

Minutes of	Management Committee
Date	Wednesday, 25 th March 2026
Held	Reidvale Housing Association, 13 Whitevale Street, Glasgow, G31 1QW

Present	Denise Dempsey (Chairperson), Ian Elrick, Jim Hastie, Eddie Marley, Margaret McCabe, Paul McCrudden, Ellen McVey, Helen Moore, Kevin Pedan, Carmen Rubio-Gutierrez and Michael Carberry (online)
Apologies	Geraldine Dempsey, Helen Richman and Paul Sweeney MSP
In Attendance	Julie Smillie (Director), Paul Rydquist (Regulatory Compliance Consultant), Martin Sloan (Head of Asset Management), William Boale (Housing Manager), Fettes McDonald (Finance Agent, FMD Ltd) and Jamie Mallan (Interim Factoring Manager, Minutes)

1.	WELCOME AND APOLOGIES	
	The Chair welcomed everyone to the meeting and noted apologies from Geraldine Dempsey, Helen Richman and Paul Sweeney MSP.	
2.	DECLERATIONS OF INTEREST	
	The Interim Factoring Manager, Head of Asset Management and Interim Housing Manager declared an interest in relation to agenda item 6.1. The Interim Director declared an interest in relation to agenda item 11.1. The Compliance Consultant declared an interest in relation to agenda item 11.2.	
3.	MINUTES OF PREVIOUS MEETINGS	

3.1	Draft Minutes of the Management Committee held on 25th February 2026	
	<p>Members reviewed the minutes of 25th February 2026 and raised several clarifications.</p> <p>A Committee Member clarified that comments regarding painting works should have stated that front doors, rather than storm doors, had not been painted.</p> <p>Members also noted for consistency that individuals should not be identifiable within minutes where possible and requested that initials be removed from future drafting where appropriate.</p> <p>ACTION: Initials will be removed from minutes of Management Committee meetings moving forward.</p> <p>Subject to the corrections raised the minutes were proposed by Margaret McCabe and seconded by Elen McVey as an accurate record of the meeting.</p>	IFM
3.2	Draft Minutes of the Finance, Audit & Risk Sub-Committee held on 12th February 2026	
	<p>On recommendation of the Chair, the Management Committee noted the draft Finance Audit and Risk Sub-Committee minutes of the meeting held on 12th February 2026.</p>	
3.3	Draft Minute of the Housing Services Sub-Committee held on 18th February 2026	
	<p>On recommendation of the Chair, the Management Committee noted the draft Housing Services Sub-Committee minutes of the meeting held on 18th February 2026.</p>	
4.	MATTERS ARISING/ TRACKING REPORT	
4.1	Matters Arising from the Minutes of the Management Committee held on 25th February 2026	
	<p>A Management Committee member advised that comments previously recorded regarding organisational culture and training had been raised in general terms and did not involve disclosure of personal matters.</p> <p>The Compliance Consultant advised that a written response regarding the Reidvale Neighbourhood Centre lease and associated fees had been circulated to members. Officers were</p>	

	<p>thanked for the information provided and noted that the report had been helpful. It was further noted that the first invoice from The Halliday Foundation had now been paid.</p>	
4.2	Management Committee Meeting Tracker Report	
	<p>The Interim Factoring Manager advised that the dates listed for actions 25 onwards were incorrect and would be amended.</p> <p>In relation to action number 1, The Interim Director proposed revised wording to clarify the historic position regarding the Tenant Reward Scheme action previously removed from the tracker.</p> <p>On the recommendation of the Chair, the Management Committee approved the amendment of the minute of the Management Committee meeting held on 28th January 2026 to include the following:</p> <p>“Members discussed a specific action relating to the Tenant Reward Scheme which had been removed from the tracker. Clarification was provided on the history of this action, including that it had first been added to the tracker as an item for future inclusion on a committee agenda in January 2025. It was subsequently included on the October 2025 meeting agenda under Any Other Business, where the minutes noted that “this item was for future discussion”, and was then not included in future tracking reports.</p> <p>The Chair determined that the Tenant Reward Scheme should be discussed under Any Other Business. █████ expressed dissatisfaction with the handling of this action and requested that █████ dissent regarding its positioning on the agenda be formally recorded in the minutes.”</p>	
5.	INTERIM DIRECTORS REPORT	
5.1	Interim Director’s Report	
	<p>The Interim Director asked the Interim Factoring Manager to provide an update on factoring matters, advising that the recent factoring drop-in event had been well attended, with fourteen appointments held, and that feedback from homeowners had been positive. They also noted that this had provided useful engagement with owners, many of whom had not previously engaged directly with the factoring service. It was further noted</p>	

