Management Committee Meeting Minutes
Tuesday 22nd September 2026
In person at 249 Lewisham Way, SE4 1XF at 7.00pm
And also on Zoom

Present in person: SL – Chair (CM), SF- Secretary (CM), BR (CM), AS (CM), PB & RG.

Present Online: SC (CM), AG (CM), IRJ-T, MP, CM, DR, OA & MM

Prospective Members online: BM, WC & GS

In Attendance in person: MC – (Operations Manager), SJ – (Finance Manager), LB – (Housing & Income Officer) & SKU – (Administrator & Notes)

Item No:	Agenda Item	Action Approval Decision
1.	**Welcome and Apologies –** The Chair welcomed attendees and thanked them for their participation. For the benefit of prospective members, he introduced himself as Chair and introduced SF as the BTC Secretary. Prospective members were invited to participate in the meeting and ask questions. **Apologies –** GE – Treasurer (CM), SJ (CM), JC (CM), BH, EH, CR & CM. **Prospective Member:** CC	
2.	**Declaration of interest:** None	
3.		

	Election of Officers- The officers' roles were confirmed: **Chair-** SL **Treasurer-** GE **Secretary-** SF **Vice Chair** – Vacant **Committee Member Responsible for Complaint (CMRC)** – Vacant The committee currently has 12 members and there is room for three more. SL encourages members to consider joining the Committee so that we can fill the roles of Vice Chair and CMRC. MC will send out another email noting the positions available to see if there is any interest from members to join.	
4.	**Approve the Minutes of 19th May 2026:** Members who attended the meeting on 19th May 2026 were asked to review the minutes for accuracy. No amendments were required and the minutes were approved.	
5. 24.10.23.7	**Action List Updates:** **Census:** The census remains ongoing. The Regulator requires the Co-op to maintain up-to-date tenant information and identify any vulnerabilities, as these may affect service timescales. **Law Commission:** BR reviewed the Law Commission's 22-page summary and provided feedback. She noted that the document was a difficult read and they did not refer to the rules, making its application to BTC unclear. MC will attend Co-operatives UK's Practitioners conference in November she will speak to people about the most suitable model rules. MC confirmed that the Co-op is a member of Co-operatives UK at an annual cost of £170. SF has undertaken training provided through the membership. MC personally funds her Chartered Institute of Housing membership as part of her professional qualification, from which the Co-op also benefits through access to some free resources.	

16.01.24.6	NATFED cost us money, but we get a lot of training out of it so it's quite good value for money. It was noted that we have to pay the Regulator of Social Housing and the Housing Ombudsman for their services. **Year-end accounts:** The year-end accounts are complete. **Plans for the new build:** This remains in progress. There is no further update on scoping out a new building for the garden. **Action 5 – Management Committee drop-in sessions:** Members are responsible for taking this action forward. **Action 6 – Business WhatsApp:** WhatsApp is already in place; this action will be closed. **First Aid course:** This action will remain open as we have a few more spaces to give **Rent increase:** This action is now closed, and we will get the figures for next year's rent increase in October. Then we can look at what we can go for. **Guide to smoke alarms:** This action will now be closed as GO has sent PB the smoke alarm guide. The fire Health & Safety leaflet was updated which incorporated this information and this is now on the website. **Management Agreement:** The Management Agreement has been signed; this action is therefore closed and will be removed from the action list.	Close Close
6.	**Report from the BTC Voice Group:** BR reported back on behalf of the Voice Group. **Coffee afternoon:** The coffee afternoon will take place at Costa Coffee in Lewisham on Saturday 26th September from 2.00 pm to 3.30 pm. An alternative venue in Brockley, Good as Gold, had been considered; however, its wheelchair access was unsuitable for an electric wheelchair. They decided to go back to Costa Coffee because it is accessible, reasonably quiet, spacious and has on-site toilet facilities. Members were reminded that they are welcome to drop in anytime between 2pm-3:30pm	

	where they can get a complimentary beverage and snack. **Clacton Beach Trip: Positive Feedback and Accessible Travel** BR reported that the trip to Clacton was very enjoyable, with a strong turnout from Catford and Lewisham. The beach had a lively atmosphere, with gazebos, hot food and a DJ. A large coach with a wheelchair lift was hired to ensure the trip was accessible. In response to SL's question about whether the coach was full, BR explained that seats went on sale at the end of June and there was initially a high level of interest. The coach was nearly full by the AGM; however, several people later withdrew because of other commitments or because they were no longer able to attend. SL noted that, although the coach was large and expensive, it was worthwhile to ensure the outing was inclusive and that no one was excluded because of accessibility requirements. **Winter outing to the pantomime:** BR is in the process of getting quotes. Catford Broadway is the preferred venue because of its convenient location and the opportunity to support a local business. A flyer will be going out with further information nearer the time. Further details will be included in the newsletter that is scheduled for October.	
7.	**Managers' Report:** **Rent rise figure:** We won't know what the rent rise figure is until October. **First Aid course:** There are still spaces available on the first aid course if people are still interested in going. **MANCOM papers:** MC confirmed that prospective members also receive the papers by email and that printed copies are available upon request. No further questions were raised on the managers' report. **Housing Officer Report:** LB gave an overview of her report. **Rent arrears:** Rent arrears are coming down slightly and continue to be monitored by LB.	

