

Rutherglen & Cambuslang Housing Association

Minutes of Management Board Meeting

Held on 23 September 2025 at 5:45pm in the Associations Offices, 16 Farmeloan Road, Rutherglen, G73 1DL

1. Welcome, Sedurant & Apologies

Present

Gary Gow	Vice Chair
Natalie Kirk	Board Member
Adele Fraser	Board Member
Heather Ross	Board Member
Tony Cordell	Board Member
Sharon Lynch	Board Member
Iain Smith	Board Member
Alex Russell-Rutherford	Board Member
Catrina Miller	Board Member

In Attendance

Angela Spence	Chief Executive Officer
Teresa Gallagher	GCSO/Minute Secretary
Dave Falla	M4 (item 11 only)
Douglas Gold	Asset Consultant (from Item 11)
Mandy Hamilton	Asset Manager (from Item 11)
Robert Murray	Maintenance Officer (from Item 11)

Apologies Frances Cunningham, James Ross, Adele Fraser, Karen Kirk, Darren Ward

Absent: Karen McCartney

The Vice Chair welcomed everyone to the meeting

2. Signing of Code of Conduct and Declaration of Interest

2.1. Members were issued with the following documents to complete and sign, code of conduct, declaration of interest, eligibility to serve and equal opportunities form.

3. Appointment of Office Bearers

3.1. The Chief Executive Officer (CEO) explained after an AGM the Board must appoint its office Bearers for the following year. Frances Cunningham had informed the CEO she would nominate herself to remain as Chair for another year (redacted). Gary Gow indicated he would also nominate himself to

remain as Vice Chair and James Ross informed the GCSO he would be happy to nominate himself to remain as Secretary for the following year.

Decision:

- i) Frances Cunningham was appointed Chairperson for 2025/26, proposed by Heather Ross and seconded by Gary Gow;
- ii) Gary Gow was appointed Vice Chair for 2025/26, proposed by Catrina Miller and seconded by Natalie Kirk, and;
- iii) James Ross was appointed Secretary for 2025/26, proposed by Catrina Miller and seconded by Gary Gow.

4. Membership of Sub-committees

- 4.1.** Members were asked to choose which sub-committee they would like to serve on and after discussion and decision the sub-committee membership for 2025/26 was agreed.
- 4.2.** Gary Gow was nominated as Chair of the Finance, Assurance & Risk (FAR) Sub-committee, proposed by Heather Ross and seconded by Sharon Lynch. Adele Fraser and Frances Cunningham had both informed the CEO they wished to remain on the FAR Sub-committee. Iain Smith and Tony Cordell intimated they would serve on the FAR. No one put themselves forward for the Vice Chair position and the CEO explained we would revisit this.
- 4.3.** As the Aspire Community Development Company meeting was held just before the FAR meeting it made sense to have the same members serving. The CEO would be secretary for this Sub-committee and as no one put themselves forward to be vice chair, we would revisit this.
- 4.4.** Alex Russell-Rutherford put himself forward for Chair of the Operations Sub-committee, proposed by Catrina Miller and seconded by Sharon Lynch. Natalie Kirk agreed to serve as Vice Chair. James Ross informed the GCSO he would like to remain on the Operations Sub.
- 4.5.** Catrina Miller agreed to serve as Chair on the Staffing Sub-committee, proposed by Gary Gow and seconded by Natalie Kirk. Gary Gow agreed to serve as Vice Chair. Tony Cordell, Natalie Kirk and Alex Russell-Rutherford agreed to serve on the Staffing Sub.
- 4.6.** The CEO would contact those not present to fill in any gaps. The sub-committee membership for 2025/26 was agreed as follows;

Finance Assurance & Risk	Aspire Community	Operations	Staffing
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	Development Company		
Gary Gow – Chair	Gary Gow – Chair	Alex Russell- Rutherford – Chair	Catrina Miller - Chair
Frances Cunningham	Frances Cunningham	Natalie Kirk – Vice Chair	Gary Gow – Vice Chair
Catrina Miller	Catrina Miller	Heather Ross	Natalie Kirk
Adele Fraser	Adele Fraser	James Ross	Tony Cordell
Iain Smith	Iain Smith	Sharon Lynch	Alex Russell- Rutherford
Tony Cordell	Tony Cordell		

5. Meetings Calendar

5.1. The CEO explained the 2026 meetings calendar would be presented for approval at the December Board meeting and asked members to note the FAR & ACDC meeting scheduled for 11 November has been brought forward to 4 November. Other dates to note for events and training were detailed in the CEO's covering report.

