

**Minute of meeting of River Clyde Homes' Board
held in hybrid format in River Clyde Homes' office and via Microsoft
Teams on Tuesday 24th March 2026 at 5.30pm**

	Name	Designation
Present	John Quinn (JQ)	Board Member (Chair)
	Charles Thompson (CT)*	Board Member
	Elizabeth Taylor (ET)	Board Member
	Graeme Brooks (GB)	Board Member
	Tony Barrie (TB)* (up to during item 6.3)	Board Member
	Graham Wallace (GW)	Board Member
	Vera Karaba (VK)	Board Member
Apologies	Ellis Barilli (EB)	Board Member
	Francesca Brennan (FB)	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
	Steven Duffy (SD) (up to conclusion of item 6.4)	Head of Finance and ICT
	Hannah McIntyre (HMcl) (up to conclusion of item 6.1)	Customer Senate representative
	Siobhan O'Kane (SO)	Minute Taker
	(* represents online attendance)	

1. Sederunt, welcome, introductions and apologies

1.1 Sederunt as outlined above. The Chair welcomed Hannah McIntyre from the Customer Senate and the Board agreed that agenda item 6.1 should follow agenda item 2.

2. Declarations of Interest

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

6.1 Customer Senate Recommendations Review

6.1.1 This report was presented and the Board was advised that the recommendations within the report relate to a recent Senate review of the status of all of their previous scrutiny recommendations.

6.1.2 The Board was directed to the three recommendations made within the report for consideration. The Board sought clarity on the reference made to implementation of a 'traffic light coding system' suggested to highlight implementation timescales and whether this categorisation would be led by staff or the Senate. The Board was advised that this would be undertaken collaboratively with all parties.

6.1.3 A discussion then took place in relation to the importance of encouraging more customers to get involved and that small incentives can often attract people to take part. It was noted that this level of customer involvement is positive and is a good news story for RCH. The Senate representative also noted that perhaps the word 'Senate' can put people off and suggested that further discussions should be had with the Senate members to consider changing this.

6.1.4 The Board thanked the Senate representative for attending and presenting the findings. The Board requested that management direct customers to this positive report via social media.

The Board:

- **Considered the Customer Senate Recommendations Review and approved the recommendations contained within the report attached at Appendix 2 As follows:**
 - **The actions from the recommendations as seen in Appendix 1, will now be closed off as they have been completed.**
 - **Code recommendations in all future scrutiny exercises by using the traffic light system of Red Amber Green.**
 - **The Senate to meet every quarter with the nominated Lead Officer.**

3.1 Draft Minute and Confidential Minute of meeting held on 3rd February 2026

The Board:

- **Approved the minute and confidential minute of the meeting held on 3rd February 2026 as a true record with the exception of the minutes issued separately for agenda item 7.1. The Board advised that this minute would be considered for approval at the next meeting on 26th May 2026.**

The Board was advised that the interaction with the Community Council referred to within paragraph 5.1.2 of the minute had been completed and taken forward by management.

3.2 Action Tracker

RCH Board:

Action 1 – the Board was advised that the H&S Board Champions action plan will be discussed during agenda item 4.1.

Action 2 – the Board was advised that RCH is liaising with Ofgem regarding Heat Network agreements and that management will liaise with GW directly to utilise expertise in this area.

Action 3 – management advised that meetings with the SHR regarding the T&R Safety compliance matters have taken place and that the engagement plan will be provided imminently. Board was advised that the Plan will be shared with members as soon as possible.

A&R Committee:

The Board was advised that all actions on the tracker will be completed within the timescales identified.

SLOC:

The Board was advised that all actions on the tracker will be completed within the timescales identified.

HFS Board:

The Board was advised that all actions on the tracker will be completed within the timescales identified.

3.6 Minutes of A&R Committee Meeting on 21st October 2025

The Board:

- Noted the minutes.

3.7 Minutes of SLOC Meeting on 5th November 2025

The Board:

- Noted the minutes.

4.1 Health and Safety Update (Confidential Item)

4.1.1 This report was presented and Board was advised that management consider further work is required to ensure reporting to Board regarding H&S is presented appropriately and provides the strategic overview required. It was further advised that the focus of this report is in relation to the recent Tenant & Resident Safety review undertaken by our external consultant and the recent analysis exercise identifying actions for RCH to achieve a future H&S accreditation.

