



Agenda Item 3

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

Minutes

Present:	Alan Thomson (Chair)	Tommy Divers (TD)	Jolene Martin (JM)
	Margaret Hemmings (MH)	Sandra Brown (SB)	Charlie Millar (CM)
	Sharon Bonnar (SHB)	Edosa Nelson Fidelis (EF)	Angie Robinson (AR)
In Attendance	Paul Lennon, Director (PL)	Elaine Hyslop, Housing Manager (EH)	Richard Bolton, Senior Community Development Officer (RB)
	GK Housing Services (Consultant)	Paul Murphy, Senior Corporate Services Officer (PM)	

	Agenda Item	Action
1.	Welcome and Apologies	
	AT welcomed everyone to the meeting, especially Fidelis who was elected at the AGM recently. Apologies were NOTED for Callum Boughey & John Burton.	PM to update register.
2.	Declarations of Interest	
	GK declared an interest as an external consultant and currently working in the sector.	
3.	Minutes of Previous Meeting held on 27 August 2025 (Issued in advance to committee)	
	Proposed Alan Thomson Seconded Angie Robinson	
4.	Matters Arising	
	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. • 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. 	
5.	<p>Community Development Update</p> <p>RB's presentation included:</p> <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 Forgewood and Garrion. • The fund was oversubscribed last year (£2.5 million in applications for £950,000 available). • 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 Karin'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. <p>Community Centre Operations</p> <p>The booking system implementation has shown strong results:</p> <ul style="list-style-type: none"> • Over 200 bookings since April implementation • Multiple bookings occurring simultaneously in different spaces • QR codes throughout building allow immediate online booking • Increased efficiency through online booking system • Revenue enhancement through "upselling" additional services (setup, clear away, refreshments) • High demand due to limited alternative venues in 5-mile radius • Approximately 1,200 people using the building weekly 	

	<ul style="list-style-type: none"> • Considering creating a "Friends Of" group for the centre to help with future funding <p>A committee member asked how RB was driving promotion of the booking system.</p> <p>RB advised that it is primarily word of mouth and repeat use. High demand due to lack of alternative venues locally, many other venues closed or restricted bookings. QR codes throughout building allow immediate online booking. . System allows online booking which increases accessibility. Location advantage and venue quality contribute to demand. Supply and demand dynamics favourable, with limited competition within 5-mile radius.</p>	
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 meeting 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. They authorised 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 the Scottish Housing Regulator, confirming compliance with governance, financial management, and tenant safety standards. The assurance statement for Forgewood 2025 was as follows:</p> <p>Forgewood Housing Co-operative Annual Assurance Statement 2025</p> <p>The management committee of Forgewood 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> <ol style="list-style-type: none"> 1) All relevant regulatory requirements set out in Section 3 of the Regulatory Framework. 2) The Regulatory Standards of Governance and Financial Management. 3) The relevant standards and outcomes of the Scottish Social Housing Charter. 4) Our statutory obligations in respect of tenant and resident safety, housing and homelessness, equalities, and human rights. 	

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 findings, and advice from staff and external specialists. The Committee has scrutinised this evidence and is fully assured of our compliance.

Tenant and Resident Safety

Tenant safety is of paramount importance to Forgewood Housing Co-operative. We confirm that we are compliant with all relevant safety duties, including:

- Gas safety
- Electrical safety
- Water safety
- Fire safety
- Asbestos
- Damp and mould

We do not have any stock with lifts, and therefore lift safety is not applicable to our properties. 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.

Annual Assurance Statement visit May 2025

In May 2025, Forgewood Housing Co-operative underwent a scrutiny inspection by the Scottish Housing Regulator. We welcomed this engagement and are pleased to confirm that we met all requirements and passed the inspection with no material concerns raised. This further strengthens our assurance of compliance.

Equalities and Continuous Improvement

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.

Financial Health

Forgewood 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.

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>A committee member asked how the Co-op handle equalities data while maintaining confidentiality.</p> <p>PL advised that data is kept on tenant system showing demographics without separating from tenant records. This data can be used to help ensure balanced representation in focus groups and committees. The Co-ops cannot force people to provide information, some refuse during sign-ups. Equality impact assessments conducted on all policies. The Regulator expects efforts to collect data and use it to ensure diverse representation, for example.</p> <p>A committee member queried whether positive action was, actually discrimination.</p> <p>A fellow committee member suggested that historic imbalances in certain sectors mean redressing require targeted action. For example, the fire & rescue service was at one time 97%, white heterosexual males. When trying to rebalance, people claim unfairness, but imbalance was acceptable for decades. Positive action aims to correct long-standing inequalities.</p> <p>The Committee is satisfied that Forgewood 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>This Annual Assurance Statement was approved by the management committee at its meeting on Wednesday 29 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: Alan Thomson CHAIRPERSON</p> <p>Signed: _____</p> <p>Dated: 29 October 2025</p> <p>Committee APPROVED their Annual Assurance Statement and this was signed by AT on the night.</p> <p>Committee APPROVED their Annual Assurance Statement.</p>	<p>Annual Assurance Statement was approved</p> <p>PL to upload signed annual assurance statement onto SHR portal</p>
7.	<p>Housing Management Report 2nd quarter 2025/26</p>	

