

Irvine Housing Association – Board Meeting

Item: 5.1

Date:	21 st November 2019
Subject:	Corporate Plan and Risk Register Update
Author:	Paul Hillard
Sponsor:	N/A
Appendices:	Appendix 1 - Corporate Plan : Year 3 Implementation Plan 2018/19 Appendix 2 - Corporate Risk Register
Action:	Noting and comment as necessary
Data Class:	Public

EXECUTIVE SUMMARY

The purpose of this Report is to update the Board on the activities being undertaken to progress the objectives set out in the Corporate plan 2017 – 20. Delays are reported to some of the objectives in the implementation plan,

The Corporate Risk Register is presented in a new format, but is based on the risks contained in the previous risk map. Four risks have increased in their likelihood which represents a notable increase in risk to the Association as a whole.

RECOMMENDATION

- It is recommended that Board Members note and comment on the contents of this Report.

1 Background

- 1.1 Board approved the Association's Corporate Plan 2017-20 at its meeting in May 2017.
- 1.2 The Corporate Plan stated that the Board would receive reports every six months showing the Association's progress against the Plan. The Implementation Plan is used by the Association's management team to ensure implementation of specific initiatives to support the Corporate Plan objectives. This is provided to evidence the actions being taken.
- 1.3 The Association's Risk Procedure states that the Board will review the Corporate Risk Register every six months. The Risk Register presented is as updated by the Audit and Risk committee meeting on 4th November

2 Implementation Plan

- 2.1 The Implementation Plan attached at Appendix 1 sets out the initiatives and team actions that need to take place in year three of the Corporate Plan in order to achieve its delivery.
- 2.2 The Implementation Plan provides a RAG rated quarterly target for the actions and initiatives included.
- 2.3 Lead officer and target quarters for actions are identified and an update comment provided where required.
- 2.4 Progress is generally good against the Plan. Some original targets have however been missed, although for the majority of these, a revised target has been put in place that will see completion of the activity in the current financial year.
- 2.5 Target E2(1), the harmonisation of terms and conditions has however not been achieved and currently does not have a revised target date. This was initially because of difficulties in resourcing this initiative, with HR resources directed towards the change of pension provider. Subsequently, however, it has become apparent that elements of the second phase of the One Riverside rewards initiative may change significantly and that proceeding with harmonisation now ran the risk of IHA staff having material elements of their T&Cs being changed twice in a short term. The Association is, however, continuing to adopt Riverside HR policies, where they are not material to the T&Cs, on a piecemeal basis.

3 Corporate Risk Register

- 3.1 The risks identified in the attached Corporate Risk Register are those previously agreed by Board as reviewed by the Audit and Risk Committee meeting held on 4th November 2019.
- 3.2 There has been no changes to the risk scores, however, the text for some of the risks has been amended.

- 3.3 The observations of Risk 1 - Welfare Reform, have been update to include text that reflects that the current early intervention processes that are being adopted to respond to tenants moving to universal credit appear to achieving a level of success in control the level of increase in the consequent arrears.
- 3.4 Risk 6 – Rent Levels has been amended from being named Rent Affordability. This is to reflect that the risk is as much influenced by the comparative market positon of our rents compared to those of other social landlords, who are predominantly local authorities, in our areas of operation.

4 Recommendations

- 4.1 It is recommended that Board Members note and comment on the contents of this Report.

Key:

	Target Date
	Up to one month slippage (Reason and new target detailed in comments)
	Over one month Slippage (Reason and new target detailed in comments)
	Completed

We Are Building											
Ref.	Initiative	Actions	Budget	Team Dependency	Lead Officer	Q1	Q2	Q3	Q4	Yr 1-3	Comments On Progress
B2	Funding	(1) Pursue new development opportunities to support the development aspiration of the business plan.	Within existing budget	Development	MD						
B4	Risk & Oversight	(1) Development of an appraisal, and subsequent monitoring process, for new development activity	N/A	Development & Group Finance	HFP						Initial meeting held with new SFBP for Development. He is now familiarising himself with the project and will complete outstanding actions with a view to holding a further meeting of the working group.
B5	Value	(1) Continue to drive down construction costs by accessing suppliers through procurement frameworks.	N/A	Procurement	MD						
B6	Customers	(1) Introduce appropriate methods of gathering customer feedback from our new build		Customer Involvement	HSD						Requested confirmation from Development team regarding current surveys carried out by them will then determine if further feedback is required.
We Are Connecting											
Ref.	Initiative	Actions	Budget	Team Dependency	Lead Officer	Q1	Q2	Q3	Q4	Yr 1-3	Comments On Progress
C2	Repairs	(1) Reduce repairs service failure to achieve a step change in customer satisfaction through close partnership working and effective contract management.		Asset Team	HSD						Repairs monitoring processes are in place and customer satisfaction pilot project is being rolled out with out premium contractors to provide more detailed analysis of customer satisfaction levels in relation to repairs and maintenance services.
C4	Customer Intelligence	(1) Roll-out and maximise the use of the Tenancy Intelligence Model and other advanced predictive analytical techniques, to enable front-line staff to target services to customers who need most support.		EI&I	HSD						The TIM model is being used to identify 'high demand' customers who we are then visiting to carry out a proactive 'tenancy health check' visit. Discussions have taken place with Group colleagues and further changes are planned for the model which will make it more reflective of staff time, resources and customer demand. Plans are in place to use this model to underpin performance management for Frontline Workers.
C6	Involvement	(1) Implement the Formal Customer Involvement Strategy, creating a performance management framework which tracks our progress and identifies successes.	Within existing budget	Business Information & Insight	HFP						Delivery Plan created and progress is being tracked.
C7	Health & Social Care	(1) Develop and deliver new preventative service models that achieve improved health outcomes through the provision of telecare services.			HSD						Review of current Telecare services for sheltered housing tenants will be incorporated into the review of sheltered housing services and key focus of the new service will be preventative activities to promote independent living which will be
C8	Retirement Living	(1) Develop a Retirement Living at Home model, providing a wider offer to help older people in the community live independently, based on assistive technology and targeted services. Research, develop and market a costed offer in key locations.	N/A		HSD						paper will be taken to November Board requesting approval to change current service to Retirement Living to be in place from April 2020. Formal staff consultation will begin in January 2020.
C9	Tenant Handbook	(1) Update, review and publish a new tenant handbook which meets all regulatory and legal requirements and is forward looking and readily accessible to all.			HSD						A review of the existing handbook has taken place and a draft revised version which is based on a Group template has been developed. The next step is to agree this and begin distribution. Plans are in place for the key messages in this handbook to be incorporated into an online video to make the information more accessible to all customers and those with lower levels of literacy.
We Are Renewing											
Ref.	Initiative	Actions	Budget	Team Dependency	Lead Officer	Q1	Q2	Q3	Q4	Yr 1-3	Comments On Progress
R1	Identify opportunities to improve our neighbourhoods	(1) Work with our communities and other partners to realise a plan to facilitate the implementation of agreed initiatives, seeking funding as appropriate.			HSD						Housing Officers work on a daily basis to implement initiatives and make use of their action fund budget in response to issues raised via TARAs and directly from customers. Work is ongoing with the BI&I team to gather further evidence to support neighbourhood planning and determining patch profitability for Scottish patches.

