

Readers may note that some information within these documents have been omitted / redacted.

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

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 in breach of the Data Protection Act 2018.

## **HIGHLIGHTS OF IHA'S BOARD MEETING HELD ON 28 JANUARY 2021**

### COVID-19 PANDEMIC

The Board considered the Covid-19 Pandemic report, noting in particular:

- The impact on staff moral during the current lock-down
- The impact of the significant increase in Universal Credit claims on arrears levels
- The impact of the current lock-down on planned works programmes.

### FINANCIAL PLAN

The Board considered the results of the customer consultation on the proposed rent increase, the proposed Financial Plan assumptions and appropriate stress testing against the proposed Financial Plan.

The Board thereafter agreed the 1.5% increase in rents and service charges, the 2021/22 Budget and also the long term Financial Plan, subject to Group Board approval.

### TARRYHOLME PHASE 2, IRVINE – DEVELOPMENT PROJECT

The Board noted the offer of grant from the Scottish Government and agreed the overall project costs.

The Board also agreed to delegate authority to the Managing Director to instruct the pre-contract works and also to enter into the main works contract with McTaggart Construction.

### IRVINE OFFICE CONTRACT

The Board considered the Association's office requirements.

### IHA BRANDING

The Board considered some potential re-branding options for the Association.

### MONKTON DEVELOPMENT, SOUTH AYRSHIRE

The Board noted the current progress and financial position of the proposed development.

## PROGRESS REPORT ON DEVELOPMENT PROJECTS

The Board noted the current progress report on the Association's proposed development projects.

## PERFORMANCE REPORTS

The Board considered the operational performance report, noting in particular:

- That the increase in arrears was largely attributable to the increase in Universal Credit applications and the associated payment delays
- The increase in overall customer satisfaction and also complaints handling satisfaction levels.

The Board noted the financial performance report.

## MD'S REPORT

The Board noted the MD's Report which contained updates in relation to:

- Board Chair Recruitment
- Appointment of External Auditors
- Repairs Options Appraisal
- G8 Conference
- Board Learning and Development Plan
- Board Strategy Event

**THE RIVERSIDE GROUP LIMITED**

**IRVINE HOUSING ASSOCIATION**

Two Hundred and Fortieth Meeting of the Board held at 5.30 p.m. on  
28 January 2021 by MS Teams video-conference.

**Minutes**

Present:

Mr D. McEachran (In the Chair), Mrs M. Burgess, Mrs M. Crearie (from minute 5), Mr C. Donohue, Mr G. Darroch, Mrs J. Galbraith, Ms C. McGuinness, and Mr R. Hill (from minute 5).

In attendance were: Mr P. Hillard, Mrs H. Anderson, Mr G. Cooper, Mr R. Butler, Mr P. Dillon and Mrs M. Hutchinson.

Apologies for Absence

Mrs J Murray

Declarations of Interests

No Declarations were made.

1. **Preliminaries**

The Chair welcomed all to the meeting.

2. **Minutes of Previous Meeting – 239<sup>th</sup> Board Meeting held on 19 November 2020**

Mr P Hillard advised that the minutes should state that the contract for Dundonald has not yet been signed. With that amendment the minutes of the 239th Board Meeting held on 19 November 2020 were **APPROVED** as an accurate record.

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

239th Board Meeting

No updates were reported.

4. **Covid 19 Pandemic Update**

Mr P. Hillard reported that the staff team are well, morale was enduring and there were no staff absences. Members of staff with school-age children were thought to be particularly under pressure and are being supported and permitted to work flexibly.

Mr Hillard advised there have been a significant number of new Universal Credit claimants which has produced a knock-on effect in arrears with the majority of arrears at date linked to late Universal Credit payments.

Mr Hillard reported that the asset management team will deliver 75% of planned works from a mix of capital and revenue funding streams.

[REDACTED]

The Board thereafter noted the contents of the Covid-19 Pandemic Report.

5. **Financial Plan**

Mrs M Hutchinson advised that once agreed the plan would be presented to the Group Board for approval in March. She stated that the plan represents 'business as usual' and it was hoped that a plan aligned to the corporate plan would be made available in the summer.

[REDACTED]

Mrs Hutchinson reported that the proposed development programme supported the development of 290 units, providing a slight increase on previous plan. A total spend of £2.6m has been proposed for programmed repairs

[REDACTED]

Mrs M Hutchinson noted that operating income forecasts had assumed an increase in rent and service charges of 1.5% which is 0.6% above RPI. This amount would place IHA at the mid-point amongst comparator associations. A consultation with customers resulted in a majority supporting a 1.5% increase. [REDACTED]

[REDACTED] It was further noted that Included within income is a £200k grant for disability adaptations and a grant of £105k which had been secured for homelessness provision with £70k included in the 2021/22 budget and the remaining £35k in 2022/23.