6. Declaration of Interest

6.1. The Governance Officer explained we had an application for membership from a Board Members relative which should be noted for the minute.

7. Notifiable Events

7.1. The CEO explained there were no notifiable events since the last report in August 2025.

8. Minutes of Previous meeting 19 August 2025

The resolution was proposed by Katrina Miller and seconded by Natalie Kirk

Decision: The Management Board approved the minute of 19 August 2025 as a true and accurate record of the meeting.

- 8.1.** The CEO presented the decisions tracker and members noted the progress to date. Members queried the progress with the appointment of Community Links to which the CEO gave some background and highlighted the report from the Board meeting in August 2025 was available on the Board portal.
- 8.2.** The CEO was asked about the Factoring service and if a decision had been made on the arrears. The CEO explained we have sought appropriate legal advice and are following advised processes. Members noted we have appointed a Factoring Officer to oversee the factoring service.

9. Minutes of Previous Sub-Committees

- 9.1.** No Sub-committee meetings have been held since the last board meeting.

10. Draft Minutes of AGM held on 9 September 2025

The resolution was proposed by Natalie Kirk and seconded by Sharon Lynch.

Decision: *The Management Board approved the draft minute of the AGM held on 9 September 2025 as a true and accurate record of the meeting.*

[Dave Falla, Douglas Gold, Mandy Hamilton and Robert Murray joined the meeting]

11. Presentation from M-four on Stock Condition Survey and Programme Work

- 11.1.** Dave Falla gave a presentation to inform members of the data collected, the outcomes of the data capture and what this shows for the Association. Members were also given a demonstration on a different approach to component replacement which moves away from the Associations traditional estate – based approach. The pros and cons of the hybrid model was explained to members.
- 11.2.** 68% of the Associations stock was surveyed and M-Four used a Powerbi as a tool to demonstrate the data sets behind the Stock Condition Survey (SCS) and members were take through a number of different years which showed component replacement programmes and projected spend. Members queried whether the remaining stock not surveyed would be cloned. Dave explained they would link properties to the closest match and gave an example of a tenement stock. He also informed the association would carry out rolling surveys and this information would be fed into our data set. In response to a query from a Board Member, Dave confirmed all data has been given to the Association. Members also queried single asset

data and Dave informed there was a 7-page report for every home which detected repairs and this has been entered into a data base for the maintenance team to oversee. It was agreed this could flag up a delivery challenge and the Association were aware of this. An example was also given on the life span of the smoke / heat detector installation, this will result in a spike in our 30 year projections.

- 11.3.** Members noted the dataset will be updated as we do programmes of work, when works are carried out at void stage and the datasheet will have version control.

Decision: *The Management Board noted the content of the report and presentation and approved the investment strategy to include a circa 50/50 split between stock condition-based investment and estate/street-based investment going forward.*

[Dave Falla left the meeting at 7:10pm]

12. Q1 Management Accounts

- 12.1.** The CEO presented the Q1 management accounts and explained due to the high volume of business at the August meeting, it was decided to present these at this meeting. The Associations accounts were recommended for approval at the FAR meeting on 12 August 2025 and were presented at this meeting for ratification. the ACDC Board approve their own accounts, and they are presented for noting.
- 12.2.** One member commented the loans are over securitised and queried whether we should release these. The CEO explained discussion had begun on refinancing our loans and this would be on the Agenda at the next Finance, Assurance and Risk meeting. The CEO also explained our Subsidiary, the Aspire Community Development Company's accounts would be discussed in detail at the next meeting scheduled for 4 November 2025.