R2	Neighbourhood analysis	(1) Continue the development of routine neighbourhood analysis, working towards the use of automated dashboards which visualise measures of sustainability and profitability, and drive improved performance.	Within existing budget	Business Information & Insight	HFP						Neighbourhood dashboards have been completed manually for all areas. There is an ongoing dialogue with colleagues in BI&I about the automation of reports for Irvine HA. A method for measuring sustainability and profitability is currently being devised.
		(2) Undertake a demand analysis and subsequent options appraisals for any properties which pose a risk of becoming harder to let as our demographic profile changes.	Within existing budget		HFP						No properties identified as low demand or hard to let which justifies options appraisal at the current time.
R3	Acquisitions and disposals	(1) Consider stock acquisitions where there is a strategic fit with the organisation and a benefit to our existing customers to increase our geographical challenge.	N/A	Group Asset Management	MD						Stock acquisition will be included in the revised Growth Strategy that will be presented to Board in Q4.
		(2) Identify any low performing stock, which cannot be revitalised, for disposal.	N/A	Group Asset Management	MD						To be considered as part of 2020/21 Business Planning.
R4	Stock Investment	Maintain and improve the standard of our properties, by identifying and implementing a specific works programme to maintain SHQS and work towards meeting Energy Efficiency Standards	Within existing budget	Asset Team	HSD						Capital programme has been agreed for 2019/20 which will focus on maintaining SHQS, progressing required EWI roof and render works to achieve EESSHH in the Bourtreehill area, and rolling out LD2 smoke alarm systems in all our properties to meet new Health and safety regulations.
R5	Affordable Rents	(1) Ensure rents remain affordable by using the Housemark / SFHA rent affordability tool to test impact of rents on a range of household incomes.	Within existing budget	N/A	HPF/HSD						Group are working on rent affordability levels and we will consider the adoption of their methodology once finalised. We are also conducting local analysis of rent levels amongst other landlords.

Discussed at Leadership team meetings

Discussed at Senior Team meetings

Delivery plan updated by relevant manager

Traffic light Milestone chart created.

Adding Value

Ref.	Initiative	Actions	Budget	Team Dependency	Lead Officer	Q1	Q2	Q3	Q4	Yr 1-3	Comments On Progress
V1	Maximise Income	(1) Factoring			HSD						Current Factoring service complies with legal and regulatory requirements. Internal processes require further review to ensure income collection is in place and property sales are recorded and processed correctly. Discussion to take place with Andy Williams to incorporate income collection for factoring into the IC team remit.
V2	Delivering the Plan	(1) Work alongside Group colleagues to develop Irvine HA's strategic priorities for 2020-2023 in consultation with relevant stakeholders and produce our next Corporate Plan.	Within existing budget	Strategy & Planning, Business Information & Insight	HFP						Initial meetings have taken place with key officers to discuss the development and direction of the next plan. Target for Board approval remains on track for May 2020.
V3	Value for money	(1) Deliver contract outsourcing savings over three years through Group's central procurement team.			HSD						Capital programme has been developed in conjunction with Group procurement which will realise efficiency savings for the Association through being included in wider Group contracts for certain works. Current and future savings will be quantified over the course of the year
		(2) Maximise use of Group IT systems to ensure processes and controls are strengthened, operational teams work in an agile manner and encourage customers to self-serve where appropriate		IT	HFP						Operational teams have the ability to work in an agile way, new systems have been implemented across the business. We are currently working with Group to further enhance online options for customer self service.
		(3) Procurement of legal services to ensure best possible value for money	Within existing budget	Procurement	MD						Procurement of legal services now to be taken forward alongside Riverside Group initiative in 2020/21. A value for money comparison comparing IHA legal fees with the Group Framework is currently on-going.

Engaging Our People

Reference	Initiative	Actions	Budget	Team Dependency	Lead Officer	Q1	Q2	Q3	Q4	Yr 1-3	Comments On Progress
E1	Performance Culture	(1) Focus on 'People Plan' and Our Riverside Way	Within existing	HR	MD						
E2	Employer of Choice	(1) Complete the harmonisation of terms and conditions of employment	Within existing budget	HR	MD						Harmonisation of T&Cs has been put on hold pending completion of reviews of key elements of Riverside T&Cs that would have a major impact on IHA staff.
		(2) Continue to maintain our Healthy Working Lives Gold standard to promote wellbeing in our workforce	Within existing budget	None	HFP						HWL action plan and strategy for 2020-2023 is complete and has been submitted to HWL. Gold accreditation maintained for 2019-20.
E3	Benchmarking	(1) Following the review of benchmarking options, agree our future strategic approach to benchmarking with Board	Within existing budget	None	HFP						Complete.
E4	Equality and Diversity	(1) Further embed and develop our approach to equality, diversity and inclusion by raising it's profile within the organisation and promoting strong values which ensure people are always treated with dignity, fairness and respect.	Within existing budget	Strategy & Planning	HFP						Staff groups have visited Bank Street to promote the work that they do, which has resulted in a greater membership uptake locally. The next action plan will be presented to November Board.