	<p>that the next stage of engagement would involve block meetings with those most affected by the Stonework Repair Programme.</p> <p>The Interim Factoring Manager also advised that Written Statements of Services had now been issued to all homeowners and that there had been a significant increase in customers opting for electronic billing, reducing the anticipated volume of paper invoices substantially. Members discussed the possibility of wider homeowner engagement meetings in future, with a Committee Member suggesting that broader meetings could support networking and shared learning amongst owners. The Interim Factoring Manager advised that current plans remained focused on block-level meetings but that this approach would be reviewed in due course.</p> <p>The Interim Director advised members that she had been invited to speak at the SFHA Governing Body Members Conference on 21 April 2026 regarding Reidvale’s journey back to compliance. The Interim Factoring Manager and representatives from The Halliday Foundation had also been invited to present at the GWSF Summer Regeneration Conference on partnership working. In addition, Reidvale’s Management Committee had been shortlisted for the Governing Body of the Year Award at the forthcoming SHARE Awards.</p> <p>ACTION: Committee Members to advise the Interim Factoring Manager if they wished to attend any of these events.</p> <p>The Interim Director further advised that a full Management Committee Succession Plan report would be presented to the April meeting following completion of the appraisal process.</p> <p>A Committee Member raised concerns regarding call recording and GDPR compliance. The Interim Factoring Manager advised that the matter had been reviewed with the Association’s Data Protection Officer, who had confirmed that no data breach had occurred, however best practice changes would be made to improve the process going forward.</p> <p>On recommendation of the Chair the Management Committee noted the report.</p>	IFM
5.2	Committee Digest March 2026	
	On recommendation of the Chair the Management Committee noted the report.	

6.	STAFFING ISSUES	
6.1	Transitional Staffing Structure Report	
	<p>[The Head of Asset Management, Housing Manager and Interim Factoring Manager left the meeting].</p> <p>The Interim Director presented the proposed revised staffing structure, as recommended by the Staffing Sub-Committee. The Interim Director outlined the rationale for the proposed structure, including the creation of a Community Investment Officer post, an Estates Officer post, a fixed-term Head of Corporate and Strategy post, and continuation of a shared Compliance Officer arrangement with Molendinar Park Housing Association. It was noted that the proposed structure removed the dedicated Factoring Manager role.</p> <p>Members discussed the proposed structure in detail, including the rationale for specific reporting lines and the operational need for the new posts.</p> <p>On recommendation of the Chair the Management Committee approved the transitional organisational structure.</p>	
6.2	Proposed June Public Holiday	
	<p>The Management Committee considered the proposal relating to the 15th June 2026 public holiday.</p> <p>On recommendation of the Chair the Management Committee approved the granting of a public holiday to staff on 15th June 2026.</p>	
6.3	Annual Salary Uplift	
	<p>The Interim Director also advised members that, following Reidvale becoming an associate member of EVH, the Association had the option to mirror the proposed EVH salary increase. A 5.1% salary increase effective from 1 April 2026, which had already been built into the budget, was proposed.</p> <p>On recommendation of the Chair the Management Committee approved a salary increase of 5.1% effective from 1st April 2026.</p> <p>[Michael Carberry left the meeting, the Head of Asset Management, Housing Manager and Interim Factoring Manager returned to the meeting].</p>	

7.	BUSINESS PLAN	
7.1	Operational Work Plan	
	<p>The Interim Director presented the proposed Operational Workplan for 2026/27.</p> <p>Members discussed the concentration of actions within Quarter 1 and queried whether sufficient staffing resource would be available to deliver the programme. The Interim Director advised that many Quarter 1 actions reflected work already underway or partially completed during the previous year. The Operational Workplan was approved.</p> <p>On recommendation of the Chair the Management Committee approved the Operational Work plan for 2026/27.</p>	
7.2	Key performance Indicators 2026/ 27	
	<p>The Interim Director presented the proposed Key Performance Indicators for 2026/27.</p> <p>It was noted that ARC indicators would continue to be reported through Housing Services Sub-Committee, whilst Management Committee would receive quarterly reports against strategic business plan KPIs.</p> <p>Members discussed the proposed targets, including the rationale for maintaining cautious satisfaction targets during the current transitional period.</p> <p>On recommendation of the Chair the Management Committee approved the Key Performance Indicators for 2026/ 27.</p>	
8.	FINANCE	
8.1	Final Budget for 2026/27	
	<p>On the recommendation of the Chair, the Management Committee agreed that this item should be advanced up the agenda, and was taken after item 2.</p> <p>The Finance Agent presented the final proposed budget for 2026/ 27 and advised that the updated figures reflected changes since presentation of the draft budget at the previous meeting. Members were advised that the opening position had been adjusted to reflect a number of in-year changes, including lower</p>	

than anticipated maintenance expenditure, increased staffing costs and delays to the Bellfield Street project.

