Draft Minute of meeting of River Clyde Homes' Board held in hybrid format in River Clyde Homes' office and via Microsoft Teams on Tuesday 26th May 2026 at 6.30pm

	Name	Designation
Present	John Quinn (JQ)	Board Member (Chair)
	Gillian McLees (GMcL)	Board Member
	Charles Thompson (CT)	Board Member
	Elizabeth Taylor (ET)	Board Member
	Graeme Brooks (GB)	Board Member
	Tony Barrie (TB)	Board Member
	Graham Wallace (GW)	Board Member
	Ellis Barilli (EB)*	Board Member
	Francesca Brennan (FB)*	Board Member
Apologies	Vera Karaba (VK)	Board Member
Others in Attendance	Richard Turnock (RT)**	CEO
	Aileen Metcalfe (AM)**	Director of Group Services
	Stevie McLachlan (SMcL)**	Director of Housing Services
	Andrew Kubski (AK)**	Director of Property Services
	Derek Ferguson (DF)**	Managing Director of HFS
	Lorna Shaw (LS) (agenda item 6.1 only)	Research Resource
	Nicola Campbell (from agenda item 8.1)	Senior HR Manager
	Siobhan O'Kane (SO)	Minute Taker
	(* represents online attendance ** represents up to conclusion of agenda item 7.1)	

1. Sederunt, welcome, introductions and apologies

1.1 Sederunt as outlined above. The Board agreed that agenda item 6.1 should follow agenda item 4.4.

2. Declarations of Interest

2.1 Declarations of interest were made by JQ, ET and DF regarding their positions on the HFS Board.

3.1 Confidential Board only discussion minute of meeting held on 3rd February 2026

The Board:

- **Approved the confidential minute as true record.**

3.2 Minute and Confidential Minute of meeting held on 24th March 2026

The Board:

- **Approved the minute and confidential minute as true record subject to the inclusion of the Customer Senate recommendations specifically referred to at agenda item 6.1.**

4.1 Minutes of A&R Committee Meeting on 3rd March 2026

The Board:

- **Noted the minutes.**

4.2 Draft Minutes of SLOC Meeting on 27th January 2026

4.2.1 The Board was advised of the key discussions at the SLOC meeting, and it was noted that the minutes presented are still in draft form as the Committee has yet to convene to approve them. However, two minor amendments to the draft were proposed by the Chair of the Committee and it was advised that these will be incorporated pending formal approval.

The Board:

- **Noted the minutes.**

4.3 Minutes of R&N Committee on 18th December 2025, 8th January 2026 and 6th March 2026

The Board:

- **Noted the minutes.**

4.4 Minutes of HFS Board meetings held on 11th November 2025, 9th February 2026 and 10th March 2026

The Board:

- **Noted the minutes.**

6.1 Survey of Tenants and Residents (STAR) Survey

6.1.1 This report was presented to the Board and was supplemented with a presentation which provided details of the survey findings in relation to the relevant Annual Return on the Charter (ARC) measures required as part of this survey. The representative from research resource advised that the survey is robust and representative and should therefore enable the Board to make decisions confidently.

6.1.2 It was noted that the presentation included RCH's data from the 2018 and 2023 surveys along with the Scottish Average for 2024/25 and the Local Authority Average for 2024/25 to provide comparisons and context. Over and above the ARC measures, the presentation also provided insight into the key reasons for dissatisfaction which appears to be primarily attributed to repairs.

6.1.3 The Board noted that the inclusion of the Local Authority comparison is not relevant given the time that has passed since stock transfer. The representative from Research Resource explained that this was included purely for context given that RCH was transferred from a Local Authority and therefore its stock is similar to that of Local Authority landlords. In addition to this, the Board was advised that often stock transfer RSL customers still refer to themselves as Council tenants. The Board noted that it would have been more beneficial to have a comparison to RSL peers and management agreed to provide this comparison.

6.1.4 The Board enquired as to whether Research Resource had any insight into general performance in these areas within the sector this year given the comparison available is from last year. The Board was advised that results are mixed, however, generally trends regarding neighbourhoods and VFM appears to have dipped. With regards to tenants feeling they are kept informed, the sector performance seems to be generally higher.

6.1.5 It was noted that there was a slight error in the presentation shared with the Board in advance with confirmation that overall satisfaction for RCH is 84% as opposed to 85%.

