

**West Whitlawburn Housing Co-operative
Management Committee Meeting of
Tuesday 9th December 2025 at 6.30pm
Meeting held in WWHC's Offices**

In attendance:

Committee:

S Anderson (SA) – Chairperson	A Duffin – Secretary (AD)
D Murphy (DM) – Vice Chairperson	M Alcorn (MA)
L Reynolds (LR) – Co-optee	J Williams (JW) – Co-optee
P Dickson (PD)	C Patrick (CP) – Co-optee

Other:

Blase Lambert (BL) – CEO of Confederation of Co-operative Housing (CCH)
– via MS Teams

WWHC Staff:

G Clayton – Director (Dir)
R Hosie - Corporate Services Officer (CSO) – Minutes

Meeting is quorate.

1. Apologies

D Nnam (DN), L Patrick (LP), K Stubbs-Gorman (KSG)

2. Confidentiality

The Chairperson reminded all present about the importance of confidentiality.

3. Declaration of Interests

No items.

4. Equalities and Human Rights

No items raised at this meeting.

5. Confederation of Co-operative Housing (CCH)

BL introduced himself and CCH and its purpose. CCH confirmed their UK wide presence, with over 200 Co-ops subscribed.

BL presented CCH proposals, including:

- Training, guidance and model policies as part of the membership
- Provide independent advice
- Networking opportunities
- Advocacy for legal matters relevant to Co-operatives

BL confirmed that membership fees would be ringfenced for Scotland only and resources subsidised by CCH to support the work carried out in Scotland.

BL discussed his experience as a former co-op tenant and the challenges faced by Co-operatives nationwide.

BL confirmed that membership includes the following:

- Access to partner insurance brokers, legal and HR services (non-specific) and supply chains.
- Webinars and forums
- Member only area of CCH website
- Discounted rates for conferences

BL confirmed CCH's intention to have a dedicated staff member present in Scotland to support Scottish Co-operatives, further adding CCH intends to approach the SHR in 2026.

The Chairperson thanked BL for the presentation.

BL left the meeting at 7pm.

Committee discussed a membership with CCH, advantages and disadvantages and the importance of support for Housing Co-operatives. Committee agreed to consider the proposals further at the January 2026 Management Committee meeting.

6. Health and Safety

a) Committee Responsibilities

The Dir referred to the policy statement that describes the Management Committee's responsibilities under Health and Safety.

Committee approved the adoption and signoff of the policy statement.

The document was signed by all Committee members present. The CSO will seek signatures from members with apologies submitted.

7. Previous Minutes

a) Management Committee meeting of 27th October 2025

A typo was noted at item 13. Director Reports and Targets '*Staffing*'

The updated previous minutes were proposed by MA and seconded by LR and noted as an accurate record.

The Chairperson will pass the updated signed minutes to the Dir for filing.

8. Matters Arising from Previous Minutes

Committee Appraisals

Consultant appointed and met with Director and Chairperson on 24/11/2025. A link to a survey will be emailed to Committee following the meeting.

Afghan Resettlement Project

4x MSF leases agreed. Notifiable Event submitted and closed.

The Dir confirmed that the 3-bedroom low rise flat was offered to SLC for a potential homeless let as requested by Committee. The offer was refused by SLC and the property was then offered to the transfer list. The HOHS will provide a further update at the February 2026 PA&R meeting.

Committee noted the updates.

9. Sub Committee Minutes and Referrals

a) PA&R August 2025 Minutes

Committee noted the minutes for information purposes.

b) Policy Reviews: Estate Management Policy

The CSO presented the policy referral.

Committee ratified the sub committee's decision to approve the policy for ongoing implementation.

10. Correspondence

a) Donation

The CSO confirmed a donation request was received from Children with Cancer UK.

Committee agreed a £100 donation to the Charity.

The CSO will instruct the finance section.

11. Delegates Reports and Affiliated Organisation Information

(a) Employers in Voluntary Housing (EVH)

MA provided a verbal update on EVH meetings.

Committee noted the content of the report.

(b) Glasgow West of Scotland Forum of Housing Associations

AD highlighted the reports produced by GWSF, noting the comparisons on ARC figures between GWSF members.

Committee discussed the performance of the forum members.

AD confirmed attendance at the GWSF conference and good topics covered.

Committee noted the content of the reports.

(c) Scottish Federation of Housing Associations (SFHA)

No items.

(d) Social Housing Safety Network Scotland

The Dir highlighted the Networks newsletter and updated on topics discussed at the conference in November 2025.

Committee noted the updates.

12. Governance and Assurance

a) Schedule of External Submissions 2025/2026

The Dir confirmed that two submissions were made in November 2025 and the schedule remains ongoing.

Committee noted the updates.

b) Management Committee Training Plan

The CSO confirmed that GDPR training is scheduled on 19/01/2025 with the Data Protection Officer and that attendance should be maximised.

Committee noted the update.