E5	Influencing	Develop an approach to influencing which allows us to regularly engage in an active dialogue with Holyrood, local government and the Scottish Housing Regulator on matters important to the Scottish housing sector and our customers.		Strategy & Public Affairs	MD							
E6	Marketing Strategy	Deliver the Marketing and Communications Strategy to ensure that we promote key messages to both internal and external audiences, particularly our customers.		Marketing & Communications	MD							Draft marketing strategy in development.
E7	Paperless Office	Review document retention guidelines and work towards a fully electronic document management system	£20k	None	HFP							Full guidelines have been issued to all appropriate staff and the cleanse/scan is well underway.
Raising Performance												
Ref.	Initiative	Actions	Budget	Team Dependency	Lead Officer	Q1	Q2	Q3	Q4	Yr 1-3	Comments On Progress	
P1	Performance Measurement	(1) Develop clear performance reporting for Board through the new Governance approach.	N/A		MD							New performance reporting process in place for operational KPIs supported by new Tableau system.
		Automate performance reporting through the Group's business information system, to provide a hierarchy of performance measures with dashboard interface.	N/A		MD							New Tableau system now in place and dashboards created and in use for performance monitoring purposes.
P2	Health & Safety	Ensure all staff attend and complete the relevant level of mandatory training, recording this through robust training systems.	Within existing budget	All Staff	HSD							Implementation of mandatory compliance training is in place through the learning Zone platform. Individual staff compliance is monitored through performance reviews and 121s.
P3	Compliance	(1) Ensure implementation of the revised compliance policies.			HSD							Complete.
		(2) Develop systems for implementation of FOI	N/A	Legal & Governance	MD							Publication scheme and processes now in place.
		(2) Implement the SHR's New Regulatory Framework	N/A		MD							Annual Assurance Statement now submitted to Regulator.
P4	Admin Review	(1) Undertake a review of the administration function to enhance the capabilities within the team and ensure efficient use of resources.	Within existing budget	HR	HFP							Consultation period has ended and new post has been advertised.
P5	Customer Satisfaction	(1) Review current levels of customer satisfaction and identify actions which will improve performance and the customer experience.			HSD							Overarching Group Customer Plan has been developed and Irvine version now developed. Paper will be taken to Board in November outlining keys aspects of the new customer plan and priorities to improve performance over the coming year.

Report to Audit & Risk Committee: 4th November 2019

Risk Register Update

INTRODUCTION

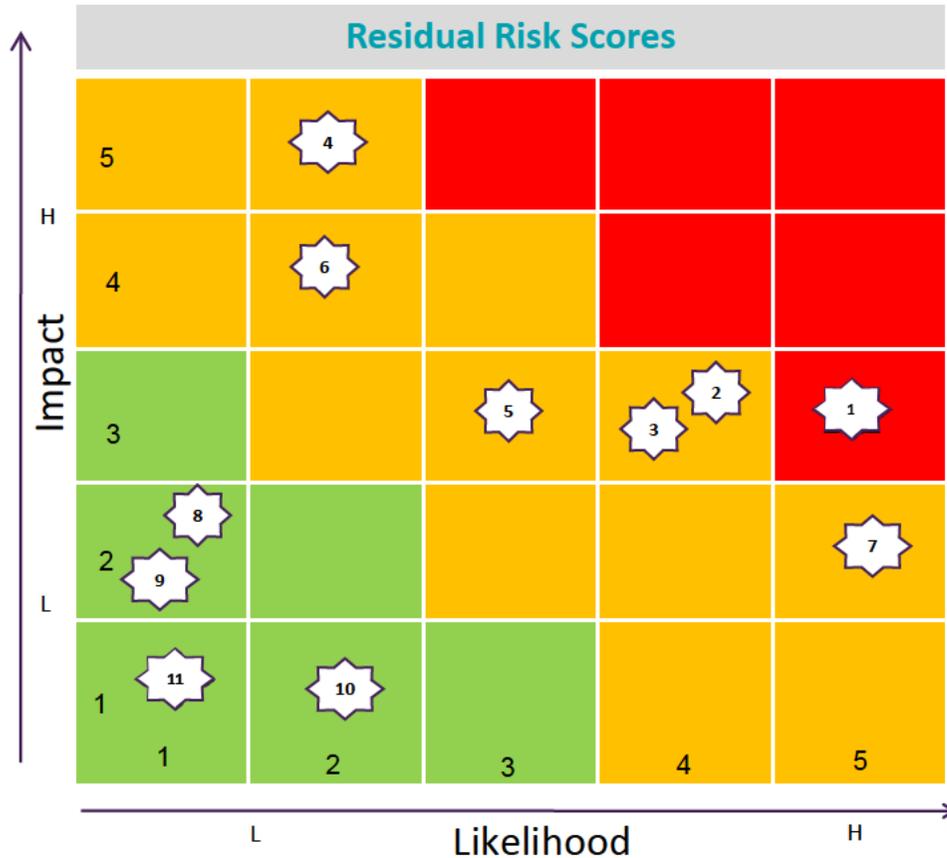
- a. The risk register was last considered and approved by the Board on 27th March 2019.

RECOMMENDATION

- d. The Committee is asked to note and comment on the contents of the report.

