

Coin Street Secondary Housing Co-operative

Minutes of Cross Co-operative Arrangements Review Meeting – Wednesday 3 September 2025

Present

Clare Solomon	Redwood Housing Co-operative – Chair (Meeting Chair)
Angela Harris	Redwood Housing Co-operative MC Member (via Zoom)
Paul Field	Palm Housing Co-operative MC Member
Carol Thom	Palm Housing Co-operative (via Zoom)
Mark Bailey	Redwood Housing Co-operative MC Member
Jack Elderton	Redwood Housing Co-operative MC Member
Tom Keller	Palm Housing Co-operative – Chair
Dearbhla Molloy	Iroko Housing Co-operative
Alison Robert	Redwood Housing Co-operative MC Member
Robert Lindsay	Redwood Housing Co-operative MC Member
Richard Mallett	Iroko Housing Co-operative MC Member (via Zoom)
Caroline Bryant	Iroko Housing Co-operative
David Hopkins	Coin Street Director of Community
Helen Manley	Coin Street Director of Finance
Cait Saunders	Coin Street Head of External Relations (via Zoom)
Phil Morris	CSS Change Working Group Adviser (via Zoom)
Nic Bliss	Coin Street Facilitators/Project Manager Consultant – Implementation Phase
Simon Basey	Coin Street Facilitators/Project Manager Implementation Phase (minutes)

Apologies

Paul Kelly	Coin Street Facilitators/Project Manager Consultant
Marie Kapszewicz	Coin Street Housing Lead

1. Welcome and Declarations of Interest

No declarations of interest were noted

2. Minutes and Actions Arising

There was one minor amendment to the minutes not affecting the content. Accordingly, these were approved.

Two matters arising were raised. The first was regarding the current Terms of Reference for the CCAR. It was queried if these were in date or needed adjusting to reflect the current role of CCAR.

Simon Basey (SB) advised that Marie had previously acknowledged that she needed to share the revised version of this with CCAR. The Chair asked for these to be brought back to the next meeting.

SB also informed the CCAR that Helen Manley had indicated her interest to attend the MC training sessions. It had previously been agreed by CCAR that the training sessions would be open to all CSS current Board Members. It was requested that the CCAR approve Helen's participation in the training and Shadow MC recruitment process as a CSS adviser. This was **approved**.

Actions: a) SB to dig out last set of ToR and update as needed for the current role of CCAR

3. Proposed Co-op Rules and Committee Terms of Reference

The Chair commenced by reminding members that CCAR business should not be discussed via email but should be done in meetings to ensure that all members are informed and able to contribute.

The Chair then clarified that for this agenda item the rules have already been approved by the CCAR at the last meeting, and the discussion to be held here would deal with specific rules by exception. It was not intended to revisit any other part of the rules.

Nic Bliss (NB) introduced the paper provided to CCAR in advance and explained that some of the suggestions included had been proposed by Keith Jenkins, who was previously Chair of CSS and a solicitor at Devonshires.

Elections Committee

The first issue for consideration was outlined as being the most substantive and related to the Elections Committee (EC). NB indicated that the original idea was to make the Elections Committee independent, reporting to the general body of the Co-op. There had been an alternative suggestion that it should report to the MC. NB said he thought it would be best for the CCAR to decide as both options were possible.

Regarding the election of resident MC members option 1 was for all candidates approved to be put to a general membership vote, while option 2 would make the EC decision a proposal which went to the MC for approval.

Caroline Bryant (CB) commented that although option 2 was a middle way, there was a risk regarding governance and ensuring that the EC decision was upheld meaning option 1 was better. Robert Lindsay agreed and added that it was important for the EC to vet candidates without interference from the MC. It was clarified as well that the MC appoint the EC.

Dearbhla Molloy (DM) queried if there was a risk of the EC being taken over by a faction – what would happen in this circumstance? NB replied that as the EC are appointed by the MC they would be able to step in if there were issues.

Paul Field (PF) felt that option 1 would mean that candidate skills are more clearly the focus, and Jack Elderton (JE) agreed that option 1 also has more safeguards. Tom Keller (TK) shared that he believed option 1 would prevent the MC becoming too insular.

The Chair commented that everyone appeared to agree and suggested moving to a vote. Option 1 was **unanimously approved**.

Discussion moved on to the second rules referral regarding how the independent MC members would be selected. NB's recommendation was that the EC would make recommendations of candidates to the MC for approval. This reflects how a regular board at a company would operate.

Mark Bailey (MB) said that he appreciated the back and forth between committees to debate decisions – this should help make better choices around independent MC members. RL and PF also spoke in favour of the same position. The Chair proposed a move to a vote and the recommendation was **approved unanimously**.

The final question regarding the EC was whether the MC should be able to remove EC members if required. JE expressed concern that this would enable the MC to remove people who disagree with them. He proposed an amendment that would limit the number of EC members that can be removed at one time without referring the question back to a General Meeting.

RL queried whether the power to review and refer should sit under the Governance Review Committee (GRC) but NB felt that this could take too long since the GRC operates on a yearly review cycle. In these circumstances you may need an urgent intervention.

Discussion was in favour of having a limit on MC removals from the EC and the exact wording that would best provide some limits on the power of the MC. Wording agreed on was:

“The Management Committee may not replace more than 2 of the Elections Committee between General Meetings of the Co-operative.”

This wording was **approved by a majority**.

Rule 17 – Expulsion from membership

NB indicated that there were two options around this rule – either you could retain the clause or remove it. He highlighted that the Co-op did need a rule covering this situation.