Decision: *The Management Board approved the Q1 Management Accounts to 30 June 2025, proposed by Iain Smith and seconded by Natalie Kirk and noted the ACDC Q1 accounts to 30 June 2025.*

13. Risk Register Update

- 13.1.** The CEO presented the Risk Register update and explained she had revised the risk register and consolidated some of the risks. There were 2 further areas for amendment. These were at appendix 2, the risk was to high and the calculation of risk 1 in appendix 1, to reduce from 12 to 7.

Going forward the top risks would be at the top of the document and as they reduce, they will be removed and monitored by staff. The ACDC risk register remains high with risks and this will be presented at the ACDC meeting in November.

Decision: *The Management Board approved the revised and updated risk register*

14. Annual Assurance Statement

- 14.1.** The CEO explained the annual assurance statement is a statutory return to the SHR by 31 October 2025.
- 14.2.** Members noted significant work had been carried out within the Assurance Toolkit and evidence bank. Gaps were identified and these are captured in the Assurance Improvement Action Plan. The CEO had worked with the Maintenance department to ensure we were in compliance with the Health & Safety Big 7.
- 14.3.** There are four areas where additional assurance is required and these are tenant engagement, equalities data collection, subsidiary management and factoring. The CEO explained we are progressing with assurance in these areas and she was confident to present to the Board the recommendation of approving the signing and submission of the Annual Assurance Statement.

The resolution was proposed by Iain Smith and seconded by Gary Gow.

Decision: The Management Board approved the Annual Assurance Statement for 2025 and recommended the chair sign the statement on behalf of the Board of Management for submission to the Scottish Housing Regulator and publication on our website.

15. Policy Review

- 15.1.** The Maintenance Officer presented the reviewed Damp and Mould Policy and informed members of the extra steps the Association has taken to ensure we are in compliance with the AWAABS law which will come into effect on 27 October 2025. Members noted we have added in timescales for dealing with reports of damp and mould.
- 15.2.** Members noted the various customer engagement channels we have that tenants can report on damp and mould.

Decision: The Management Board approved the Damp & Mould Policy, proposed by Natalie Kirk and seconded by Sharon Lynch.

- 15.3. The CEO presented the Staff Appraisal Policy on behalf of the HR Manager and explained there hadn't been one in place previously. The purpose of the policy was to ensure we are supporting and developing our staff to enable them to meet the associations business needs.
- 15.4. The CEO would carry out a 6-month review with staff.
- 15.5. One member queried whether staff are salaried on performance and was informed we adhere to EVH T&C's and salary scales.

Decision: The Management Board approved the Staff Appraisal Policy, proposed by Catrina Miller and seconded by Iain Smith.

- 15.6. The CEO presented the Absence Management Policy which also had not been in place previously. The CEO invited members to discuss the recommendation to deviate from EVH T&C's in relation to phased return to work and highlighted the 2 areas in the T&C's which refer to phased return. Members discussed the common approach and other practices in place.
- 15.7. The CEO intimated the Association could begin to use the keeping in touch form and the return-to-work form in the interim.

Decision: The Management Board requested further advice from EVH on phased return.

Action: Seek advice from EVH on phased return

Lead: CEO **Due:** October 2025

16. Community Benefits Update Report

- 16.1. The Asset Manager presented this report to inform members of the monetary value of our community benefit entitlement and to seek approval on where this money should be used.

Decision: *The Management Board noted the community benefit entitlement figure and approved it to be used in the wider role budget.*

17. Asset Management Strategy

- 17.1. Asset Consultant Douglas Gold presented the Asset Management Strategy (AMS) for the purpose of ensuring the Association achieves maximum

value from its assets. Members noted the AMS has been guided by the SHR's integrated Asset Management Recommended Practice (February 2023).

- 17.2. He highlighted page 11 in the strategy that ensures compliance with health & safety, the big 7. Members noted within the strategy is the ability to purchase properties that we can use to help mitigate homelessness for families.
- 17.3. Members noted the strategy day held in January 2025 where it was decided we had no plans to develop, and this will be revisited at the next strategy day in January 2026.

The resolution was proposed by Gary Gow and seconded by Alex Russell-Rutherford.

