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Some information has been omitted / redacted as disclosure may prejudice the commercial interests of Irvine Housing Association trading as Riverside Scotland.

We recognise that the commercial sensitivity of information may decline over time and the harm arising from disclosure may be outweighed by the public interest in openness and transparency. We commit to review the redaction of any such information from time to time.

Some information has been redacted as it contains personal data which identifies an individual. Disclosure of this information would place Irvine Housing Association t/a Riverside Scotland in breach of the Data Protection Act 2018.

## **THE RIVERSIDE GROUP LIMITED**

### **RIVERSIDE SCOTLAND**

Two Hundred and Forty Eighth Meeting of the Board held at 5.30 p.m. on  
Thursday 26 May 2022 at 44-46 Bank Street, Irvine, Ayrshire  
and via MS Teams.

#### **Minutes**

##### Present:

Mr J. Strang (In the Chair), Mrs M. Burgess, Mrs M. Crearie,  
Mr G. Darroch (T), Mrs. J Galbraith, Mr R. Hill (T), Mr P. New,  
Mr T. McInnes, Mrs S. Petrie and Mr S. Stewart.

In attendance were: Mrs D. MacLean, Mrs D. Boyle, Ms K.  
Dooley (Item 1-8), Ms G. Gascoigne (Item 7-8) and Mrs M.  
Hutchinson.

##### Apologies for Absence

Mr S. Easton and Mrs H. Anderson

##### Declarations of Interests

Nil.

#### 1. **Apologies for Absence**

Apologies were received from Mr S. Easton and Mrs H. Anderson.

The Board requested that their best wishes were passed on to Mrs Anderson for a speedy recovery.

#### 2. **Preliminaries**

The Chair thanked those who had attended the recent Chartered Institute of Housing dinner which had been a successful event, providing good networking opportunities. He requested that his compliments be

passed on to staff on the quality of the promotional brochure produced for the event.

3. **Declarations of Interest**

There were no declarations of interest.

4. **Minutes of Previous Meeting – 247<sup>th</sup> Board Meeting held on 31 March 2022**

The minutes of the 247<sup>th</sup> Board Meeting held on 31 March 2022 were APPROVED as an accurate record.

5. **Matters Arising from the Previous Minutes**

There were no matters arising from the previous minutes.

6. **Corporate Plan 2020/23 Update**

Mrs D. MacLean reported that a review of progress against the Plan had been carried out and the Highlight and Milestone reports had been updated to reflect which actions were now complete, were on hold or where timescales had slipped.

Mrs MacLean advised of the intention that future Corporate objectives be discussed in detail at a Board Strategy Day to be arranged in October.

Mr T. McInnes enquired if officers were content that they had the resources in place to deliver the remaining live actions within the timescales reported



Mrs MacLean highlighted that the results of the Big Conversation with customers during the summer months would be available during September, which would link in with the current Plan and would feed into strategic plans and objectives moving forward.

Referring to the “Improve the quality of service provided to our customers” actions, Mr P. New suggested that officers link in with Group and One Housing colleagues who were currently developing new delivery service standards. He also gave an update on the development of the online service offer and the plans to roll out full functionality of the App to Riverside Scotland customers.

A discussion then followed on the accessibility of these services to customers and the importance of having good customer data in order to deliver the correct service options and provide appropriate choices to customers. It was agreed that the information gathered from the Big Conversation would be key to gathering customer preference information.

Mrs MacLean undertook to review the achievability of the actions in the Plan, [REDACTED] and present the updated report to the August Board Meeting.

The Board then NOTED the contents of the Corporate Delivery Plan Highlight and Milestone reports.

## **7. Annual Return on the Charter**

Ms G. Gascoigne joined the Meeting.

Mrs D. MacLean highlighted the thorough nature of the comments sections within the Return and commented that this reflected the commendable, open and transparent approach adopted by the team in the collation of the Return. The Board confirmed they were content with the comments, given the Regulator's current engagement with the Association.

Mrs M. Hutchinson reported on an inputting error which had been found at Indicator C9 where a figure entered in the wrong column had had a knock-on effect on the figures reported at this Indicator and highlighted the amended figures for this Indicator. Mrs Hutchinson confirmed that a separate checking process would be added to the validation process for future years.

Following a query from Mrs M. Crearie on the number of properties failing SHQS and EESSH, Mrs Hutchinson undertook to check these figures with the Asset Team to ensure accuracy prior to the submission deadline.