6.1.6 The Board noted the decrease in performance across a number of measures and management acknowledged that the results are not as positive as the previous survey results. It was further acknowledged that whilst operational performance metrics have improved, this is clearly not enough to be felt positively by the customers and management consider that the repairs backlog has contributed to this. Assurance was given that this is recognised by management and that significant initiatives are already in train to respond to this including additional spend to address the backlog, implementation of a new repairs system, revised processes and an enhanced triage system.

6.1.7 The Board commented that communication to customers regarding repairs requires to be improved upon.

6.1.8 A discussion took place in relation to the survey process and approach. The Board was advised a list of all RCH properties is provided to Research Resource and they select a representative sample of tenanted stock. Targets for each area are identified with selections being made at random. From a factored owner perspective, the Board was advised that this approach is mainly the same, however, some factored owners are not resident and therefore telephone or face to face interviews are undertaken.

6.1.9 The Board then discussed the possibility of conducting this process more frequently. However, it was noted that this would need to be considered alongside the additional implementation costs. It was noted that in order to reduce costs, a smaller sample size could be used, however that would provide a wider margin of error.

The Board:

- **Noted the contents of the result of the STAR survey ARC indicators.**
- **Approved the contents of the STAR survey for inclusion in the ARC return for 2025/26.**
- **Noted that the full survey results will be presented at a future Board meeting.**
- **Noted that a representative from Research Resource will provide a briefing at the meeting.**

3.2 Action Tracker

Board:

Action 1 – The Board requested that this action is updated to reference ongoing monitoring of progress with the Tenant & Resident Safety Action Plan and Wider Improvement Action Plan.

Action 2 – The Board was advised that this action should remain on the tracker as advice is still being obtained regarding this agreement. (Further detail contained within the confidential minute).

Action 3 – the Board agreed that this action has been completed and can therefore be removed from the tracker.

Action 4 – the Board was advised that an update was given at the last Board Champions meeting regarding this matter, however, further information was requested and this will be provided at the upcoming meeting. The action tracker should be amended accordingly.

A&R Committee:

The Board was advised that all actions will be completed in line with the timescales identified.

SLOC:

The Board was advised that the recent SLOC meeting was unable to take place due to difficulty in achieving quorum. Confirmation was given that a new date will be identified and actions will be completed in line with the next meeting of the Committee.

HFS Board:

The Board was advised that all actions will be completed in line with the timescales identified.

5.1 Health and Safety Update (Confidential Item)

5.1.1 The Board was directed to the performance reporting regarding accidents, incidents, near miss and celebrating safety which had decreased when comparing data to this time last year. Assurance was given that Management has recognised the decrease in near miss reporting and is taking active steps to address this. The

Board also considered H&S Team activities and recent discussions at the Board Champions meetings.

5.1.2 The Board considered policies for approval and approved the RCH Group Working at Height Policy. A discussion also took place in relation to Board H&S Training and an approach was agreed.

5.2 Tenant & Resident Safety Report (Confidential Item)

5.2.1 This report was presented and Board was directed to the action plan which outlines the progress that has been made in these areas and also the engagement with the SHR.

5.3 Compliance Policies

5.3.1 This report was presented and the Board was advised that approval is being sought for two new policies and three revised policies. Confirmation was given that the Dampness and Mould and Fire Safety Policies have been fully reviewed by the Consultant and the remaining polices are currently under review, however, all feedback will be incorporated accordingly.

5.3.2 With regards to the Fire Safety Policy, the Board sought assurance that the policy outlines the tenant's responsibility in relation to fire doors. Board further enquired as to whether it is appropriate to state in the Dampness and Mould Policy that RCH will provide 'warm homes' if it does not provide the heating.

5.3.3 Confirmation was given that the responsibility of the tenant in relation to fire doors is outlined within the policy. Management noted that with regards to the Dampness and Mould Policy, RCH provides homes with an effective heating source, and triggers are in place to support customers where we become aware of under usage. In addition to this, RCH regularly raise awareness with customers struggling with cost of living and offers support in these areas.

5.3.4 Further clarity was requested in relation to the Lift Safety Policy as the terminology may be confusing. Management advised that it would review this further and, if necessary, liaise with the board should amendments be required.

