	
30.	<p>Correspondence</p> <p>Committee discussed the correspondence and NOTED its content.</p>	
31.	<p>Use of Delegated Authority</p> <p>None</p>	
32.	<p>Any Other Competent Business</p> <p>A committee member enquired if anyone had heard an update on the status of the defibrillator funding from the GOLD group.</p> <p>A committee member advised that prior to any funding being transferred the two signatories need to go to the bank together. They will need to coordinate around their work schedules.</p> <p>A committee member asked if mobile defibrillators can be obtained for emergency responses.</p> <p>RB stated that publicly funded defibrillators have different criteria depending on their location. Most newer ones are not lockable to ensure greater accessibility, though the one at Forgewood Community Centre has a lockable case.</p> <p>EH advised that two funding applications have been made to the Community Defibrillator Funding Team at British Heart Foundation for defibrillators to be located at Law View (retirement complex) and for CentrePoint and we are awaiting the outcome.</p>	

	Committee were advised the Complaints handling guide has been updated to include the new guidance on “Child Friendly Complaints Handling”.	
	Summary of actions / decisions at this meeting	
33.	<ul style="list-style-type: none"> • Annual Assurance Statement – APPROVED • Void Management Policy – APPROVED • EVH updated model policies, changes to be mirrored in the Co-op’s policies and procedures – APPROVED 	
	Meeting Evaluation	
34.	<p>VLD asked members for their evaluations of the meeting.</p> <p>Committee members felt the meeting had covered a number of topics and had been enjoyable.</p>	
	Date and time of next meeting 25 November 2025, <u>at 5.30pm</u> to accommodate guest speaker	
35.	VLD confirmed the date of the next meeting and wished everyone a nice evening.	
	Meeting Close	
36.	<p>VLD thanked committee & staff for attending the meeting.</p> <p>The meeting closed at 7.50pm</p>	