[REDACTED]

[REDACTED]

[REDACTED]

Mrs Hutchinson explained the results of stress testing which had been undertaken. The Board noted that the management team have been reactive to issues identified within the KPI measures. The Board further noted that the areas for concern identified in stress testing form when extreme positions are combined, principally within increased bad debt and increased void loss. Voids may become more of a significant issue as the demand for types of housing changes in response to increased working from home; allocation policies and the size of properties may need to be kept under review as a result. [REDACTED]

[REDACTED]

The Board thereafter:

- a) agreed the 2021/22 increase to rents and service charges.
- b) agreed the revised assumption for interest
- c) noted the risks and ultimately approved the 2021/22 Budget and the long term financial plan, both of which are subject to subsequent approval by Group Board

6. **Tarryholme Phase 2, Irvine – Development Project**

Ms L Lynch advised that all statutory consents are now in place and this had not resulted in any changes to the proposal. A variation on planning conditions has been obtained due to health and safety concerns in opening a public footpath whilst construction is ongoing.

[REDACTED]  
[REDACTED] A grant application to the Scottish Government has been made which exceeds the benchmark rate. The reasoning for this has been well-received however until approval is formalised this represents a small risk. The schedule of amendments is being prepared and will include a clause to permit delays caused by COVID but to exclude any resultant increase in costs; there may be a delay should the schedule not be accepted.

The Board thereafter:

- a) noted the financial position with regards to Scottish Government Offer of grant.
- b) agreed the overall project costs.
- c) agreed to delegate authority to the Managing Director to instruct the pre contract works [REDACTED]
- d) agreed to delegate authority to the Managing Director to enter into the works contract with McTaggart Construction [REDACTED]  
[REDACTED]

7. **Irvine Office Contract**

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

8. **Additional Information Report: IHA Branding**

Mr P. Hillard advised that early proposals for re-branding the Association are being considered and that there is a separate issue around the legal identity of the association.

After a discussion Mr Hillard advised that he would return a proposal to the Board's March meeting incorporating feedback received from the Board.

The Board thereafter noted the content of the report.

9. **Additional Information Report: Monkton Development, South Ayrshire**

[REDACTED]

The Board thereafter noted the project progress and the financial position of the project.

10. **Progress Report on Development Projects**

[REDACTED]

The board noted that there is a capacity for developments and as such the focus should be on the right developments for the association.

The Board noted the progress report on the Association's current development projects.

11. **Operational Performance Report**

Mrs H. Anderson reported that an increase in arrears is largely due to new Universal Credit applications which stood at around 350 in March 2020 but had exceeded 700 by 2021; this is anticipated to increase further. Irvine is on a separate DWP payment schedule to TRGL and as such payments can be accounted as missing for up to 8 weeks and two-thirds of arrears currently reported were due to this. Two solutions are being investigated to either align with the TRGL payments schedule or adoption of an independent landlord portal.

Mrs Anderson explained that an improvement had been seen in overall satisfaction and complaints handling satisfaction which may have been positively affected the welfare calls made during lockdown. The Board appreciated the improvements and recognised the good work done in this area.

The Board thereafter noted the Operational Performance Report.

12. **Financial Performance Report**

The Board noted the financial update report.

13. **Managing Director's Report**

Mr P Hillard explained that the contract with DG1st on the Association's housing stock in Dumfries has been terminated. [REDACTED]

[REDACTED] The contract will need to be signed before the next meeting and as such the Chair's authority will be sought and reported to the Board's next meeting which will be before the contract comes into effect.

Mr Hillard explained that the Board strategy day ordinarily held in February could not be held as normal during Coronavirus restrictions. It was agreed to hold an online event similar to the Group Board Masterclass.

The Board thereafter noted the contents of the Managing Director's Report.

14. **Minutes/Updates**

The Board noted the unconfirmed minutes from the:

- a) Audit & Risk Committee Meeting held on 11 January 2021,
- b) Approved Neighbourhood Services Committee meeting held on 26 November 2020 and also
- c) the Group Board highlights report covering October-December 2020.

15. **Any Other Business**

There was no other business reported.

16. **Date of Next Meeting**

Board Meeting - 5.30 p.m. on Thursday 25 March 2021, by MS Teams video-conferencing

P. Hillard  
Secretary  
25 March 2021  
PH/mf

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