

Rutherglen & Cambuslang Housing Association

Minutes of Management Board Meeting

Held on 21 October 2025 at 5:45pm in the Associations Offices, 16 Farmeloan Road,
Rutherglen, G73 1DL

1. Welcome, Sedurant & Apologies

Present

Frances Cunningham	Chairperson
Gary Gow	Vice Chair
Natalie Kirk	Board Member
Darren Ward	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
Jim Falconer	Factoring Consultant (items 6&7 only)
Jim Kerr	Housing Manager/Depute Director
Wilma McNerney	HR/Corporate Manager
Ian Nicholl	Finance Agent FMD
Gavin Leask	Observer, Regulation Manager, Scottish Housing Regulator
Paula Thomson	Observer, Analyst, Scottish Housing Regulator

Apologies James Ross, Karen Kirk, Adele Fraser, Karen McCartney

Absent: none

The Chair welcomed everyone to the meeting and made introductions.

2. Declaration of Interest

2.1. The Chief Executive Officer (CEO) explained there was a declaration of interest in her CEO report and this would be highlighted at time of discussion.

3. Notifiable Events

3.1. The Governance & Corporate Services Officer (GCSO) explained there had been no new notifiable events since the last report in August 2025.

4. Minutes of Previous Meeting 23 September 205

4.1. Two amendments were required at 11.2 in the minute due to typos. The word survived to be replaced with surveyed and the report was a 7-page document.

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

Decision: Subject to the two amendments, the Management Board approved the minute of 23 September 2025 as a true and accurate record of the meeting.

4.2. Decisions Tracker

4.2.1. The CEO explained the staffing sub-committee may be required to meet to discuss the staffing structure refresh.

Action: Confirm date for staffing sub-committee meeting for December 2025 or January 2026.

Lead: GCSO **Due:** 31/10/2025

5. Minutes of Previous Sub-Committees

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

[Jim Falconer, Factoring Consultant (FC) joined the meeting at 6:55pm]

6. Factoring Strategy 2025

6.1. The FC presented the Factoring Strategy via PowerPoint and took members through the 5 current key objectives for the service in the next two to three years.

6.2. Objective 1 considered the option of incorporating the factoring business into the Associations subsidiary structure, thereby establishing it as a standalone business, eliminating any potential for cross-subsidy by any other parts of the RCHA operation. The FC was asked to clarify if excess turnover over £80,000 could have an implication for corporation tax and breach any financial regulations. The FC explained this has been identified as a consideration should the service become a subsidiary, and that appropriate legal and financial advice would be sought during the planning stages. The Finance Agent Ian Nicholl confirmed we were aware of this risk. The CEO explained both an internal audit of our subsidiary and the appointed external

auditor had not flagged this as a risk at any point. Members noted we are at a starting point with the Factoring Service, and that the consideration of a subsidiary for factoring is already on our delivery plan.

- 6.3. Objective 2 would be ensuring that the Association applies a robust and timely approach to its Debt Recovery requirements as laid out in the Policy document which would subsequently be presented for approval.
- 6.4. Objective 3 would ensure that a regular (minimum annually) review of Factoring Management Fees was carried out, to properly allocate charges and verify that the costs of providing the Factoring service are accurately reflected in the annual charge for Management Fees.
- 6.5. Objective 4 would ensure the Factoring Lead Officer is accountable for the delivery of this strategy and the Board of Management has assurance that all of our statutory and legal obligations as property factors are being met.
- 6.6. Objective 5 would ensure the quality and frequency of the factoring billing cycle by switching to quarterly accounts during early 2026 and making the detail provided more transparent and informative.
- 6.7. The CEO explained we been given free access to CX feedback until the end of March 2026 to improve our communications with factored owners. This communication tool is a quick, cost-effective way to send information to our customers.
- 6.8. The Chair highlighted the board would benefit from training on group structure and subsidiaries. A discussion took place regarding charges for information requests for change of ownership and the Chair suggested contacting members within GWSF to establish how others in the sector manage this matter.

Action: Arrange Training for Board on Group Structure and subsidiaries.
Lead: Lead Factoring Officer **Due:** TBC

Action: Contact GWSF to establish what fees other RSL's charge for information requests.
Lead: Lead Factoring Officer **Due:** 18/11/2025

7. RCHA Factoring Debt Recovery Policy

- 7.1. The FC presented the Factoring Debt Recovery Policy and delivered a PowerPoint presentation outlining the purpose of the policy, associated risks and the ongoing requirements.

7.2. Members commented the policy appeared quite detailed and contained a significant amount of legal terminology. The FC explained that the content was necessary and had already been refined to remove any duplication while ensuring compliance. The legal jargon had been adapted and toned down to make the document more usable and easier to understand for officers of our factored customers. Members emphasised that officers should apply a common-sense approach when managing debt recovery cases, while still adhering to the approved process. The CEO drew members' attention to the section on debt prevention and support, which outlines external agencies available to assist individuals experiencing financial difficulty.