13. Scottish Housing Regulator

a) Annual Report

The Dir highlighted the SHR's annual report and noted topics of engagement, risks and the annual accounts.

b) Notifiable Events Register

The Dir presented the register, confirming the Notifiable Event was submitted and subsequently closed for the 4 leases to SLC as agreed at the October 2025 meeting.

Committee noted the updates.

14. Director Report and Targets

Staffing

The Dir updated Committee on the Concierge Staffing arrangements.

EICR (Electrical Inspections)

The Dir clarified WWHC's position on properties with unsatisfactory reports. The properties referred to in update papers were a different 3 to last update provided as the programme is ongoing.

Internal Audit

The Dir confirmed a Quick Quote was published on Public Contracts Scotland (PCS) and 3 parties have submitted an interest. More information to follow in January 2026.

Tenant Satisfaction Survey (TSS)

The Dir presented the headline results from the survey, highlighting the high levels of satisfaction throughout.

The Dir confirmed that Research Resource will be present at the February 2026 PA&R meeting to report on the performance.

Committee further discussed the mould and damp related questions asked within the survey.

Committee noted the updates.

15. Q2 Management Accounts

a) Management Accounts & Commentary – Sept 25

The Dir presented the report for Q2 and confirmed an overall positive variance.

The Dir highlighted the Energy Centre Revenue Income and confirmed this item will be reviewed further following Q3 and Q4.

Committee noted the content of the report.

b) Quarterly Cash Flow Monitoring Report – Sept 25

The report was omitted from the papers. The Dir provided a verbal update on the cash position at the end of Q2 noting there are no concerns.

Committee noted the update.

The CSO left the meeting at 8.10pm

16. Budget and Rent Setting 2026/27

The Dir presented the report on the annual budget and rent setting for 2026/27. The Dir highlighted the 3 budget and rent increase proposals for consideration ahead of the consultation. The Dir referred to the work over the year on the financial projections and confirmed that the position of October's CPI (3.6%) + 1.5% was viable for the requirements of the business plan. The Dir added that WWHC is still facing challenges with expenditure areas such as maintenance costs, insurances and landlord energy supply contracts, all of which remain above inflation.

Committee discussed the options contained the report, the effect on the surpluses with each of the options and the impact on the financial projections.

Committee noted the appendices covering income and expenditure, SFHA affordability tool and benchmarking information of proposed RSL increases.

Committee reviewed the draft tenant consultation proposals and discussed the rent increase proposal options.

Committee agreed to consult on a 5.1% rent increase (CPI + 1.5%) for 2025/26.

17. Treasury Management

a) Policy Review

The Dir presented the review of the Treasury Management Policy. The Policy was reviewed with some minor amendments in relation to cash flow monitoring. The review also took into account the recent Financial Services Compensation Scheme (FSCS) protection

limit increase. On 1st December 2025 the FSCS deposit protection rose to £120,000.

Committee approved the Treasury Management Policy for ongoing implementation.

b) Annual Report

The Dir presented an annual review of investments conducted in line with the Treasury Management Policy, including the annual loan portfolio return and investment strategies for 2025/26.

The Dir presented WWHC's current loan balances and terms, noting no new borrowings during the year and no anticipated covenant compliance issues. Committee noted that WWHC's investments are compliant with its own policy.

The Dir recommended Committee to approve the reinvestment of maturing deposits and interest, ensuring compliance with liquidity requirements and investing in the most advantageous accounts available at the time as detailed in the report. The Dir confirmed a further update report will be provided to Committee at the January 2025 meeting.

Committee agreed to reinvest the deposits as detailed in the report plus the interest paid, meeting liquidity requirements as per the policy.

18. Policy Reviews

a) Complaints Handling Procedure

The Dir presented the review of the Complaint Handling Procedure. The Dir noted that it was recommended during the recent Internal Audit on Complaints that the Complaints Handling Procedure should be updated to include a dedicated section on roles and responsibilities which was now included in the document as an appendix.

The policy was further updated to reflect the Scottish Housing Regulator's information on reporting complaints and serious concerns (referred to as Significant Performance Failures). The appendix also includes a section on Child Friendly Complaints to ensure staff refer to appropriate guidance should they encounter a complaint of this nature.

Committee approved the Complaints Handling Procedure for ongoing implementation.

19. Whitcomm Net Assets – Allocation of Funds

The Dir presented the report and highlighted the recommendation for the remaining Whitcomm funds to be allocated to the Phil Welsh Welfare Fund.

Committee approved allocation of the funds to the Phil Welsh Welfare Fund as detailed in the report.

20. Committee Appraisals

The Dir presented the update report on the Committee Appraisals timeline. The Dir confirmed that each Committee member will receive a survey via an email link for completion before the January 2026 meeting.

Committee noted the update.

21. AOCB

None

22. Date and Time of Next Meeting

Monday 26th January 2026 at 6.30pm

23. CONFIDENTIAL ITEMS

Confidential information has been redacted.

Print name:

Date:

Signed: