

Agenda Item 3



Minutes of the Meeting with Management Committee held on **Tuesday 25 November 2025 at 5.30pm**
via in person & via Zoom at CentrePoint

Minutes

Present:	Victoria Dallas (Chair) (VLD)	Craig Callan (CC)	Heather Laing (HL)
	Jamie Boyle (JB)	Sandra Rodger (SR)	Christine Kerrigan (CHK)
	Colette Kells (CK)	John O'Brien (JO'B)	
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)	Blase Lambert, Confederation of Co-operative Housing (BL)

	Agenda Item	Action
	Welcome and Apologies	
1.	VLD welcomed everyone to the meeting. Apologies were NOTED for Przemek Jozwik & Elizabeth Cooper.	PM to update register.
	Declarations of Interest	
2.	None	
	Confederation of co-operative housing – Blase Lambert – Talk with committee (virtual) 5.30pm Tuesday 25 November 2025	
3.	Blase outlined all the possible benefits of the Co-op joining the Confederation of Co-operative Housing. Blase explained the services available to Co-op members. A committee member asked if Blase was well versed on the Scottish Housing Regulator's regulations.	

	<p>Blase confirmed that he was well versed on the regulations and frameworks of the Scottish Housing Regulator.</p> <p>A committee member asked if CCH services were heavily weighted to England.</p> <p>BL explained that naturally there is greater focus on England, due to most of the members being based there. However, the Co-op will have more in common with a small Co-op in England than a large housing association in Scotland.</p> <p>CCH explained that CCH is actively trying to expand its Scottish presence and would be meeting individually with all Scottish housing co-ops.</p> <p>Costs were discussed and this would be key in decision making after Blase met with committee. It is also intended that Blase would visit Scotland and speak to the senior officers for each Co-op left in the RSL sector in Scotland including PL, representing GPHC.</p> <p>Committee thanked Blase for his presentation and his detailed responses.</p>	PL to update committee
	Minutes of Previous Meeting held on 28 October 2025 (Issued in advance to committee)	
4.	Proposed Heather Laing Seconded Christine Kerrigan	
	Matters Arising	
5.	<p>PL advised that since the last committee meeting the matters arising from the meeting were:</p> <ul style="list-style-type: none"> • PM updated the attendance register. • Annual Assurance Statement was approved at the October meeting and PL uploaded the signed annual assurance statement onto the SHR's portal. <p>Elaine held a tenant satisfaction survey focus group and will present a report at the meeting tonight.</p> <p>Rent increase also to go to committee tonight</p>	
	Community Development Update	
6.	<p>Richard requested for volunteers for a planning group for a Christmas event to be held for tenants and the wider community.</p> <p>Four members of the committee offered their services.</p> <p>RB advised that we are currently waiting on the UK budget as the Scottish budget will follow the UK one. RB pointed to multiple funds he was going to apply to on behalf of the community. RB added that he had held favourable discussions with the national lottery.</p>	

	<p>A committee member commented that it looked like RB would need to complete funding returns on a full-time basis. RB advised that it was a specific post in many organisations.</p> <p>Committee thanked RB for the update.</p> <p>RB left the meeting.</p>	
7.	<p>Management Accounts (Issued in advance to committee) to 30 09 2025</p> <p>Craig presented the management accounts for April-September 2025:</p> <ul style="list-style-type: none"> • Small surplus of £1,150 against a budgeted surplus of £24,834 • Cash balance of £311,270 against budgeted £290,000 • Creditors falling due within one year reduced from £639,000 to £312,713 • Interest cover covenant meeting requirements at 132% • Voids and bad debts: £5,183 ahead of budget (9 voids with average turnaround of 8 days). • Community centre income: £6,337 behind budget due to vacant office space. • National Insurance: £4,994 underspent due to employer allowance. • Reactive repairs: £9,664 overspent due to storm damage backlog. • Legal and professional fees: £16,693 overspent due to feasibility study costs. • IT costs: £4,797 overspent due to changing provider from TSG to Silver Cloud. • Community centre costs: £9,963 overspent partly due to new equipment purchases. <p>A Committee member asked if CA could explain the big variance in the legal and professional fees.</p> <p>CA advised that we budgeted £10,000 for the feasibility study, but there was some additional consultancy work required to support the study. Furthermore, the Co-op has the cost of a stock condition survey which happens once every 3 years, and a feasibility study might not happen again for many years.</p> <p>Committee APPROVED the Management Accounts.</p> <p>Pension Deficit Contributions</p> <ul style="list-style-type: none"> • Pension provider has announced an increase in scheme expenses from £1,700 to £4,677. • Pension deficit contributions will increase total pension costs to £23,000 annually. • This is related to the defined benefit scheme that previous staff members were in. • The withdrawal debt (if leaving the pension fund) would be £262,997. 	<p>CA to update committee on meeting with pension provider</p>