Mr R. Hill, referring the decline in satisfaction around being involved in decision making processes, enquired on options for communication of Board decisions. A discussion followed on current communication methods and potential options for the future to ensure accessibility to all customers. It was noted that customers communication preferences would be included as part of the Big Conversation survey work.

The Board thereafter, APPROVED the ARC submission to the SHR, subject to Board being notified if any material change was required to the ARC following the further accuracy checks discussed, and

AUTHORISED the Managing Director to approve and submit the Return on behalf of Riverside Scotland.

8. **Income Management Update**

Ms G. Gascoigne reported on the actions being taken to improve the current arrears position. She then highlighted that the further roll out of Universal Credit via voluntary and managed migration would impact arrears levels further and reported that an action plan to assist customers and staff through this process was being developed.

The Chair thanked Ms Gascoigne for the detailed nature of the paper and the action plan presented.

Mr R. Hill requested that Ms Gascoigne contact him outwith the meeting to discuss some queries he had to aid his understanding of the income collection processes.

Mrs D. MacLean suggested that Ms Gascoigne deliver an information session to the Board on the income collection service during the summer at which point, it was hoped that there would be an improvement in arrears levels. The Board concurred that it would be useful for this session to be delivered as part of either the August or September Board Meetings.

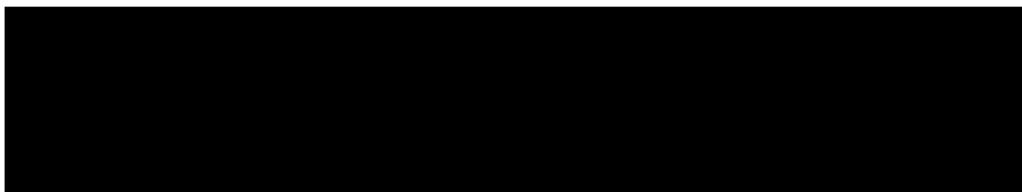
The Board NOTED the performance position and actions being taken to improve the current position and mitigate the further roll out of Universal Credit.

Ms K. Dooley and Ms Gascoigne left the meeting.

9. **Five Year Financial Projections**

Mrs M. Hutchinson highlighted that Year 0 of the Return would normally contain the figures taken from year end financial accounts, however, given the altered deadline of the Return submission and the final financial accounts not being available, the figures from the Financial Plan agreed in March 2022 had been used, which had been confirmed as acceptable by the Scottish Housing Regulator.

Following a query from Mr T. McInnes, Mrs Hutchinson confirmed that several validation checks were built into the Return production process.





The Board thereafter APPROVED the 2022 Five Year Financial Projections Return and AUTHORISED the Head of Finance & Planning to submit the Return to the Scottish Housing Regulator.

10. **Annual Loan Portfolio Return**

Mrs M. Hutchinson advised that there had been no loans drawn down during the reporting year.



Following query from Mrs J. Galbraith regarding the impact of inflation on interest cover, Mrs Hutchinson stated that this risk was minimal, however, all covenants are monitored 

The Board APPROVED the 2022 Loan Portfolio Return and AUTHORISED the Head of Finance & Planning to submit the Return to the Scottish Housing Regulator.

11. **Procurement Update – end of financial year FY21/22**

Mrs D. MacLean highlighted the savings which had been achieved through the joint working between the asset and procurement teams. The Board commented that this had been an excellent piece of work and requested that their thanks be passed on to all staff involved.

The Board was pleased to note the efficiencies both in monetary and staffing terms which been achieved through being part of the wider Riverside Group.

The Board NOTED the procurement activity across Group during 2021/22.

12. **Development Report**

Mrs D. MacLean reported that, at the Board Strategy Day held in March, where customer satisfaction levels and growth aspirations had been considered, the suggestion had been made that, given the increasing build costs and the need to address customer satisfaction levels, the potential pausing of the development programme and the targeting of resources on existing customers should be considered. Since that time, the Scottish Housing Regulator was also now engaging with the Association regarding its plans to improve customer satisfactions levels.

[REDACTED]

The Board noted that significant investment was required in the Pennyburn and Dumfries & Galloway areas and when analysing the customer satisfaction levels, these areas had the lowest levels of satisfaction.

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Mrs MacLean then referred to the developments which were currently in progress and advised that:

- Tarryholme 2 was progressing well with some properties being close to allocation.
- Some properties had been allocated at Dundonald and more were soon to be handed over.
- The Monkton development was in the early stages of development.

Following a query from the Chair, Mrs MacLean undertook to establish when allocations for the Monkton development were currently envisaged.