4.1.2 With regards to the Tenant & Resident Safety review, the Board was directed to the action plans which have been independently verified by the external consultant and shared with the Scottish Housing Regulator (SHR). In relation to the action plan which has been developed with a view to achieving a future accreditation, the Board was advised that the Tenant & Resident Safety actions outlined in this plan are reflected in the Tenant & Resident Safety Plans and that progress with these and the other actions identified will be reported to the H&S Board Champions.

4.1.3 The Board sought assurance that with regards to CDM, there was sufficient clarity regarding responsibilities and confirmation was given that significant work has been undertaken in this area and this is clearly defined.

4.1.4 The Board was advised that the actions associated with achieving a better H&S Framework will put RCH in a better position regardless of whether the decision is taken to proceed with seeking a specific accreditation. It was noted that the previous H&S Champions Action Plan is now redundant and has been replaced with the

Tenant & Resident Safety Action Plans and also the Action Plan which has been developed to support the organisation in achieving a future H&S accreditation.

4.1.5 The Board then discussed the strategic importance of H&S for RCH Group and the importance of ensuring we are meeting the Regulatory Standards. It was noted that this approach includes ensuring that the Board and its Champions challenge management to achieve the assurance required.

4.1.6 It was also noted that in addition to seeking to implement a robust framework to support a potential future accreditation, consideration may be required to creating a formalised H&S sub-committee of the Board to enhance the overall governance going forward.

The Board:

- **Noted the current H&S performance statistics.**
- **Noted the recent H&S activities.**
- **Noted progress with the Board Champions H&S Action Plan attached at appendix 3.**
- **Noted the H&S Board Champions Minutes at appendix 4.**
- **Noted the update provided regarding our Tenant & Resident Safety Action Plans attached at appendix 5.**

6.2 Strategic Investment Priorities (Confidential Item)

6.2.1 The Board was advised that this report was requested by the A&R Committee for management to specifically outline an options appraisal in relation to use of additional funds. The Board agreed that the funds should be used to invest in our stock and to ensure maximum impact for our customers.

6.3 Budget and Five-Year Financial Plan 2026/27 (Confidential Item)

6.3.1 A presentation was given focussing on the 2024/25 Budget and 5 Year Financial Plan highlights; financial covenants; stress testing and mitigations; facility agreement; and the annual authority to procure (item 6.4). The Board was reminded that this report has been considered and scrutinised by the Audit & Risk Committee.

[TB left the meeting]

6.3.2 The Board enquired as to whether the inflation projections are optimistic in the current environment and confirmation was given that an integral aspect of the annual business planning cycle is to undertake robust scenario testing. It was noted that whilst this exercise has been completed, management will be closely monitoring the position and will be informed by weekly NatWest market updates received. Assurance was given that a further review of this position will be instigated if required to address rises in inflationary costs.

6.3.3 The Board sought clarity on how often stress testing is refreshed and confirmation was given that this would normally be undertaken twice a year – as part of the business planning cycle and also after completion of the external audit exercise. Upon completion of the external audit review, management would be in a position to ensure alignment with the presentation given to Board and if a material change was

identified, a further sensitivity analysis exercise would be undertaken and material findings would be reported to Board.

The Board:

- **Noted the key changes to the previously approved Financial Plan**
- **Approved the 2026/27 Income & Expenditure Budget**
- **Approved the 2026/27 Capital Spend**
- **Approved the 5-year projections for Income and Expenditure**
- **Approved the 5-year projections for the Capital Spend**
- **Noted the Treasury Management and key assumptions underpinning the financial plan and 30-year financial projections**
- **Noted the stress testing scenarios that have been completed on base plan and key mitigating actions**
- **Noted the independent financial review conducted by ALLIA C&C**
- **Approved the 5-year financial projections for submission to Scottish Housing Regulator**

6.4 Annual Authority to Procure (Confidential Item)

6.4.1 This report was presented and the Board was reminded that this has also been considered and scrutinised by the RCH Group Audit & Risk Committee. Confirmation was given that the Committee has recommended that this is approved by the Board.