	<ul style="list-style-type: none"> • Craig has a meeting scheduled with pension specialists on the 2nd of December. <p>A committee member asked what was happening with the pension provider costs.</p> <p>CA stated that the Co-op's pension provider has told us they're going to increase the scheme's expenses, and we also need to start paying pension deficit contributions again. Currently, we're only paying about £1,700 for pension deposits, but that's going to increase to £23,000 annually. This is due to the defined benefit scheme that previous staff members were in.</p> <p>Committee NOTED the update.</p> <p>CA left the meeting.</p>	
	Budget 2026/27	
8.	<p>CA's advised that the Budget 2026/27 would be presented to committee early next year.</p> <p>Committee NOTED the update.</p> <p>CA left the meeting.</p>	
	CCH Co-op Community Housing Membership	
9.	<p>PL advised that he would be meeting with Blase of CCH in the New Year alongside members of the Co-operative Forum. PL would update committee once a date was confirmed.</p> <p>Committee NOTED the update.</p>	
	Equality Impact Assessments (Issued in advance to committee)	
10.	<p>PL reminded committee that the Co-op carries out equality impact assessments.</p> <p>PL recently attended a working group with EVH and one of the positive outcomes for the session was we are looking to make our equality impact assessments more robust. The session and working group attended by PL focussed on the terms and conditions of employment.</p> <p>Committee NOTED the update.</p>	
	Annual Declaration of Interest / Register of Interest (Issued in advance to committee)	
11.	<p>Committee members AGREED to complete the Annual Declaration of Interest / Register of Interest.</p>	

	Code of Conduct Signing (Issued in advance to committee)	
12.	Committee members AGREED to sign the Code of Conduct.	
	Health & Safety Policy Statement (Issued in advance to committee)	
13.	Committee SIGNED the Health & Safety Policy Statement (Issued in advance to committee).	
	Risk Register (Issued in advance to committee)	
14.	<p>Committee reviewed the Risk Register and made some suggestions of adding and removing some risks.</p> <p>PM added that the committee would get more time to consider the risk register at the forthcoming strategy event.</p> <p>Committee NOTED the update.</p>	
	Law View Kitchen Contract	
15.	<p>EH advised that the tenant satisfaction survey would capture some of the expected positive feedback from the kitchen contract.</p> <p>Committee NOTED the update.</p>	
	Tenancy Matters (Issued in advance to committee)	
16.	<p>The committee discussed a tenant eviction case:</p> <ul style="list-style-type: none"> • Tenant has accumulated over £2,000 in rent arrears since May 2023 • Multiple breached payment arrangements and failed appointments • Tenant refused to cooperate with welfare advisors or provide income details • Court granted decree for eviction, payment of rent, and expenses on November 5th • In-house court advisor withdrew support due to tenant's failure to engage <p>Committee APPROVED proceeding with eviction once extract arrives from court.</p>	EH to update committee
	Tenant Satisfaction Survey (Issued in advance to committee)	
17.	EH advised that the Tenant Satisfaction Survey would be taking place shortly. Tenants have received a letter from Knowledge Partnership who are our independent market research company who are carrying out the surveys.	

	<p>Tenants will be selected at random to take part, their interviewers will visit their home and show ID before starting. The interview will take around 15 minutes, and they will be asked a series of questions about their experience as a tenant.</p> <p>The survey is important as it helps us know how tenants feel about their home and the services the Co-op provides, additionally what we are doing well and where we could do better.</p> <p>Committee NOTED the report.</p>	
18.	<p>Feasibility Study Report (Issued in advance to committee)</p> <p>PL presented the key findings:</p> <ul style="list-style-type: none"> • Buildings are structurally sound with no major defects detected • Current issues include outdated electric storage heaters and minimal insulation • Two upgrade options were proposed: <ul style="list-style-type: none"> ○ Option 1 (£3.6 million/£25,500 per flat): Loft insulation, PVC double glazing, air tightening, storage heaters, exhaust air heat pumps ○ Option 2 (£7.8 million/£55,000 per flat): Loft insulation, floor insulation, triple glazing, compact heat pumps, new external wall insulation <p>A committee member questioned the benefit of insulate lofts for the homes at ground level.</p> <p>PL agreed that some of the recommendations maybe would benefit some tenants disproportionately compared to others.</p> <p>Committee Decision The committee agreed to:</p> <ul style="list-style-type: none"> • Pause major retrofit decisions • Continue with existing commitments for double glazing and heating system upgrades (subject to stock condition report) • Prioritise window replacements first, then heating systems • Only proceed with insulation if 90%+ grant funding is available • Avoid expensive external cladding <p>Concerns Raised</p> <ul style="list-style-type: none"> • Study budget increased from £10,000 to approximately £30,000 • Committee identified inaccuracies in the report (e.g., incorrect floor construction descriptions) • Questions about the value of loft insulation for ground floor flats • Cost-effectiveness concerns (upgrade costs approaching property values) 	<p>PL to invite architect to</p>