The Finance Agent advised that the principal amendments since the draft budget had been the inclusion of provision for the Tenant Reward Scheme and a reduction in projected service charge income. Members were advised that the budget assumed void loss of 1.5%, reflecting the delayed completion of Bellfield Street, and that planned and reactive maintenance expenditure remained significant, with over £1 million allocated to planned maintenance and £716,000 to reactive maintenance.



The Finance Agent advised that whilst the budget had been prepared before recent global financial uncertainty, and there remained potential for the base rate to increase to 4%, this was not considered likely to materially impact the Association's financial position.

In relation to cashflow, members were advised that the Association was projected to begin the financial year with approximately £2 million in cash reserves and end the year with approximately £2.2 million. It was noted that this represented a cash balance approximately £1 million stronger than originally anticipated, largely due to reduced Bellfield expenditure and increased grant income.

further advised that the year ending March 2027 would be the first in some time in which loan covenant compliance would require close monitoring, however members were reassured that there remained headroom of approximately £556,000 before any covenant breach would arise. Members were advised that management costs per unit remained comparatively high, however these were attributable to identifiable and justifiable factors including decant provision, compliance costs and planned reception improvements.

In response to a query from a committee member regarding whether underspend on repairs from the previous year could be

	<p>carried forward, the Finance Agent advised that budgeting was based on forecast operational need for the year ahead rather than rollover of previous allocations.</p> <p>The revised neighbourhood centre arrangements were welcomed and noted that it was positive to see the Association now receiving income from the Reidvale Neighbourhood Centre whilst reducing cost exposure.</p> <p>It was noted that the budget reflected a healthy financial position the importance of the projected surplus in supporting delivery of tenant aspirations, particularly in relation to future investment and service improvements. It was further noted that the staffing structure and Tenant Reward Scheme proposals had both been incorporated within the budget assumptions, ensuring flexibility remained should the Association proceed with those initiatives.</p> <p>Following discussion, on recommendation of the Chair the Management Committee approved the 2026/ 27 Budget.</p>	
<p>8.2</p>	<p>Former Tenant Write-Off</p>	
	<p>The Interim Housing Manager presented the Former Tenant Write-Off Report and advised that the Housing Team had undertaken significant work to strengthen former tenant arrears recovery processes, with positive results being achieved in securing repayment arrangements and recovering historic debt. Members were advised that procedures had been enhanced following internal audit recommendations, with more robust investigation and tracing now undertaken prior to any recommendation for write-off.</p> <p>The Interim Housing Manager advised that the Association now utilised enhanced tracing methods, including credit tracing services, to locate former tenants and pursue arrears wherever possible. Only where all recovery options had been exhausted would accounts be presented to Committee for write-off consideration.</p> <p>Members were advised that approval was sought to write off six former tenant arrears accounts totalling £5,261.67. It was noted that the accounts proposed for write-off related to cases where recovery was no longer considered feasible, including circumstances involving deceased tenants and individuals with no capacity.</p>	

	<p>It was commented that the recommendation appeared straightforward and acknowledged that in the circumstances presented there appeared to be no reasonable alternative but to proceed with the write-offs.</p> <p>Following consideration and on recommendation of the Chair the Committee approved the proposed former tenant arrears write-offs.</p>	
9.	GOVERNANCE	
9.1	Governance and Financial Management Improvement Plan	
	<p>The Compliance Consultant presented the Governance and Financial Management Improvement Plan update and advised that the report had been restructured to reflect the four principal governance and assurance areas currently subject to ongoing Scottish Housing Regulator oversight. The Compliance Consultant noted that whilst the Association remained obligated to report monthly to the Regulator, it was proposed that reporting to Management Committee continue on a monthly basis to ensure continued oversight and scrutiny.</p> <p>The Compliance Consultant advised that the Governance and Financial Management Improvement Plan would be refreshed for the forthcoming year to better reflect the Association's current position, with historic completed actions removed to provide a more focused working document going forward. Members were advised that the revised plan was expected to reduce from its current format to approximately fifteen live actions.</p> <p>The Management Committee were further advised that the Association had now produced its first formal Stonework Safety Report, which would be submitted quarterly to the Scottish Housing Regulator following prior consideration by Management Committee. It was highlighted that this represented a new reporting requirement arising from the current Engagement Plan.</p> <p>Members were reminded that the Regulator also continued to require updates in relation to senior officer recruitment, including the future of the Director secondment arrangements and Management Committee succession planning. It was noted that these matters remained subject to active progression.</p> <p>The Management Committee queried whether the current reporting obligations would continue under the forthcoming Engagement Plan and whether there were any specific</p>	