Decision: Subject to relocating the support section to at 6.2 to Item 3 – Debt Prevention, and adding into the final paragraph that RCHA will signpost support available to our factored customers, the Debt Recovery Policy was approved.

[Jim Falconer left the meeting at 6:25pm]

8. Aspire Business Centre Rental Update

8.1. The Housing Manager/Depute Director presented this report to update on the current position with existing leases and rents for The Aspire Business Centre units and seek Board approval to implement the proposed lease and rent review.

8.2. DM Hall were approached to carry out an internal review of the leases and rental income to ensure our rents were consistent with current market rates. Members noted the detail of the lease and rental charge for units 9 and 9a and members queried whether the leaseholders could afford the increase and highlighted whether we should stage an increase. Members also commented the proposed increase is around 60% and we shouldn't be seen to penalise social businesses. The HM/DD explained one of the leaseholders was a charity and the other is of a community nature and none have had an annual increase applied since their tenancies began which is non-tenable. Members also queried whether the original lease contained an annual charge increase. The HM/DD confirmed no such annual increase were in the leases, probably due to the terms of the lease which are year to year leases.

8.3. Members asked if the rent included the service charges, the HM/DD explained the service charges are a separate charge.

8.4. The covering report offered two options and members were taken through each of these options.

Decision: The Management Board;

- i) Redacted.

9. Open Market Purchase Scheme Update

- 9.1.** The CEO presented the Open Market Purchase Scheme (OMPS) update to provide further detail to the Governing Body and explained the decision on progressing with the scheme would be made at the Board Strategy Day on 23 January 2026.
- 9.2.** The CEO sought to make an amendment to the Acquisitions and Disposals Policy to ensure the association can benefit from the OMPS and the additional funding available for the Acquisitions Fund from the Scottish Government.
- 9.3.** Members queried whether the grant funding covered legal costs, the CEO explained she will find this information out. Members also queried whether the association would be obliged to take homeless nominations from South Lanarkshire Council (SLC). The CEO explained we would likely have to accept section 5 referrals as the scheme was created to alleviate homelessness. Members discussed financial viability of buying property to let and highlighted every acquisition should be assessed. The CEO confirmed a value for money assessment would be undertaken for each house under consideration for acquisition.

Decision: The Management Board approved amending the acquisitions and disposals policy to include the following;

section 5.2: Criteria for the Policy to add in the following criteria (reflective of SLC's priorities

- To help increase supply and meet housing need in high pressure letting areas.
 - Size and type of property considered
- To address an urgent and specific applicant unmet housing need especially for family housing
 - Quicker and more cost effective than adapting and converting an existing house.
 - Addresses specific need that may not be available within existing stock
 - Can meet the particular needs, for example, homelessness and disability.

And;

Noted the content of the report pending a more fulsome discussion at the Strategic Planning Event on 23/01/2026.

10.I.T. Systems Update including Invoice Approval

- 10.1.** The HM/DD presented this report to update the Governing Body on the Association's I.T. Systems and associated software.
- 10.2.** All staff have been issued with new laptops as have most Board members. Once all Board members have been issued with laptops, the next step is to issue RandCHA email addresses.
- 10.3.** The new server is in place, however there have been issues with integrating SDM and this will be added to our risk register with a score of 10. SDM issued their invoice for the year totalling REDACTED and as per our financial regulations, this amount requires board approval.
- 10.4.** A discussion was held around the housing software and members raised questions about the contract. The HM/DD explained it is a rolling contract and can be terminated with efficient notice. Members noted our business plan and delivery plan have identified the requirement to look at our current housing software and determine if it meets the business needs. Members queried whether we should discuss this further at the strategy day, which was agreed.
- 10.5.** Our I.T. Support Provider Brightridge are carrying out a review of Office 365 licences as the charitable licence is stopping, with the view to transferring to the most suitable and cost-effective product.
- 10.6.** The HM/DD explained we are in contract with Integrator Asset Management Software System which holds reduced data standard assessment procedure ratings for calculating EPC data. It is envisaged that if the Association can have EPC certificates for all properties, then this system would no longer be required. This would save the Association £10,700 per year.

Decision: *The Management Board;*

- i) *REDACTED.*
- ii) *Approved the risk and score regarding our SDM Housing Management System to our Strategic Risk Register; and;*
- iii) *Noted the content of the report.*

Action: add SDM to risk register.

Lead: HM/DD **Due:** 31/10/2025

Action: Add Housing Management Software System consideration to Strategy Day.

Lead: CEO **Due:** 23/01/2026

11. CEO Report

- 11.1.** The CEO presented this report and welcomed any questions on the topics as she progressed through the report.