The Board thereafter NOTED the progress on current development

[REDACTED]

[REDACTED]

13. **Annual Write-Off**

Mrs M Hutchinson highlighted that the total value of debts written off during the year were circa. £7k and this amount was accommodated within the provision.

The Board NOTED the report detailing all debts written off or on during the financial year ending 31 March 2022.

14. **Operational Performance Report**

Mrs D. MacLean confirmed that Void Rent Loss target figure of 0.35% for 2022/23 was correct and in line with what had been agreed at the March Board Meeting.

Referring to the slight increase in customer satisfaction, Mrs MacLean stated that the improvement action plan was in place. It was also hoped that the impact of the new repairs and maintenance contractor now being in place would be realised in future satisfaction levels. She was also pleased to report improved collaborative working between Income Collection and Housing teams following the Staff Team Away Day during March and which would also contribute to improving service provision and satisfaction levels over time.

Mrs MacLean then gave an update to Board on the planned Big Conversation customer survey which would be carried out with during the summer months which would consist of both postal surveys and face to face interviews with customers. All staff would have an involvement in the process. Group's Business Information and Insight (BI&I) Team would analyse the information received from customers and compile a report on the data gathered.

In addition to the survey, consultants, Arneil Johnstone, had also been engaged to hold focus group meetings with customers in order to gather more customer feedback via an independent source. Arneil Johnstone would also compile a report of their findings which would be combined with the BI&I Team report and the full joint report would be reported to the September Board Meeting.



A discussion followed on the importance of customer communication around the survey in order to maximise the feedback received and then having demonstrable actions carried through in response to the feedback received. The Board suggested that the discussions could prove useful in identifying a potential Tenant Board Member and also that in the era of scammers, writing to customers with estimated dates for survey visits would be useful in order to manage customer expectations. The Board were pleased to note the preparatory work so far in progressing this key project.

The Board thereafter NOTED the position against the operational KPIs as at period 1 2022 including the key risk areas and identified improvement actions.

15. **Financial Performance Report**

Mrs M. Hutchinson highlighted that the report contained performance information in relation to the accounting year 2021/22 and the first month of the financial year 2022/23.



The Board noted that void loss variance due to the volume of voids would be closely monitored in the coming months.

Mr R. Hill referred to the overall surplus at year end 2021/22 and highlighted the importance of the communication of how these funds were reinvested into existing properties or building new homes and providing services. The Board concurred with the significance of communicating this message.

The Board thereafter NOTED the content of the Financial Performance Report.

16. **MD Report**

The Board discussed the following points within the MD's Report:

a) **Living with Covid**

Mrs D. MacLean reported that in line with the Scottish Government's guidelines, restrictions in all offices had been lifted.

b) **Office Refurbishment**

Mrs MacLean advised that it was currently envisaged that the office refurbishment works would take place during the months of June, July and August. At this stage it was hoped that the August Board Meeting could be held in the office.

c) Scottish Housing Regulator

The Board noted that the Regulator was content and would take no further action following the Association's notification to them of the error in the previous Covid Return.

17. **Dumfries and Galloway Housing Allocations Policy Review**

Mrs D. MacLean advised of the current review underway of the housing allocations policy in Dumfries and Galloway by the Wheatley Group. The Board noted that revised policy would be presented to Board for their consideration.

18. **Minutes/Updates**

The Board NOTED the:

- a) Group Customer Experience Committee Meeting Minutes – 3 March 2022.
- b) Group Board Core Brief – February and March 2022.

19. **Any Other Business**

a) Board Training

Following a query from Mrs D. Boyle regarding preferences for arranging training sessions, the Board requested that sessions be timed immediately prior to Board Meetings.

b) Group Corporate Plan

The Board noted that development of the Group-wide Corporate Plan for 2023-26 was underway and an Implementation Plan specific to Riverside Scotland would be developed as part of this process.

c) Group Board Meeting

Mr P. New reported that Mrs D. MacLean's presentation to Group Board on Riverside Scotland's customer service improvement plan had been well received.

d) Board Stock Tour and Officer Meetings

Mrs MacLean advised that a stock tour and meetings with Leadership Team members would be organised during the summer months for

Board Members and Mrs D. Boyle would be in contact with suggested dates.

e) Board Strategy Day

Mrs MacLean advised of the intention to arrange a Board Strategy Day during October which would include a speaker on human rights attending to provide an information session to Board.

20. **Date of Next Meeting**

6.00 p.m. on Thursday 30 June 2022 via MS Teams.

D MacLean  
Secretary  
30 May 2022  
DMcL/db

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Date: .....