6.4.2 The Board was advised that there are 39 contracts to be procured in 2026/27 with a total anticipated annual value of £14.1m and total contract value anticipated at £57.8m as some contracts will be in place for up to 5 years.

The Board:

- **Approved the request for authority to procure as indicated in Appendix 2 “Annual Authority to Procure”.**

6.5 Corporate Initiatives 2026/27 (Confidential Item)

6.5.1 This report was presented and Board was advised that this represents a distillation of the Business Planning process with a high level summary of RCH Group’s Corporate Initiatives for 2026/27 which are underpinned by more detailed Directorate Plans.

6.5.2 The Board was specifically directed to the focus on H&S culture and engaged employees.

6.5.3 The Board was advised that these plans which are an important aspect of the ‘Golden Thread’ will be communicated to the wider staff base.

6.5.4 It was further noted that a review of the 5 Year Corporate Plan will commence this year and that if Board is satisfied, the intention would be for discussions regarding this to be a prominent feature on the agenda for the mid year strategy event to ensure that Board is leading the development of this 5 Year Plan.

6.5.5 The Board discussed the importance of monitoring ongoing progress with plans and that specific targets should be attributed to the actions. The Board then discussed the Data Strategy initiative which had not been progressed in 2025/26, and it was noted that achieving this priority was overly ambitious given the reliance on the IT Team at a time when implementation of two major systems was required.

6.5.6 The Board was advised that progress with these actions will be reported at future Board meetings.

The Board:

- **Noted the content of this report and appendices and approved the Corporate Initiatives for 2026/27.**

6.6 Governance Matters (including policy approval)

6.6.1 This report was presented and Board was specifically directed to the documents requiring approval. The Board sought assurance that the expenditure authorisation limits referenced within the Standing Orders and Delegations document are aligned to others in the sector. Confirmation was given that from a Property Services Directorate perspective, these levels are required for the team to complete their tasks and align with past experiences in other organisations.

6.6.2 The Board was then directed to the Annual Assurance submission preparation programme for 2026 and noted the draft amended Annual Assurance Statement following recent developments in relation to T&R Safety. The Board was advised that management are continuing to liaise proactively with the SHR regarding this matter and that updates will be shared with the Board on an ongoing basis as and when information becomes available.

6.6.3 The Board then considered the resignation letter submitted by a previous Board member.

The Board:

- **Noted the open Notifiable Events as outlined at appendix 2.**
- **Noted that there is currently one live case with the Property Factor Housing and Property Chamber - First Tier Tribunal as outlined at appendix 2 and as previously reported to Board.**
- **Noted the progress made in relation to the summary of our SHR Engagement Plan requirements at appendix 3.**
- **Noted progress with the Board Training and Development Plan at appendix 4.**
- **Noted the RCH and HFS Board Succession Plans attached at appendix 5.**
- **Noted the plan for preparation with regards to submission of our Annual Assurance Statement by 31st October 2026 attached at appendix 6.**
- **Considered and approved the amended draft Annual Assurance Statement following the recent Tenant and Resident Safety Review and noted that appropriate notifications will be made to the SHR.**

- **Approved the recently reviewed RCH Code of Governance attached at appendix 7.**
- **Approved the recently reviewed RCH Group Standing Orders and Delegations document attached at appendix 8.**
- **Noted that the CEO appraisal has taken place and that an update will be provided from the Chair under AOB.**
- **Noted that Heike Noack has submitted her resignation from the Board (attached at appendix 9) and the requirement for the Board to discuss recruitment priorities.**

7.1 CEO Update (Confidential Item)

7.1.1 This report was presented and the Board was directed to the staff matters elements of the report. Confirmation was given that RCH has retained its platinum Investors in Young People (IIYP) status and that as part of Scottish Apprenticeship Week, our Young Persons Working Group delivered a hugely successful Open Doors Event which some Board members attended.

7.1.2 The Board was also reminded of the ongoing proactive engagement with the Scottish Housing Regulator specifically in relation to matters outlined within our Engagement Plan.

The Board:

- **Noted the contents of the CEO update.**