	<p>EH reported to committee the average turnaround of calendar days with voids had increased to 4 days from 2 days during the same quarter last year. This was mainly due to voids in the 6 months of the current year already matching the turnover for the entire 2024-25 year.</p> <p>The loss in monetary terms is £374.80 which is 0.04 % of our annual rental income.</p> <p>The void turnaround time of 4 days compares well to the Scottish Average re-let turnaround time of 60.59 days.</p> <p>EH also confirmed all other areas of operation were being managed well with arrears still under 1%, which is one of the lowest in the sector and as low as FHC have reported. It was confirmed to committee that all was well in housing management.</p> <p>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.</p> <p>Committee NOTED the report.</p>																									
<p>8.</p>	<p>Repairs & Maintenance Report 2nd quarter 2025/26 (Issued in advance to committee)</p> <p>EH outlined the repairs performance for the period:</p> <p>Table 1: Emergency Repairs</p> <table border="1" data-bbox="296 1366 1157 1523"> <thead> <tr> <th></th> <th>Q1 2025/2026</th> <th>Q2 2024/2025</th> </tr> </thead> <tbody> <tr> <td>Total Emergency Jobs</td> <td>38</td> <td>48</td> </tr> <tr> <td>Average Completion Time</td> <td>2.2 hours</td> <td>1.8 hours</td> </tr> <tr> <td>Jobs Meeting Timescales</td> <td>100%</td> <td>100%</td> </tr> </tbody> </table> <p>Table 2: Non Emergency Repairs</p> <table border="1" data-bbox="316 1668 1066 1892"> <thead> <tr> <th></th> <th>Q1 2025/2026</th> <th>Q2 2024/2025</th> </tr> </thead> <tbody> <tr> <td>Total Non-Emergency Jobs</td> <td>91</td> <td>121</td> </tr> <tr> <td>Average Completion Time</td> <td>3.6 hours</td> <td>4.4 hours</td> </tr> <tr> <td>Jobs Meeting Timescales</td> <td>100%</td> <td>100%</td> </tr> </tbody> </table> <p>EH confirmed that the maintenance team showed full assurance on the “big 6” areas, as follows;</p>		Q1 2025/2026	Q2 2024/2025	Total Emergency Jobs	38	48	Average Completion Time	2.2 hours	1.8 hours	Jobs Meeting Timescales	100%	100%		Q1 2025/2026	Q2 2024/2025	Total Non-Emergency Jobs	91	121	Average Completion Time	3.6 hours	4.4 hours	Jobs Meeting Timescales	100%	100%	
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	<ul style="list-style-type: none"> • Gas • Fire • Water • Asbestos • Damp and mould • Legionella <p>Committee NOTED the update.</p>	
9.	Repairs & Maintenance Policy (Issued in advance to committee)	
	Committee APPROVED the policy.	
10.	Void Management Policy (Issued in advance to committee)	
	Committee APPROVED the policy. EH confirmed that a lot of research and work went into its development with many appendices to go with the policy to assist all staff with the procedure. It also streamlines the service provided with maintenance and housing management, which already works well, however will ensure continuous improvement.	
11.	Management Letter from AAB (Issued in advance to committee)	
	<p>Management letter from AAB auditors was reviewed with positive feedback on financial systems.</p> <p>Committee NOTED the update.</p>	
12.	Management Letter Response from the Co-op (Issued in advance to committee)	
	Committee NOTED the letter which was sent.	
13.	Bathroom Contract	
	<p>EH updated committee that the bathroom contract is progressing positively with 12 properties signed off and high tenant satisfaction.</p> <p>The community benefit from the contractors will be gift vouchers, these will be issued to the community as part of our Christmas donations process. .</p> <p>Committee requested some finished bathroom photos. It was confirmed that this would be happening.</p> <p>Committee NOTED the update.</p>	Committee requested some finished bathroom photos
14.	Tenant Satisfaction Survey	

	<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 Garrion tenants on 19th November. Some members present indicated an interest in attending this event.</p> <p>Committee NOTED the update.</p>	
	Stock Condition Survey (Issued in advance to committee)	
15.	<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. PL stated however this is very likely going to reduce once the JMP HUB was updated to reflect accuracy, which the co-op was working on now. It is hoped that the average spend per unit over 30 years would be around £32k • Additional borrowing already in place for draw down in the short term (5 years) via Nationwide. • The survey indicates the stock is in "good, solid condition" with generally good EPC energy performance ratings. <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. • Clean Heating/hot water systems are a priority in new build flats. • Current systems are dated and in need of investment. • 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>	
	Secretary's Report	
16.	<p>New committee member Fidelis to receive induction training.</p> <p>Committee NOTED the report.</p>	<p>New committee member Fidelis to receive induction training</p>
17.	Study Visit to West Whitlawburn Housing Co-op District Heating System	