PAUL HILLARD
MANAGING DIRECTOR

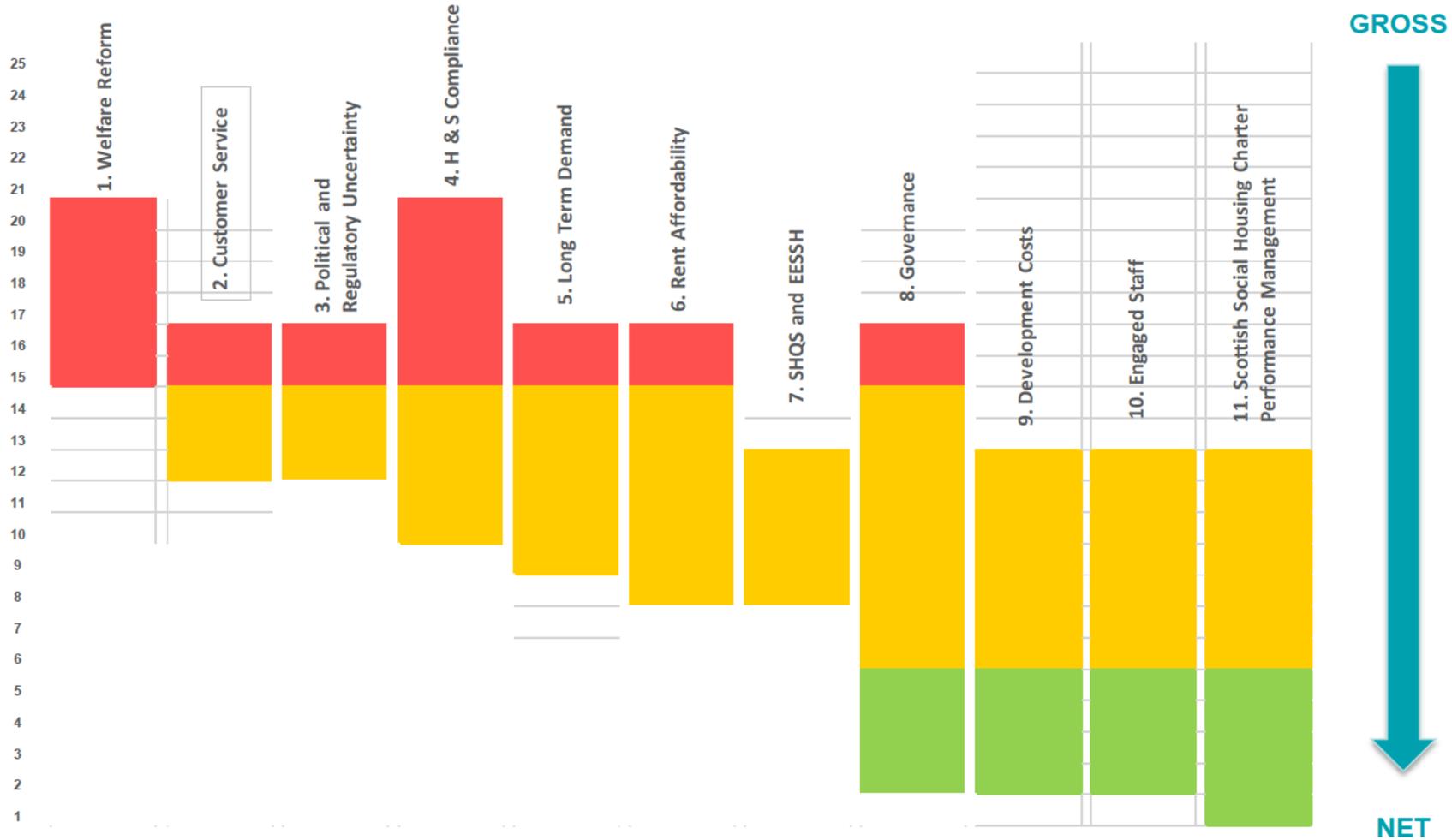
Irvine risk map



Risks

1. Welfare Reform
2. Customer Service
3. Political and Regulatory Uncertainty
4. Health and Safety Compliance
5. Long Term Demand
6. Rent Affordability
7. SHQS and EESSH
8. Governance & Regulation
9. Development Costs
10. Engaged Staff
11. Scottish Social Housing Charter Performance Management

Analysis of gross to net risk



1, Welfare Reform



WHY IS THIS A RISK ?

Changes to the benefit system, particularly the roll out of universal credit and the use of sanctioning, adversely impacts tenant's incomes.

WHAT IS THE RISK ?

Cash

- a. An increase in rent arrears and, ultimately write off of arrears.
- b. An increase in turnover potentially leading to increased void loss.

Resource Allocation

- c. Increased staffing resources deployed in response to welfare reform, resulting in reduction of response to other issues, particularly customer satisfaction.

OBSERVATIONS

- a. Universal credit has now been rolled out in all three of the local authority areas where the Association operates.
- b. Trend analysis indicates that the number of the Association's tenants moving to universal credit will continue to increase for the next two to three years.
- c. The significant (proportionately) increase in the Association's arrears in the last two years is almost entirely attributable to the roll out of universal credit.
- d. Although rent arrears have increased during the current financial year, they are lower than the figure at the same point last year. It appears that the Association's processes of early intervention and assistance to tenants transferring to universal credit are helping to manage the generation of new arrears.

1, Welfare Reform – Actions, Oversight and KPIs

	Risk mitigation actions	Assurance
1	A new process between the Income Collection Team, Housing Officers and the Tenancy Sustainability Team has been introduced to facilitate early intervention in and control of universal credit cases.	Medium / High
2	The Association, as part of Riverside, has Trusted Partner Status with the DWP allowing access to information and streamlining of the Alternative Payment Arrangement (APA) process.	Medium / High
3	Riverside has a dedicated full-time universal credit lead that acts as a centre of knowledge / expertise that is accessible by the Association.	Medium
4	Scenarios of higher bad debts will be tested against the Association's business plan.	Medium

KPIs
Rent arrears (current and former)
Void turnaround times
Void loss
UC claimants
Numbers of APAs

Oversight
Managing Director
Head of Services
Board

2, Customer Service

Gross Risk	→	Net Risk
16		12

WHY IS THIS A RISK ?

The Association's current customer satisfaction levels are low compared to peers and do not meet its objectives.

WHAT IS THE RISK ?

- a. Potential negative impact on turnover and demand.
- b. Reducing the Association's competitive position.
- c. Reputational damage if there is a long term poor reputation.
- d. Negative impact on staff morale and engagement.
- e. Potential regulatory engagement.

OBSERVATIONS

- a. The Association has an action plan to improve customer service.
- b. On-going training and new ways of working / communication have been adopted.
- c. The Association's customer satisfaction levels are lowest quartile compared to other Scottish RSLs.
- d. The Association's customer satisfaction and operational performance levels have generally slowed at existing levels for the last three year's.