5.3.5 As per the comments at agenda item 5.1 above, the Board advised that prior to approval of the three revised policies, a track changes version of each document should be circulated to ensure Board can clearly see the changes that have been made.

The Board:

- **Approved RCH's first Lift Safety Policy and Management Procedure at Appendix 2.**
- **Approved RCH Group's first CDM Policy and Procedure at Appendix 3**
- **Requested that a track changes version of the revised Fire Safety & Management Plan Policy attached at Appendix 4, the revised Dampness and Mould Policy attached at Appendix 5 and the revised Gas Safety policy attached at Appendix 6 are circulated via email for further consideration and approval.**

6.2 Regulatory Returns: · Annual Return on the Charter · Loan Portfolio

Annual Return on the Charter:

6.2.1 This report was supplemented by a presentation which focussed on a number of key indicators including our Survey of Tenants and Residents (STAR) ARC indicators; an overview of the various initiatives embedded within our Strategic Priorities to respond to the decline in STAR Survey scores; SHQS; repairs; complaints; court actions; tenancy sustainment; adaptations; re-let times; and void loss.

6.2.2 A discussion took place in relation to repairs and, in particular, the implementation of the new Repairs System to seek to address some of the issues. Board sought assurance that staff have been appropriately trained on the new system and confirmation was given that every relevant person within RCH Group has been trained and that the 'train the trainer' sessions have all concluded.

6.2.3 Board members with direct repairs experiences commented that communication to operatives regarding specific jobs requires to be improved upon. The Board was advised that the new repairs system incorporates an entirely new diagnostic tool to address these issues.

6.2.4 Adaptations were then discussed, and it was noted that measures are higher in these areas as RCH do not front fund works and instead wait for funding to be received prior to completing works unless the matter is regarded as an urgent priority. The Board was advised that in the reporting year, RCH completed 321 adaptations at a cost of £613,000.

6.2.5 With regards to the average days to re-let, the Board was directed to the chart presented and to the progress that has been made in this area. The Board was reminded of the impact on this figure when a long term empty property is let and that the 2025/26 figure has been impacted by 20 long term properties with average re-let times of 420 days. The Board was also advised that when the long term properties are removed from the calculation, the underlying run rate is aligned with the sector average.

6.2.6 The Board then discussed the robust approach taken in relation to ASB at RCH and one Board member observed that RCH do not feature in the many complaints they receive in a professional capacity in relation to ASB and adaptations issues experienced across Inverclyde.

Loan Portfolio:

6.2.5 The Board was advised that the Loan Portfolio return also requires to be submitted and it was reminded that this provides the SHR with an understanding of the lending position across the sector. Assurance was given that RCH populates this throughout the year with updates, however, an annual submission is required. The Board was then directed to the end of March draw down figure, the valuation of housing stock and the performance of our interest cover financial covenants for the year.

(Additional information contained within the Confidential Minute)

The Board:

- **Noted the Financial Year 2025/26 ARC Performance**
- **Approved the submission of the Regulatory Returns:**
  - **Annual Return on the Charter (ARC) return at appendix 2 – submission date 31st May 2026**
  - **Loan Portfolio at appendix 3 – submission date 30th June 2026**
- **Approved that the submission of the above return, delegated to the RCH Group Services Director, to take place in advance of the required deadline.**

6.3 Governance Matters (Confidential Item)

6.3.1 This report was presented and Board was taken through each recommendation in turn. Discussion focussed on the SHR Engagement Plan requirements; specific Annual Assurance requirements as outlined by the SHR for the 2026 submission of the Assurance statement; approval of a general membership application and Board recruitment activity.

7.1 CEO Update (Confidential Item)

7.1.1 This report was presented and the Board was directed to the key staff matters updates provided including staff matters, a RAAC update, governance matters, updates on progress with Corporate Initiatives, and proposals for the development of the next iteration of RCH Group's Corporate Plan

Board only items for approval

8.1 HR Policies (Confidential Item)

Contained in the Board only Confidential Minute.

8.2 Pension Matters (Confidential Item)

Contained in the Board only Confidential Minute.

8.3 Staff Matters (Confidential Item)

Contained in the Board only Confidential Minute.

9. AOCB

Contained in the Board only Confidential Minute.

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

Signed .... **(Chair)**

Print: ....

Date ....

JOHN QUINN SIGNED THESE MINUTES
ON THE 18th AUGUST 2026
KW.