MINUTES of the Management Committee Meeting held on Tuesday 2nd December 2025 at 6pm at Ruchazie Housing Association,24 Avondale Street and remotely by Zoom.

Item	Agenda Item					
1.0	**Attendance**					
	Committee present		**In Attendance**	**Attending**	**Apologies**	**Leave of Absence**
	M Caldwell	Via Zoom	J Shields	**In person**	D Campbell	
	T McGuigan	Via Zoom	M Smith	**In person**	G Bell	
	C Park	In person	C Cameron	**In person**	K Phillips	
	J Fraser	In person				
	C Maclellan	Via zoom				
	H Holland	In person				
	D Mackenzie	Via Zoom				

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	Declaration of Interest	
There were none		
2/3	**Minutes for Approval**	
	Minutes of Previous Management Committee Meeting held on 30th October 2025 and any matters arising	JS informed Committee that she had contacted DPO Trish Knight in relation to question from Committee member in regard to OSCR and the requirement to provide personal details that would be published. TK emailed to suggest that the risk of publishing this information is low. Names are already published on the RHA website and are already in the public domain. Tk will contact OSCR for further details and will report back. Should committee have any particular concerns they can contact TK directly who can take the matter up with ICO on their behalf. The Minutes were agreed as a true record of the meeting subject to amendments highlighted at meeting or actions to be amended due to administration error. **Proposed: J Fraser** **Seconded: C Park** **Signed:** **Chairperson** **Date** There were no further matters arising.

	Minutes of the Audit and Risk Committee held on 13th November 2025.	Committee noted the minutes of the Audit & Risk Committee meeting held on 13th November. MS updated Committee that the revolving credit facility had been internally approved by RBS and we await paperwork.

ITEMS FOR DISCUSSION AND APPROVAL			
4.	**Draft Budget**		
	RECOMMENDATION – that Committee discuss and note the Draft 1 budget presented.	**DISCUSSION** MS presented the report which had been previously circulated. There was also a PowerPoint presentation which provided more context to the report. MS advised committee that the draft 1 budget was based on a rent increase of 6.5% and that this increase was not out of kilter with other suggested rent increases across the sector. We have been smoothing out our plans for a number of years	**DECISION** **Committee noted the report**

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		and at this point we should not continue with that trend. The increases in previous years when under pressure not to raise rents at a higher level meant that we had to smooth our plans. It is now recommended that we stop doing that and apply an increase that will allow us to deliver our plans as defined in our asset hub. HH made the point that this increase may not be acceptable to tenants and that he would not be in favour. We would be going back on our previous plan of increases of CPI + 1%. DMac understands the point made, resisting applying a higher rent increase is difficult, but curious that we could suggest an even higher increase. Does this help with covenant breach? MS commented that perhaps we pay too much attention to the covenants and if there was an issue there would need to be a conversation with the bank. MS also advised that the recent RCF did not have a covenant clause. It is suggested the current covenant structure is not fit for purpose. TMcG commented that every single year it is a struggle to get a balance to ensure we have the money to deliver our services and in the current climate if we don't deliver then other organisations would have no hesitation in taking on the responsibility and it is a concern re covenants and would they restrict our options?. MS commented that perhaps we pay too much attention to the covenants and if there was an issue there would need to be a	

		conversation with the bank. MS also advised that the recent RCF did not have a covenant clause. It was discussed that the level of increase for draft 1 budget allows us to continue with our programmes of work, but leaves little headroom and creates negative cash in future years. Committee discussed any other savings that could be made, and should we consider a different approach to publications-i.e. digital formats. JS advised Committee that they have been considering digital newsletters going forward, we provide our annual report in that way and this is something we are actively looking to change. DMac acknowledged it wasn't a great saving but over years could help with cash balances. DMac acknowledged why we would only go to consultation on one option, however it is consultation and Committee will make an informed decision once the consultation period has ended. It was confirmed that following this discussion and the outcome of the rent consultation a further draft budget would be presented to committee	
Item 5	**Rent Consultation**		
		DISCUSSION	**DECISION**