2, Customer Service – Actions, Oversight and KPIs

	Risk mitigation actions	Assurance
1	Clear and monitored operational processes with clear responsibilities.	High
2	There is a group-wide focus and priority on improving customer service.	Medium
3	Significant investing in the training of staff.	High
4	Development of a Customer Satisfaction Improvement Action Plan	Medium

KPIs
Customer satisfaction KPIs
Current arrears KPIs

Oversight
Board
Managing Director
Head of Services

3, Political and Regulatory Uncertainty

Gross Risk	Net Risk
16	12

WHY IS THIS A RISK ?

Political uncertainty associated with Brexit, and potentially Scottish independence, lead to negative economic impacts, and reduced priority to other policy areas important to the Association's activities.

WHAT IS THE RISK ?

- a. Cost and availability of private Finance could worsen.
- b. Material variation to economic indicators beyond business plan assumptions (i.e. inflation)
- c. The Association's supply chain, particularly for repairs services and development could negatively be impacted leading to reductions in capacity and / or increases in costs.
- d. Other areas of social policy are not addressed, leading to issues being unresolved.

OBSERVATIONS

- a. At the time of writing, the Brexit situation continues to be rapidly evolving and uncertain.
- b. Riverside has undertaken significant stress testing of the Group business plan (including Irvine HA) against worst case scenarios.
- c. The majority of social policy impacting the Association's activities is reserved to the Scottish parliament. It is therefore less directly impacted by the extent of parliamentary time in Westminster and the UK government resources directed towards BREXIT.
- d. At the time of writing, a revised political push towards Scottish independence did not appear likely in the short term.

3, Political and Regulatory Uncertainty – Actions, Oversight and KPIs

	Risk mitigation actions	Assurance
1	The Association is currently negotiating its funding packages with Lloyds to increase the proportion of fixed rates and give capacity to support the growth and investment aspiration.	High
2	The Group has established Golden Rules around covenant compliance, liquidity, margin and unencumbered units from which the Association benefits.	High
3	The Association has met with all four main maintenance contractors to discuss how prepared they are for a no-deal Brexit. Assurances have been received around finances, supply chains and staffing levels.	Low

KPIs
Covenant compliance indicators
Cash collection
Liquidity

Oversight
Group Board / Treasury Committee
Board
Managing Director / Head of Finance and Planning

4, Health and Safety Compliance



WHY IS THIS A RISK ?

Failure to comply with health and safety legislation / regulation resulting in a fatality, injury or damage to property. Increased costs to the business plan associated with meeting any new regulatory requirements.

WHAT IS THE RISK ?

- a. Harm to employees or customers.
- b. Potential prosecution under criminal or civil law.
- c. Regulatory intervention in the case of breach of compliance or poor performance.
- d. Reputational damage through non-compliance or poor performance
- e. Additional costs to the business plan.

OBSERVATIONS

- a. The Association recently adopted a new Health and Safety Statement.
- b. A revised Health and Safety Policy is currently in development.
- c. The Association has a suite of landlord compliance policies, procedures and KPIs.
- d. The Association ensured the priority of resources dedicated to landlord health and safety compliance in the recent review of Asset Services.
- e. The approved 19/20 budget includes funding to meet the new LD2 (smoke detectors) requirement in social housing.

4, Health and Safety Compliance – Actions, Oversight and KPIs

	Risk mitigation actions	Assurance
1	Accredited ISO 18001 Health and Safety System in place.	High
2	The Association has adopted and implemented a comprehensive set of landlord compliance policies, processes and KPIs.	High
3	The Association employs an Asset Team Leader (Compliance and Health and Safety) who is qualified with a Neboosh Diploma.	High
4	All staff undertake a health and safety induction and complete mandatory health and safety e-learning.	High

KPIs
Landlord health and safety compliance KPIs
Health and safety KPIs

Oversight
Board
Managing Director
Head of Services

5, Long Term Demand



WHY IS THIS A RISK ?

That the Association's housing stock does not meet long term housing needs, aspirations and demand in terms of property types, size, localities and facilities.

WHAT IS THE RISK ?

- a. Increase in turnover.
- b. Increase in void turnaround times.
- c. Increase in voids.
- d. Increase in void repair costs and possible costs associated with incentivising and marketing of property.
- e. Reputational damage from having significant numbers of voids.
- f. Regulatory attention if void performance significantly worsens.

OBSERVATIONS

- a. Current void performance remains very good.
- b. Analysis of population trends and household formation trends indicate a probable emerging issue.
- c. The current scale of the Association means that even relatively small stock reductions through demolition or sale, have a materially negative impact on the business plan.

5, Long Term Demand – Actions, Oversight and KPIs

	Risk mitigation actions	Assurance
1	Analysis of long-term demographic change and demand is being undertaken for all of the Association's existing and proposed future areas of operation.	Medium
2	The Association's and Riverside's Growth Strategy for Scotland, prioritises merger activity that will improve economies of scale and reduce exposure to this risk.	Medium

KPIs
Turnover
Void turnaround
Void loss
Common Housing Register waiting lists

Oversight
Board
Managing Director
Head of Services

6, Rent Levels



WHY IS THIS A RISK ?

The Association’s rent levels are notably higher than most other social landlords (local authority) in the areas where we operate. Rent increases higher than inflation may worsen this market position and may all lead to the Association’s rents becoming unaffordable to tenants.

WHAT IS THE RISK ?

- a. Increased rent arrears.
- b. Increased void properties / void loss.
- c. Failure to meet projected business plan outcomes.
- d. Regulatory concern / engagement if rents are perceived as unaffordable.
- e. Reputational damage if the Association is perceived as not providing affordable homes.
- f. Potentially moves the Association away from its charitable purpose.

OBSERVATIONS

- a. The Association’s rents remain slightly lower than most other RSLs in our areas of operation.
- b. The Association’s rents are materially higher than local authority rent for equivalent nearby properties.
- c. In many areas, the Association’s rents are higher than the mortgage costs for 90% of an equivalent property on the market.
- d. In some areas the Association’s rents are getting close to private rented sector rents.

6, Rent Levels – Actions, Oversight and KPIs

	Risk mitigation actions	Assurance
1	The Association is moving away from inflation plus rent increase assumptions in its business plan.	Medium
2	Use of the rent affordability tool.	Medium / Low
3	The Association’s Rent Setting Policy allows for variations where affordability issues arise.	Low

KPIs
Rent arrears
Void loss

Oversight
Board
Managing Director
Head of Services

7, SHQS and EESSH

Gross Risk	→	Net Risk
12		8

WHY IS THIS A RISK ?