Decision: *The Management Board approved the Asset Management Strategy.*

18. Tank Replacement Tender Request

- 18.1. The Asset Manager sought approval to go to tender to replace the communal water tanks and requested delegated authority to approve the contract award if the tender value is within 10% of the agreed budget as contained within the covering report.

The resolution was proposed by Natalie Kerr and seconded by Sharon Lynch.

Decision: *The Management Board formally approved to go to tender for a tank replacement programme within the agreed budget of £41.040 (excluding VAT) and assigned delegated authority to the Asset Manager on the proviso the winning tender is within 10% of the agreed budget.*

19. Annual Procurement Report

- 19.1. The Asset Manager presented the Annual Procurement report and explained all contracts with a value of over £50,000 were recorded in the register. Members queried how these contracts were procured and were informed they are pre-tendered. A discussion was held around the types of frameworks and members noted the type of framework that would be used depending on the contract value.

Decision: *Decision: The Management Board approved the Asset Management Strategy.*

20. Board Learning & Development Plan Progress

- 20.1.** The GCSO presented this report to update on the progress of the Governing Body Learning & Development Plan following appraisals which were carried out toward the end of 2024.
- 20.2.** Members noted attendance at the training events carried out in the past 10 months and those outstanding areas of training which have yet to be organised.
- 20.3.** The CEO has scheduled training on “Understanding the role of the Scottish Housing Regulator & its framework” for Tuesday 14 October 2025 which can be delivered hybrid. The CEO highlighted the audit report recommended the Board receive Equalities training. The CEO recommended SHARE’s E-learning course and the GCSO offered to facilitate online learning now that laptops have been issued to members.
- 20.4.** Catrina Miller has offered to facilitate “Effective Meetings, Scrutiny, Challenge and Decision-Making” training and the GCSO will email members with suggested dates. This can be delivered via hybrid.

Decision: *The Management Board noted the content of the report and progress to date with the staff structure refresh and the attached Gantt chart highlighting the timeline.*

Action: establish a date for effective meetings training.

Lead: GCSO **Due:** 30 September 2025

21. CEO Report

- 21.1.** The CEO informed she had met with our Regulation Manager Gavin Leask and analyst Paula Thomson on 27 August 2025. The Regulator intimated they would be observing our website to ensure it is up to date for regulatory matters. The Regulator has also commented on the recorded minute content and this was noted by members.
- 21.2.** Members noted the submitted business plan to the SHR and the feedback request more detail on the long-term projections due to the variations in the 5 year and 30 year plan. This has been addressed and no further communication received.
- 21.3.** 2 members of staff received a lovely hamper from a tenant as a thank you for supporting them. As we celebrate our success’s we are holding a 45th anniversary party on Friday 17 October from 10am to 2pm to which all board members are invited.

- 21.4.** The newly appointed Factoring Officer will start on Monday 20 October.
- 21.5.** The CEO presented a request for the addition of a mural to a property at 31 Castle Street, Rutherglen. Following deliberation, the Board instructed the CEO to respond that the Board has not agreed to their request and will not be progressing this matter any further.

Decision: *The Management Board made the decision not to agree to the request for a mural at 31 Castle Street Rutherglen and would not be progressing the matter any further and noted the content of the CEO's report.*

Action: respond to request to inform Boards decision not to progress with request for a mural.

Lead: CEO **Due:** 30 September 2025

22. Association Membership Application

- 22.1.** The GCSO presented an application for Association membership from tenant member (redacted) and explained there were no reasons why this application should be refused.

The resolution proposed by Catrina Miller and seconded by Gary Gow.

Decision: *The Management Board approved the application for membership from (redacted).*

23. AOCB

- 23.1.** Staff hosted a MacMillan coffee morning and raised £431.31. The CEO was approached to ask if the association would round it up to £500.

Decision: The Board unanimously agreed to the donation request from the donations budget.

- 23.2.** The CEO explained there was Chair training being held on 26 November 2025 if any of the appointed chairs were interested to contact the GCSO.

The meeting ended at 8:15pm

I certify that the above minute has been approved as a true and accurate reflection of the proceedings:

Signed (Chair)

Date.....