		JS presented the report which outlined the information in relation to making a decision on the proposed rent increase for 2026/2027. The report included in formation on tenant profiles in relation to how rent is paid, rents compared to other landlords and affordability. JS advised that RHA rents remain affordable with a proposed increase of 6.5% this would equate to an average rent increase of £5.97per week. RHA rents remain affordable across all property sizes according to the calculation used in the SFHA toolkit. In applying a 7.5% increase the average difference in increase is £6.92. In referring to the previous discussion it was agreed that the consultation document would be amended to provide further information on what can/cannot be provided in relation to any increase.	**Committee approved communication to tenants and options for rent increase of 6.5% - 7.5%** **P : H Holland** **S: C Mac**
Item 6	**Policy review**		
	RECOMMENDATION That Committee approve the policies presented.	**DISCUSSION** JS presented the report which had been previously circulated. Committee noted that there were minor update to the Adaptations Policy, strengthening our approach to carrying out adaptations in the larger family homes where only1 0r 2	**DECISION** **Management Committee approved the policies presented and noted the update on Standing Orders.**

		residents currently reside. The Association will no longer install wet floor showers in first floor bathrooms whether in a flat or a terrace house. There were no suggested changes to the Donations Policy other than minor grammatical changes. Committee noted the changes reported for the whistleblowing Policy. Committee were advised that the Standing Orders were due for review and approval, following conversation with our Governance Support Officer the changes are now being made and will be presented for approval in January along with remits for any sub committees formed.	
Item 7	**Directors report**		
	RECOMMENDATION : **That Committee review, note and discuss the contents of this report .** **That Committee approve the appointment of nbm to carry out a stock condition survey.**	**DISCUSSION** **St.Phillips** The report provided an up to date position in regard to the proposed development at ST Phillips. Committee noted that a meeting had been held with the design group to take forward the change to the overall plan. WHG had withdrawn from any plans to develop on their own land and RHA are now considering the option to develop the whole site.	**DECISION** **Committee noted the report**. **Committee approved the opening hours and service delivery arrangements for the Christmas and New Year Period.**

		JS advised that there is a requirement to obtain licences to carry out site investigations and these are being pursued by Gail Sheriff. GCC have been made aware of these changes and continue to be supportive. JS advised that RHA are taking legal advice on procurement of the WHG site as it will not be land led similar to St.Phillips site and a procurement exercise would have to be undertaken. JS confirmed to committee that any proposed development will need to be financially viable for the Association and raised a wee bit concern for our original development plans should the whole site not be feasible for RHA. DMAc asked if we were aware of the reasons why WHG pulled out. JS informed that she is aware they have a large site on the outskirts of Easterhouse and this many their focus for the North East area. JS expressed concern that our original development may not go ahead as planning had insisted the whole site is developed JS informed Committee that it was the intention that GS provide a full report at this meeting, however with so little to update it was ore appropriate that she presented at the January meeting. There is a further design team meeting on the 17th December. Committee noted the update **Property Update** Committee noted the update and the current position with planned maintenance programmes. There were no issues to report.	**Committee approved the appointment of nbm to carry out a stock condition survey at a cost of £7875+ VAT** **P: H Holland** **S: J Fraser**

		Christmas/ New Year office closure and service delivery Committee noted and approved the office closure and service delivery arrangements for the Christmas and New Year period. **Stock Condition Survey** JS advised that a stock condition survey is due in this year. RHA are members of Public Contract Scotland and used this platform to obtain quotes. Two were received Nbm £7875 + Vat Reid Associates £9845 + VAT Committee approved the appointment of nbm to carry out this work.	
Item 8	**Notifiable Events**		
	RECOMMENDATION : That Committee note the verbal report.	No report presented a no NE have been recorded in the last month.	**DECISION :** **Committee noted the report**.
Item 9	**Health & Safety**		
	RECOMMENDATION: That Committee note the verbal update.	No report presented as no incidents to report in the last month. All H & S matters are reported to Management Committee as part of our quarterly reporting.	**DECISION – Committee noted the report.**

Item 10	Any Other Business		
	RECOMMENDATION: That Committee note the verbal update .	Ms presented this verbal report. RHA have now signed with Green Energy for the purpose of managing utilities in void properties. At the time of void GE will take over the meter and manage the costs until the property is let, unless the property remains empty for a period of more than 90 days. When a new tenant enters the property, they will have an option to stay with Green Energy or choose another supplier. MC asked Committee members if they had all received the updated Action Plan from the lessons learned sessions with LE. These have no been updated to include responsibility and timelines for completion. Committee members in attendance acknowledged that they have a copy of this plan.	**DECISION : Committee noted the update on the process used to manage utilities in a void property.**

APPROVALS

Item No	Agenda Item	Proposed (P) & Seconded (S) by	Lead Officer
2	Minutes 30th October 2025	P : J Fraser S: C Park	JS
5	Rent Consultation	P H Holland S; C Mac	JS
4	Polcy review	P: J Fraser	JS/MS

		S: K Phillips	
9	Stock Condition Survey	P:H Holland S: J Fraser	JS

ADDITIONAL ACTIONS FROM MEETING

Item No	Agenda Item	Action Required	Lead Officer / Date to be Actioned by
4	Draft Budget	To be revised to include scenario where a 7.5% rent increase is applied.	MS – February 2026