Available finance, from the Association's resources and / or via grant funding, could be insufficient to meet the regulatory requirement to achieve the Scottish Housing Quality Standard (SHQS) and / or the Energy Efficiency Standard for Social Housing (EESSH)

WHAT IS THE RISK ?

- Regulatory engagement if failure to meet SHQS and / or EESSH (low risk).
- Increasing costs to the capital investment in existing properties will challenge the achievement of the current project business plan outcomes.
- Insufficient investment in stock may exacerbate long term demand issues.

OBSERVATIONS

- The Association is currently able to maintain close to 100% compliance with the SHQS.
- Current business plan levels of investment mean that, across the life of the plan, significant efficiencies will be needed to maintain SHQS.
- The projected 10 year investment of £1.8m per annum is likely to allow the Association to maintain SHQS but not meet EESSH without grant funding.
- Costs associated with investment in stock are likely to increase above CPI, and are a key Brexit risk.

7, SHQS and EESSH – Actions, Oversight and KPIs

	Risk mitigation actions	Assurance
1	Accelerated capital investment in stock of £1.8m per annum in the next nine years.	High
2	Combined strategy of actively pursuing and match funding grant allocations.	High
3	Regular updates of stock condition information.	Medium

KPIs
SHQS compliance
EESSH compliance
Major repairs expenditure

Oversight
Board
Managing Director
Head of Services

8, Governance & Regulation



WHY IS THIS A RISK ?

The regulatory environment is putting greater emphasis on the quality of governing bodies and their decision making. The introduction of the SHR's new Regulatory Framework and the extension of the Freedom of Information (Scotland) Act to Registered Social Landlords heighten the probability of this risk in the short-term until new procedures are developed.

WHAT IS THE RISK ?

- a. Poor / inadequate decision-making by the Board leading to poor business outcomes.
- b. Failure to meet regulatory requirements leading to regulatory engagement in the Association.
- c. Reputational damage to the Association.
- d. Potential covenant default because of a poor regulatory rating.

OBSERVATIONS

- a. The Scottish Housing Regulator (SHR) has published a new Regulatory Framework that becomes effective from 1 April 2019.
- b. The Scottish Government has announced the extension of the Freedom of Information (Scotland) Act to Registered Social Landlords with effect from November 2019.
- c. The Association has completed it's self-assessment in relation to the new SHR Regulatory Framework and submitted a compliant Assurance Statement in October.
- d. The Board has approved procedures in relation to the introduction of FOISA and processes are now in place.
- e. The Association SHR Engagement Plan published in April 2019, does not raise any issues of concern.

8, Governance – Actions, Oversight and KPIs

	Risk mitigation actions	Assurance
1	Establishment and embedding of a robust governance framework.	High
2	Development of a robust process to allow Board to make a satisfactory Assurance Statement.	Low
3	Development of processes to comply with the FOISA.	Low
4	Use of internal audit to provide assurance to Board on regulatory compliance.	High

KPIs
The Association's SHR engagement rating.
The Association's Annual Assurance Statement (from October 2019)

Oversight
Board
Audit and Risk Committee
Managing Director

9, Development Costs

Gross Risk	→	Net Risk
12		2

WHY IS THIS A RISK ?

The Association is investing significantly in the provision of new homes. If the costs of an individual development go over budget it has a potentially material impact on the Association's overall budget and business plan.

WHAT IS THE RISK ?

- a. Financial loss to the Association, using more borrowing capacity.
- b. Increasing interest payments beyond budget.
- c. Worsening of the New Present Value (NPV) of developments.
- d. Material negative impact on the business plan.
- e. Reputational damage as a developer with stakeholders.

OBSERVATIONS

- a. The scale of larger individual developments are equivalent to a large percentage of turnover i.e. Tarryholme (Phase 1) equates to approx. 75% of annual turnover.

9, Development Costs – Actions, Oversight and KPIs

	Risk mitigation actions	Assurance
1	Increasing use of JCT design and build contracts transferring more risk to the contractor.	High
2	Robust project management, contract progress reports etc.	Medium
3	Professional advice taken on cost plans taken prior to contract.	High

KPIs
Monthly cost reports

Oversight
Board
Managing Director
Riverside Development Services

10, Engaged Staff



WHY IS THIS A RISK ?

The Association has experienced a period of significant organisational change, impacting staffing structures and working processes. This has led to a decline in staff engagement and morale that is inconsistent with our values and could impact on performance.

WHAT IS THE RISK ?

- a. Poor performance impacting on poor customer, business and compliance outcomes.
- b. High staff turnover causing loss of expertise and increasing costs to the business.
- c. Potential reputational damage to the Association.

OBSERVATIONS

- a. The most recent staff 'temperature check' survey saw an improvement in engagement scores.

10, Engaged Staff – Actions, Oversight and KPIs

	Risk mitigation actions	Assurance
11	Development and implementation of a People Plan.	Medium
12	Local engagement initiatives i.e. team briefing, staff away days, staff conference etc.	High

KPIs
Staff “Temperature Check” Survey Reports
Operational KPIs

Oversight
Board
Managing Director
Irvine Leadership Team

11, Scottish Social Housing Charter Performance Management

Gross Risk

12



Net Risk

1

WHY IS THIS A RISK ?

The Association has a statutory regulatory requirement to achieve a range of customer and operational outcomes contained in the Scottish Social Housing Charter

WHAT IS THE RISK ?

- a. Higher levels of regulatory engagement (at its worst causing a breach of funding covenants).
- b. Poor customer and business outcomes.
- c. Reputational damage impacting the Association's ability to achieve wider corporate objectives.

OBSERVATIONS

- a. The Association has achieved compliance with the Charter since its introduction.