TK spoke on the relationship between Rule 15 and 17 and questioned what the protections for the tenants were. There was some concern amongst members as to how easily a General Meeting could be called to try to remove membership from an individual – the risk here was that it could be triggered due to neighbour disputes or used to isolate/bully members of the Co-op.

NB proposed a higher bar for how many members need to sign a request to hold a Special General Meeting to discuss expulsion of a member. The current number in the rules was 10%. A few numbers were suggested for the higher bar level and one third of members was proposed by the Chair and seconded by RL as an appropriately high bar for this specific situation.

With this amendment it was **approved to retain the clause**.

Chair Proxy Votes

This related to the number of proxy votes a chair could hold – should this be limited to one or be unlimited. There was immediate consensus in the meeting that the Chair should not be able to hold multiple proxy votes, and it should be limited to one.

Limiting the Chair to one proxy vote was **unanimously approved**.

Borrowing and Finance Clauses

NB proposed to remove the limit on borrowing. The reason for this is that these limits may become an issue over time due to inflation, while there is also no good reason to limit borrowing if the lenders themselves are satisfied to advance the money (so long as it is legally permissible). This **proposal was approved**.

NB also requested permission from CCAR to allow the solicitors to update the legislation in the rules as Helen Manley (HM) had commented that some of the citations were out of date. **Approved unanimously**.

Governance Review Committee

The amendment was to allow the GRC to call a Special General Meeting if it encounters serious issues with the MC which it wants to take to the membership.

No comments were made on this point so it moved immediately to a vote and was **unanimously approved**.

RL raised a query about how the GRC would first be appointed and whether CSS would be involved in this process. He shared concerns about CSS being in control of this process without Co-op members inputting. SB clarified that at the previous CCAR meeting it was agreed that the initial appointment process of the GRC would be removed from the Terms of Reference since the GRC did not need to be appointed until after the new Co-op was up and running.

Once the Co-op is established then the GRC will be appointed by the Elections Committee under the standard Co-op process, meaning the Co-op will select the members of the GRC.

Terminating Membership

First discussed were the additional words added to rule 17(d) to clarify for the courts and demonstrate the legal position. This was **approved unanimously**.

Discussion moved to rule 15(f).

David Hopkins (DH) said that we talk a lot about setting expectations and giving a message to members that signing a membership agreement matters and there are reasons why you need to comply with it. It signals to people why it should be taken seriously.

TK referred back to the need to have a sanction. He agreed that the principle is understood but the reality is that it is impossible to enforce and the wording in 15(f) is subject to potential abuse unless you define very meticulously what is required to action it. JE agreed and added that the risk is that that people who don't understand the purpose of it will try to use it to cause difficulties in the Co-op.

Alison Robert (AR) emphasised that the focus should be on encouraging people via the staff, rather than prioritising the 'stick'. CB responded that you had to have something to point to in the rules around participation though otherwise what was the point of all the work that some members put into the Co-op?

MB commented that this is an area that has been discussed a great deal and while not being enforceable you need to indicate the seriousness. He agreed with CB that it is about setting expectations – you are in a Co-op and this is a requirement.

PF challenged that you make a Co-op stronger by understanding and enabling/facilitating people to take part in ways that work for them and not via an enforcement rule.

NB pointed out though that it states in any case in the tenancy agreement that the member must comply with the policies and this rule links in with that. Whether it goes into the rules or not it would still be possible to evict someone for not fulfilling the conditions of their tenancy agreement. RL added that lots of rules are not enforceable down to the letter, but if it does not hurt to leave it in why not do that?

JE closed by warning that although we are approaching this from the participation angle, this clause is a lot broader and could result in a member losing that status for a wide range of reasons – do we intend that?

The Chair proposed to bring the discussion to a close. NB suggested that the rules as approved (including 15f) could go to the solicitor for review with the caveat that 15(f) may be removed. Once we have their opinion then this could be brought back to CCAR for further discussion. This approach was agreed.

Actions: b) NB to bring 15(f) back to CCAR once this has been reviewed by the solicitors

4. Communications Update

Cait Saunders outlined that she had held conversations with some CCAR members around information sharing with the wider membership. Most information is held on the Housing Hub page on the Coin Street website – only members have the access link to get to this and there is no way to navigate to it from the Coin Street website.

She asked how we could use the Hub page to inform people as to what is going on. In addition, she reiterated that she has taken on board feedback around communications being in plain English and is running messaging through AI to make sure they are easily understandable.

The Chair proposed that access is given to minutes and supporting documentation, but only when items have been agreed and nothing in draft form. We also must be mindful of publishing where there may be other communications happening to explain decisions or plans. She felt that there wouldn't be a conflict here with minutes since they only get approved 2-3 weeks after the event giving time for communications with members in the meantime.

CB agreed that we need to be transparent – if people do not want to read that's ok. There may be some items to be redacted due to confidentiality or for person reasons. SB agreed to share the minutes with the CCAR before they are published in case members wished to request any alterations.

Members were reminded about the Co-op name vote and to encourage all neighbours to vote for their choice!

Actions: c) CS to start to include approved docs and minutes on the Housing Hub. It will be communicated to members what information they can find and where
d) SB to share previous minutes with CCAR in case any members wish items to be removed or anonymised

5. AOB / Meetings

Next meetings: September 17 / October 8 / October 22

The Chair raised that the muster point for the Tommy Robinson March scheduled for 13th September is on Stamford Street. There was discussion regarding the Co-op response to this.