	<p>requirements to be achieved by September 2026. The Compliance Consultant advised that the new annual Engagement Plan would shortly be issued by the Scottish Housing Regulator, however no additional September deadline had been set, and the current requirements would remain unless varied by the Regulator.</p>	
9.2	Stonework Safety Report	
	<p>A concern regarding wording within paragraph 4.2 of the Stonework Safety Report was highlighted, noting that reference to only progressing four tenement buildings per annum due to grant funding availability could potentially be misconstrued. The Management Committee stressed the importance of making clear that the scale and pace of works remained aligned to the Association's formal risk assessment and that no unsafe buildings were being deferred due to funding constraints.</p> <p>Members agreed that this clarification should be inserted within the report.</p> <p>The Asset Manager provided an update on Bellfield Street, advising that piling works had progressed successfully without issue and that foundation works were expected to commence the following week, with brickwork to follow shortly thereafter. Members also noted that internal property inspections had commenced to assess works required to prepare the units for letting on completion.</p> <p>On the recommendation of the Chair, the Committee:</p> <ul style="list-style-type: none"> • Noted the progress made against the Governance and Financial Management Improvement Plan; and, • Approved the Stonework Safety Report for submission to the Scottish Housing Regulator subject to amendments to the report to reflect that the scale and pace of work carried out reflects the Association's formal risk assessment. 	
9.3	Management Committee Recruitment	
	<p>The Compliance Consultant introduced the report on Management Committee recruitment and succession planning, advising that the Association should begin preparations in advance of the forthcoming AGM to ensure continued stability and resilience within governance arrangements.</p>	

	<p>Members discussed the importance of recruiting additional Committee members in an open and transparent manner. It was agreed that a dual approach to recruitment may be appropriate, combining open recruitment with targeted encouragement of suitable individuals.</p> <p>The Compliance Consultant noted suggestions from Committee Members that prior to commencing formal recruitment activity, discussions should take place with any current Committee members considering standing down at the AGM to confirm intentions and establish likely vacancies. Committee Members agreed this would assist in informing the scale of recruitment required.</p> <p>The Compliance Consultant also introduced the proposed Roles and Responsibilities document, advising that the draft was based upon SFHA guidance and aligned with the Association's Rules and Standing Orders. Members discussed mentoring arrangements for new Committee members and agreed that mentors should be appointed in future to support induction and development.</p> <p>On the recommendation of the Chair, the Management Committee approved the Management Committee Role Descriptions.</p>	
10.	SERVICES	
10.1	Anti-social Behaviour Policy	
	<p>The Interim Housing Manager presented the revised Anti-Social Behaviour Policy. Members noted that anti-social behaviour cases would now be managed internally [REDACTED]</p> <p>Members welcomed the revised approach and acknowledged the positive feedback received during consultation.</p> <p>On the recommendation of the Chair, the Management Committee approved the Anti-social Behaviour Policy.</p>	
11.	AOCB	
11.1	Interim Director – Secondment Extension	
	[The Interim Director, Head of Asset Management, Housing Manager and Interim Factoring Manager left the meeting].	

	<p>The Management Committee considered a confidential report and following discussion, the Committee approved the recommendation as presented.</p> <p>A separate confidential minute has been recorded.</p> <p>[Eddie Marley and Ellen McVey left the meeting following consideration of this item, The Interim Director returned to the meeting].</p>	
11.2	Regulatory Compliance Consultant – Contract Extension	
	<p>[The Regulatory Compliance Consultant left the meeting].</p> <p>The Management Committee considered a confidential report and following discussion, the Committee approved the recommendation as presented.</p> <p>A separate confidential minute has been recorded.</p> <p>[The Regulatory Compliance Consultant, Head of Asset Management, Housing Manager and Interim Factoring Manager returned to the meeting].</p>	
	Various Items	
	<p>Members complimented the quality of the recent newsletter. Positive feedback was also provided regarding the recent community clean-up event, and it was noted that future events of this nature may be arranged on Saturdays.</p>	
12.	NEXT MEETING	
12.1	Updated Calendar of Meetings	
	<p>The Management Committee asked that the Calendar of Meetings include the upcoming conferences and events.</p> <p>ACTION: The IFM to update the Calendar of Meetings to include conferences and events.</p> <p>On the recommendation of the Chair, the Management Committee noted the updated Calendar of Meetings.</p>	IFM
13.	CLOSE OF MEETING	
	The meeting closed at 8:22 pm.	