11, Scottish Social Housing Charter Performance Management – Actions, Oversight and KPIs

	Risk mitigation actions	Assurance
1	Operational processes and targets take account of the expected Charter outcomes.	High
2	Robust KPIs for operational performance maintained regularly.	High
3	Significant resources dedicated to the Annual Return on the Charter (ARC).	High
4	Board oversight of the ARC.	Medium

KPIs
Operational KPIs
ARC data

Oversight
Board
Managing Director
Head of Services / Head of Finance and Planning

Date:	12 November 2019
Subject:	Audit & Risk Committee – Terms of Reference
Author:	Donna Boyle
Sponsor:	Paul Hillard
Appendices:	Appendix 1- Draft Terms of Reference – Audit and Risk Committee
Action:	Decision
Data Class:	Public

REVIEW

The Terms of Reference of the Audit and Risk Committee were last approved by the Board in March of this year.

The Association has recently completed a regulatory compliance assessment to ensure compliance with the Scottish Housing Regulator’s new Regulatory Framework. As part of this assessment, it was recommended that the Committee take on some additional monitoring responsibilities in relation to notifiable events and the Association’s continued compliance with the Scottish Housing Regulator’s Regulatory Framework. The Terms of Reference for the Committee were therefore reviewed and updated to incorporate these additional responsibilities.

In line with new Succession Planning arrangements, it was identified that the office term for the position of Chair of Audit & Risk Committee is currently not documented. In line with the office term for Chair of the Board, it is recommended that the Chair of Audit & Risk Committee’s term is for the maximum of 5 years and this has also been included within the draft Terms of Reference.

The Audit & Risk Committee considered these proposed changes to the Terms of Reference at its recent meeting and also requested some further minor amendments. Subject to these further changes, the Committee agreed to recommend the draft Terms of Reference to the Board. All proposed changes have therefore been tracked in the attached draft Terms of Reference at Appendix 1.

RECOMMENDATION

- It is recommended that Board Members approve the proposed updated version of the Audit & Risk Committee Terms of Reference as recommended by the Audit & Risk Committee.

TERMS OF REFERENCE FOR AUDIT AND RISK COMMITTEE

<p>Name of committee:</p>	<p>AUDIT AND RISK COMMITTEE</p>
<p>Matters reserved for the Board which the committee advises the Board on:</p>	<p><u>Whistleblowing</u></p> <ul style="list-style-type: none"> • To review the Whistleblowing Policy and report to Board of any instances that arise. <p><u>Regulatory Compliance</u></p> <ul style="list-style-type: none"> • <u>Monitoring the status of the Association’s Assurance Statement and overseeing the continuous improvement process in this regard.</u> • <u>Monitoring and receiving reports in relation to the Notifiable Events Register.</u> <p><u>Policy Development and Approval</u></p> <ul style="list-style-type: none"> • Consider Policies in accordance with the Association’s Policy Framework, and make recommendations to Board. <p><u>Risk Management</u></p> <ul style="list-style-type: none"> • To review the Group’s Risk Policy, as part of a review consultation process, and make comment to the Board. • To consider the Association’s Risk Processes and make recommendations to Board for their approval. • To review the Association’s Corporate Risk Register at each meeting and make recommendations to Board on its adequacy or otherwise. <p><u>Fraud Prevention</u></p> <ul style="list-style-type: none"> • To review and consider all reports from both external and internal auditors on any frauds, or attempted frauds before they are reported to Board. <p><u>Internal Controls</u></p> <ul style="list-style-type: none"> • To monitor performance and compliance with internal controls and, where appropriate, recommend corrective action to the Board. <p><u>External Audit</u></p> <ul style="list-style-type: none"> • Reviewing and challenging where necessary, the actions and judgements of management, in

	<p>relation to the annual financial statements before recommendation of approval by the Board, paying particular attention to:</p> <ol style="list-style-type: none"> 1. Critical accounting policies and practices and any changes to them 2. Decisions requiring a major element of judgement 3. The extent to which the financial statements are affected by any unusual transaction in the year and how they are disclosed 4. The clarity of disclosures 5. Significant adjustments resulting from the audit 6. The going concern assumption 7. Compliance with accounting standards 8. Compliance with regulatory and other legal requirements. <ul style="list-style-type: none"> • To give feedback on the performance of the external auditor to Board and the Group Audit Committee.
<p>Matters specifically delegated to the committee by the Board (for level of financial delegation see the Scheme of Delegated Authority):</p>	<p><u>External Audit</u></p> <ul style="list-style-type: none"> • To review any reports by the external auditor together with management responses to them, and to review the progress of agreed actions arising from these reports. • To meet at least annually with the external auditor if thought appropriate. <p><u>Internal Audit</u></p> <ul style="list-style-type: none"> • Approve a rolling programme of internal audit reviews to cover key risks, including appropriate levels of compliance testing (including the Scottish Housing Regulator's Regulatory Requirements). • To review any reports by the internal auditor together with management responses to them, and to review the progress of agreed actions arising from these reports. • To give feedback on the performance of the internal audit function to the Group Audit Committee. • To meet at least annually with the internal auditor without the presence of staff of the external auditor if thought appropriate.

	<p><u>Risk Management</u></p> <ul style="list-style-type: none"> To review at least annually the nature and extent of the risks facing the Association and the controls in place to reduce both the incidence and impact of those risks. <p><u>Fraud Prevention</u></p> <ul style="list-style-type: none"> To approve, and periodically review, the Association's Anti-Fraud Policy<u>Financial Regulations and recommend to Board for approval-</u> To review the Association's Fraud Register at every Committee Meeting ensuring all actions are taken in accordance with the agreed Policy for any instances of fraud of suspected fraud. <p><u>Other Delegated Matters</u></p> <ul style="list-style-type: none"> To consider and take appropriate action on specific items as may be delegated from the Board.
How often meetings are held:	At least twice a year. Additional meetings may be held if required.
Chair of the committee (and who, if anyone, may not chair it):	The Chair of the Committee shall be appointed by the Board <u>for a maximum period of 5 years</u> and shall be another other than the Chair of the Board. Co-optees are not able to chair Committees.
Composition of the Committee (and any restrictions on membership of it):	Board Members or Co-optees, who have the appropriate skills will be invited to join the Committee.
Number of members:	The Committee will have a minimum of 3 <u>non-executive</u> members, the majority of which shall always be Board Members.
How the committee is appointed:	By the Board
Quorum:	2
Additional points:	The minutes of meetings of the Audit and Risk Committee will be included in the papers for the subsequent meeting of the Irvine HA Board (<u>even if unapproved subject to approval by the Chair of the Committee</u>).