	<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 of the Co-op and without access to any European 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>Committee NOTED the report.</p>	
18.	<p>Confederation of Co-operative Housing (CCH) – Blase Lambert – Talk with committee (virtual) 6pm Wednesday 26 November 2025</p>	<p>Blase Lambert to be invited to the next meeting remotely.</p>
	<p>PL provided information about the upcoming presentation on the Confederation of Co-operative Housing (CCH):</p> <ul style="list-style-type: none"> • Blase Lambert, Chief Officer of the Confederation of Co-operative Housing (CCH), will present on November 26 at 6pm. • Will explain services available to co-op members including HR support, governance assistance, model policies. • CCH has 700 co-ops, with some being fully mutual housing co-ops and tenancy management co-ops. It was noted there are only 7 registered RSLs with the Scottish Housing Regulator in Scotland. • CCH is actively trying to expand its Scottish presence. <p>Committee NOTED the report, confirming they would wait and see what CCH had to offer prior to giving membership consideration.</p>	
19.	<p>EVH updated model policies</p>	<p>Policy register to be updated</p>
	<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 	

	<ul style="list-style-type: none"> • 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>	
20.	<p>EH advised committee that the annual report was been sent out this week and uploaded to the website.</p> <p>Committee thanked Elaine and the team for producing the annual report. Some members commented on the high quality and reader friendly report, which contained information that also assured them on how the co-op performed in the last year 2024-25.</p> <p>Committee NOTED the update.</p>	
	<p>Calvay HA Study Visit</p>	
21.	<p>PL advised that a study visit to Calvay Housing Association (CHA) 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. PL also stated that the Calvay HA funding project was different to what the co-op would be looking at, as well as how the Calvay HA process was different too and would be unlikely to secure funding on the basis that CHA did.</p> <p>Committee NOTED the update.</p>	
	<p>Returns Submitted</p>	
22.	<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 • • The Scottish Housing Regulator AAS after tonight's meeting • The Financial Conduct Authority Annual return • The Lender quarter one management accounts and the covenant compliance information • The Information Commissioner standard quarterly return 	

	Committee NOTED the update.	
	Rent increase 2026 27	
23.	<p>Rent Increase Consultation</p> <p>EH presented a report on the timeline for the rent review process and committee discussed along with staff</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% compared to Scottish average of 4.6% <p>PL advised that all committee members serve from a business perspective regardless of tenant status when discussing the rent increase although in the past, some have preferred not to get overly involved in the decision making process. The balance of tenants and on tenants on committee (50/50) allowed for this way of working too if a member was uncomfortable. The process includes making use of the SFHA affordability toolkit and carrying out an extensive consultation.</p> <p>Committee NOTED the update.</p>	
	Staffing	
24.	<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>Josh exploring finance qualifications.</p> <p>Committee NOTED the update.</p>	
	Staff Christmas Cover Arrangements	
25.	<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>EH advised that 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</p>	

	<p>success last year and helped lighten the load at Christmas for many within our community.</p> <p>Committee NOTED the update.</p>	
26.	Ethical Conduct and Notifiable Events	
	None	
27.	Payments, Benefits & Entitlements	
	None	
28.	Correspondence	
	Committee discussed the correspondence and NOTED its content.	
29.	Use of Delegated Authority	
	None	
30.	Any Other Competent Business	
	<ul style="list-style-type: none"> • Money advice service continues with two new advisors (Lesley and Lucy) replacing Jodie. • Police surgeries to continue after successful attendance at previous session. • North Lanarkshire Local Housing Strategy consultation closing December 15th. • Child-friendly complaints policy implemented to comply with UN Convention on Rights of Children. • PL stated the November meeting would, if OK with committee, invite Blase Lambert CEO Confederation of Co-op housing as they are doing talks with the 7 remaining housing co-ops in Scotland. PL discussed the fully mutual and non fully mutual differences and said we should be mindful on what we could dip into during his talk. APPROVED by committee 	
31.	Summary of actions / decisions at this meeting	
	<ul style="list-style-type: none"> • Annual Assurance Statement – APPROVED • Repairs & Maintenance Policy – APPROVED • Void Management Policy – APPROVED • EVH updated model policies, changes to be mirrored in the Co-op's policies and procedures – APPROVED • Blasé Lambert CEO of CCH – invite to next meeting at 6pm for 30 minute chat APPROVED 	
32.	Meeting Evaluation	

	<p>AT asked members for their evaluations of the meeting.</p> <p>Committee members felt the meeting had lots of good discussion.</p> <p>A quick discussion took place on papers and/or papers in electronic format being issued in advance. There was a clear split and it was agreed that should a member wish to receive papers electronically only, we will do this and ensure we make the paperwork and postage savings.</p>	
33.	Date and time of next meeting 26 November 2025 at 6pm	
	AT confirmed the date of the next meeting and thanked everyone for attending.	
34.	Meeting Close	
	<p>AT thanked committee & staff for attending the meeting.</p> <p>The meeting closed at 7.49pm</p>	