	Committee NOTED the update.	the next meeting
19.	Secretary's Report	
	PM advised that there hadn't been any new membership applications since the last meeting. Committee NOTED the report.	
20.	Rent Review 2026 27 (Issued in advance to committee)	
	<p>EH spoke to the report provided to committee:</p> <ul style="list-style-type: none"> Proposed increase of 4.8% (CPI 3.8% plus 1%) for most properties. Four-apartment new build properties would receive a lower increase (4% - 0.8% less) to bring them in line with area averages. This would generate additional rental income of £57,500. Last year's increase of 5% was below the Scottish average of 6.05%. Committee suggested adding a clearer explanation of CPI in tenant communications. <p>A committee member suggested we could explain what CPI means in simpler terms for tenants to understand.</p> <p>EH advised that we would add an explanation that CPI is what determines increases in pension credits and other benefits. It was confirmed that it would be put in the document in layman's terms.</p> <p>The proposed increase will allow us to keep within our budgets for 2026/27 and maintain the current level of service and spend required to maintain our homes.</p> <p>It is recommended that we go to consultation with tenants on a rent increase of 4.8% across all properties with the exception of a 3.8% increase for 4 apartment newbuild properties (25 in total).</p> <p>The 4.8% will allow us to maintain the current level of service and spend required to maintain our homes and applying 3.8% to the 4 apt newbuild properties will bring the rent charge more in line with that of other local Registered Social Landlords and the Scottish Average. Included within this consultation will be the review of the service charge considering actual expenditure recorded for the previous financial year.</p> <p>The consultation process collating the feedback from tenants have to be returned by 7 January 2026 and the Rent Review Focus Group is scheduled to take place on Tuesday 13 January 2026. A report will be submitted thereafter to Management Committee on 20 January 2026 with feedback from tenants on the consultation process. At this point Management Committee will be informed and can make a final decision on the rent increase to be applied for 2026/27.</p>	

	Committee APPROVED the report.	EH to update committee on consultation
	Community Development Report (Issued in advance to committee)	
21.	<p>PL requested committee approval for community development staff funding:</p> <ul style="list-style-type: none"> • Provisionally commit to funding Richard and Karin for the first six months of the next financial year (April-September). • Initial cost likely to decrease if other funding is secured. • Hoping for Scottish Government funding announcement by February. • Committee approved the funding to prevent staff issues and concerns around grant. <p>Committee APPROVED the report.</p>	
	Staffing (Issued in advance to committee)	
22.	<p>EH advised:</p> <ul style="list-style-type: none"> • A resignation has been received from Elaine who was covering maternity leave as Maintenance Admin Assistant. Elaine loved working for the Co-ops but the commute to work was too long. Elaine is starting a new job closer to home. • Working with Routes to Work to find replacement candidates. • Currently reviewing CVs for potential interviews. <p>Committee NOTED the update.</p>	
	Ethical Conduct and Notifiable Events	
23.	None	
	Payments, Benefits & Entitlements	
24.	None	
	Correspondence	
25.	Committee NOTED the correspondence.	
	Use of Delegated Authority	
26.	None	
	Any Other Competent Business	
27.	EH confirmed the arrangements for a Committee & staff team building event in December.	

	Summary of actions / decisions at this meeting	
28.	Management Accounts: Approved Proceeding with eviction once extract arrives from court, if tenancy not ended and agreed jointly: Approved Community Development staff funding: Approved	
	Meeting Evaluation	
29.	Committee felt there had been positive and constructive discussions.	
	Date and time of next meeting 20th of January 2026, 6pm	
30.	VLD confirmed the date of the next meeting and wished everyone a wonderful Christmas and a Happy New Year when it came.	
	Meeting Close	
31.	VLD thanked committee & staff for attending the meeting. The meeting closed at 7.48pm	