- 11.2.** The calendar of meetings will be re-issued due to a couple of typos in the dates. It was proposed that we do not hold a December board meeting in 2026.
- 11.3.** Following on from the HM/DD report on the Integrator system, the Board were asked to approve moving £50,000 from the painter work budget to facilitate the completion of 564 EPC's in 2025/26. Members queried why the budget for painter work had not been fully utilised. The CEO explained £50,000 earmarked for painter work has been carried over and on a recent stock tour the painter work was actually in good condition.
- 11.4.** The CEO highlighted that all Board members and staff present had a declaration of interest in the Christmas meal. This will be recorded in the Gifts & Hospitality register.

Decision: The Management Board

- i)** *Agreed the calendar of meetings for 2026 and agreed to change the remit of the Operations sub-committee to quarterly meetings from January 2026;*
- ii)** *Approved to vire £50,000 from the painter work budget to facilitate the completion of 564 EPCs in 2025/26 at an estimated cost of £47,940 excluding VAT;*
- iii)** *Approved to homologate the decision to invest £500,000 with Santander for a further 1-year term deposit at an interest rate of 3.73%;*
- iv)** *Approved the joint Board/Staff Christmas meal in the sum of a maximum £858 on 12 December 2025; and;*
- v)** *Noted the content of the CEO report.*

Action: Amend Standing Orders and update Gifts Register

Lead: GCSO **Due:** 31/10/2025

12.Applications for Association Member

- 12.1.** The GCSO presented this report to seek approval for 2 applications for Association membership. Both applicants are tenants and have expressed interest in finding out more about serving on the Governing Body and have been provide with relevant information.

Decision: The Management Board approved two applications for membership from REDACTED

13. Policy Reviews

- 13.1. The GCSO presented the Staff Model Code of Conduct and explained an updated version had been reviewed and produced by Linda Ewart and SFHA in October 2024. The Associations values have been incorporated into the final version as these were previously omitted.
- 13.2. The HR & Corporate Services Manager presented the Whistleblowing Policy and explained the policy aligns well with SFHA's Get Governance. Members noted there was a duplication in the appendices and corrections were to be made to the internal and external auditors.
- 13.3. The CEO presented the Disciplinary Policy explaining the model policy was created on the basis of ACAS and EVH guidance. Members highlighted that staff should regard the policy as a positive document which outlines the expectations of the Association in relation to staff conduct and performance. The CEO highlighted the action table on page 10 and available support services for staff. Members commented that applying conciliation before initiating any official process is beneficial and a positive step.
- 13.4. The CEO presented the Absence Management Policy, which had also been discussed at the previous Board meeting following advice sought regarding the phased return-to-work process. It was noted that while long-serving staff have full sick pay entitlement, new staff who have exhausted their sick leave entitlement would be at a financial loss in the event of a phased return-to-work arrangement. Members queried if this was custom practice and the CEO informed she had met with EVH to discuss this and other matters. EVH had confirmed the policy was correct and this was included in staff contracts and Terms & Conditions.

Decision: The Management Board approved;

- i) Model Staff Code of Conduct;
- ii) Whistleblowing Policy
- iii) Disciplinary Policy
- iv) Absence Management Policy

Action: Publish policies on website

Lead: GCSO **Due:** 31/10/2025

14. Freedom of Information Report

- 14.1. The GCSO presented an update on Freedom of Information requests and reviewed the statistics outlined in the covering report. The HM/DD highlighted the subjects of FOI requests are sector wide, usually from the press.

Decision: *The Management Board noted the update on the Freedom of Information report.*

15. Landlord Annual Report on the Charter

- 15.1.** Copied versions of the Annual Report on the Charter 2024/25 was tabled and the HM/DD informed the report was with the printers for delivery to tenants and would be with tenants before the deadline of 31 October 2025. Members were asked to feedback on the style and format of the report. Our Temporary Community Engagement Officer was successful in obtaining feedback from an editorial group this year.

Decision: *The Management Board noted the Landlord Annual Report on the Charter which will be issued to all tenants and uploaded to the website.*

16. Correspondence

- 16.1.** Members noted the 5 items uploaded to the Board portal;
GWSF September update
Scottish Government Pass Housing Bill
SHARE summary of Housing Bill
SHARE training events/courses
SHR Consultation on revised Determination of Accounting Requirements

17. AOCB

- 17.1.** The CEO informed Karen McCartney intends to resign after 16 December 2025.
- 17.2.** Gavin Leask, SHR, provided positive feedback of the Board Meeting, its content and board member positive challenge. Paula Thomson, SHR, commented it was a varied agenda and it was clear members were prepared and had read papers in advance. There was a lot of business to get through, and it was done in a timely manner. Gavin and Paula will provide written commentary on their observations.
- 17.3.** The Chair thanked Gavin & Paula for their attendance and feedback. The chair also thanked fellow board members and staff.

The meeting ended at 7:30pm

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

Signed (Chair)

Date.....