	Court cases: There are currently no court cases. **Eviction:** One tenancy was ended because of rent arrears. **New coop member:** We have made a transfer and have a new coop member who has joined unfortunately she was unable to attend the meeting today. **Housing applicants:** Visits to housing applicants are in progress **Complaints:** We don't have any formal complaints. **Quarterly checks:** LB will start communal quarterly checks. **Tenancy Audits:** We are doing quite well with completing the census forms. LB and SKU will make more phone calls to get the rest completed. **Write offs for former rent arrears**: LB requested approval to write off former rent arrears just over £1000 where both tenants are deceased. Permission to write these off was granted. No further questions were raised about the Housing Officers report **Maintenance Report-** In GO's absence the Chair gave an overview of the report. All work is up to date. 145 work orders were recorded, 93 jobs were completed, 52 on target and zero outstanding. **Gas safety checks:** Gas safety checks are up to date with no missed appointments. PB has reported cracks in his property and asked whether others had experienced similar issues. MC confirmed that GO will arrange an inspection. If it is subsidence, then we do have insurance against that. The protocol is to monitor the subsidence for six months. **Finance Managers Report:** There was a slight error on the budget vs the actual report for the day-to-day	

	maintenance. The actual figure is £12869 as apposed £23016 SJ will amend the typo. **Lloyds bank:** We had an issue with the bank which has now been resolved. SJ has written to the bank, and they have accepted responsibility for their mistake and awarded the Co-op £400 in compensation. The Co-op's bank account was frozen despite the requested information having been supplied by SJ through the bank's portal. Lloyds did not notify the Co-op in advance that the account would be frozen; the issue was discovered only after several tenants reported that their payments had been returned. MC contacted the bank and was informed that the account had been frozen. The Co-op's credit cards were also suspended. The disruption lasted from the afternoon of Thursday 10th of September until Monday 14th of September. During this period, tenants' standing orders were returned, as were payments from Universal Credit and Housing Benefit and payments from individuals subject to court orders with fixed payment dates. staff salaries were also due. SL asked MC to write a strongly worded letter to the Customer Service Director.	
8.	**Minutes of Policy Working Group18th August 2026:** The minutes were included in the pack for information only, allowing members to review the discussions held in relation to the policies presented for approval.	
9.	**BTC STAIRS Publication scheme:** The social tenant's access to information requirement (STAIRs) publications scheme needs to be on our website by October. The STAIR's scheme is to give similar rights to tenants in housing associations that tenants who are in local authorities have through the freedom of information act. We are already providing information about our service in the papers sent to all for MANCOM meetings.	

	From April 2027 people will be able to make formal requests for information about the management of homes. Tenants have a legal right to information about how we manage their homes, the services that we provide, rent rates, complaint handling and more. No further question were raised on STAIRs. The Chair asked for approval of the policy. The policy was approved unanimously, with no objections or questions raised.	
10.	**BTC Household Noise Policy:** This policy has been produced following a recent noise complaint. MC notes that being able to hear your neighbours is not Anti-Social Behaviour (ASB). Noise transference is a problem due to the way the properties are built. MC explained ASB in terms of noise as there is confusion about this. MC gave examples of this. For instance if you have a party every weekend that is considered to be ASB however celebrating your birthday once a year is not. BR noted a typo on the risk assessment form. MC will correct this to show "resident" and not "president". The Chair asked for approval of the policy. The policy was approved unanimously, with no objections or questions raised	
11.	**Review AGM minutes of 25th July 2026 for accuracy:** Members who attended the AGM on the 25th July 2026 were asked to review the minutes for accuracy. MC explained that the minutes have been included in the pack whilst still fresh in people's minds as they do not get approved until the next AGM. If there are any queries members can email SKU or MC to make amendments.	
12	**Update on Crosslinks Project –** At the AGM, the Chair outlined the possibility of purchasing the Crosslinks building, located two doors from the office. Crosslinks initially declined our offer. Following a meeting an increased offer of £1.4 million was accepted. Crosslinks is a Christian charity and must demonstrate to the Charity Commission that it has	

	secured the best available offer. It was, however, supportive of the Co-op's ethos and work. The property, which was gifted to Crosslinks in the 1970s, was previously used as offices but has remained vacant since the Covid pandemic. It has been maintained to a very high standard and the windows look new. We are looking to develop six or seven one- and two-bedroom flats. Initial discussions with the bank indicate that a £1.4 million mortgage is available. Two mortgage options were considered. The first was a part-interest-only arrangement with lower repayments, decision was made that this would not be right for the Co-op as we would not own the property outright at the end of the term. The preferred option is a standard 30-year repayment mortgage, after which the property would be fully owned by the Co-op. MC approached three architects. The third provided a quotation of £2,800, including VAT, and has previously carried out work for Brixton Housing Co-op. MC explained that the stage-one architectural scheme is a relatively low-cost initial step. It will establish how many homes, and what mix of units, can be accommodated within the building, which is necessary to support the loan application to Lloyds. It will also provide an opportunity for early discussions with the planning team and the Greater London Authority (GLA) about potential grant funding. The Chair asked members to vote on whether to proceed with the purchase. The decision to proceed with the purchase of Crosslinks was approved unanimously with no objections or questions raised	
13	AOB – None	

Signature.....Date...3/11/26.....