	<p>The Chair of the Audit and Committee may access legal advice from the Association's legal advisers at the expense of the Association.</p> <p>Both internal and external auditors have direct access to the Chair of the Audit and Risk Committee as required.</p>
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Date:	12 November 2019
Subject:	Membership Register
Author:	Donna Boyle
Sponsor:	Paul Hillard
Appendices:	Appendix 1: Members to be Removed after 2019 AGM
Action:	Decision
Data Class:	Public

Executive Summary

The Association aims to maintain a Register of Members who are interested in the affairs of the Association.

The Association's Rules provide that the Board can pass a resolution that deems membership to have been withdrawn and an ordinary share cancelled in certain circumstances such as failing to advise of a change of address or failing to attend or submit apologies for 5 consecutive AGMs.

One member has not advised of a change of address within a 4 week period and an analysis of attendance at the 2019 AGM has identified that 16 members have now failed to attend or submit apologies for 5 consecutive AGMs.

Recommendation

It is therefore recommended that the Board pass a resolution that:

- a) the member identified at Appendix 1 and
- b) the 16 members identified at Appendix 2

shall be deemed to have withdrawn from membership of the Association and their ordinary shares shall be cancelled and the amount paid thereon shall become the property of the Association in line with Rules 15(b)(i)(A) and (B).

1 Background

- 1.1 The Association currently has 102 members on its Register of Members.
- 1.2 In line with the Association's Membership Policy, we aim to attract interested people into Membership of the Association.
- 1.3 Rule 15(b)(i) states:
Where the Board is satisfied that:

- A) An ordinary member has failed to notify the Association of a change in main residence as required under Rule 8 or
- B) An ordinary member has failed to attend or submit for apologies for 5 consecutive Annual General Meetings (AGM)

That member shall be deemed to have withdrawn from membership of the Association and his ordinary share shall be cancelled and the amount paid thereon shall become the property of the Association with effect from the passing of a resolution by the Board to that effect.”

- 1.4 It became apparent when sending out AGM paperwork in August, that the member detailed at Appendix 1 no longer resided at the address which the Association held in its records. No forwarding address for this member has been provided since and this person is not a tenant of the Association so we do not have a record of when they may have moved.
- 1.5 An analysis of attendees at the 2019 AGM has identified 16 members who have now failed to attend or submit apologies for 5 consecutive AGMs. Details of these members are attached at Appendix 2.

2 The Proposal

- 2.1 It is recommended that the members identified in Appendix 1 and 2 are removed from the Register of Members in accordance with Rule 15(b)(i)(A) and (B) and all associated records will be updated accordingly.
- 2.2 This will ensure that Association has a Register of Members who remain interested in its affairs and the Association’s records remain current.
- 2.3 It is intended that the members in question will be advised in writing of the Board / Committee’s decision if possible.

- 3 Risk:** That the Association maintains a Membership Register which is not up to date and current and wastes resources communicating with persons no longer interested in the affairs of the Association.

Mitigation: By removing members who no longer engage with the Association, we ensure that the members we consult with remain interested and supportive of the Association’s aims.

5 Recommendation

- 5.1 It is therefore recommended that the Board pass a resolution that:
 - a) the member identified at Appendix 1 and
 - b) the 16 members identified at Appendix 2

shall be deemed to have withdrawn from membership of the Association and their ordinary shares shall be cancelled and the amount paid thereon shall become the property of the Association in line with Rules 15(b)(i)(A) and (B).

Appendix 1

Share No	Date Registered	2015	2016	2017	2018	2019
217	19/03/2008	A	N1	N2	N3	N4

Share No	Date Registered	2015	2016	2017	2018	2019
96	22/11/1999	N1	N2	N3	N4	N5
231	23/07/2009	N1	N2	N3	N4	N5
251	27/01/2010	N1	N2	N3	N4	N5
276	29/01/2010	N1	N2	N3	N4	N5
278	29/01/2010	N1	N2	N3	N4	N5
289	17/03/2010	N1	N2	N3	N4	N5
315	18/03/2010	N1	N2	N3	N4	N5
336	24/06/2010	N1	N2	N3	N4	N5
335	24/06/2010	N1	N2	N3	N4	N5
353	21/10/2010	N1	N2	N3	N4	N5
365	26/01/2011	N1	N2	N3	N4	N5
452	03/05/2011	N1	N2	N3	N4	N5
453	03/05/2011	N1	N2	N3	N4	N5
543	21/11/2013	N1	N2	N3	N4	N5
547	18/09/2014	N1	N2	N3	N4	N5
553	28/01/2015	N1	N2	N3	N4	N5

Date:	19 September 2019
Subject:	OSCR Annual Return
Author:	Donna Boyle
Sponsor:	Paul Hillard
Appendices:	Appendix 1: Annual Return to OSCR
Action:	Decision
Data Class:	Public

EXECUTIVE SUMMARY

The Association is a Scottish charitable organisation and is required to submit an Annual Return to the Office of the Scottish Charity Regulator (OSCR). The attached Annual Return has been prepared and is presented for review and approval in order that the on-line Annual Return can be submitted to OSCR.

RECOMMENDATION(S)

The Board is asked to review the content of the Annual Return and approve its on-line submission by the Managing Director to OSCR.

1.1 Background

- 1.2 The Association is a Scottish charitable organisation registered with the Office of Scottish Charity Regulator (OSCR). By reporting to OSCR and meeting legal requirements, the Association demonstrates to the public that its assets are properly accounted for and that it's being run properly.
- 1.3 It is a requirement of OSCR that the Association submits an Annual Return. Officials have therefore prepared the Association's Annual Return which is attached at Appendix 1.
- 1.4 It is intended that the Annual Return will be submitted on-line via OSCR's website. Subject to approval, the Return will be submitted during November 2019, well within the deadline which is nine months from the accounting period end date.

2 Implications

- 2.1 The implications associated with the OSCR Annual Return are set out below:
- 2.2 Risk: If the Return is not completed on time, or were to contain incorrect information, adverse attention may be focused on the Association from OSCR and the public.
- 2.3 Mitigation: Board must satisfy themselves that the Return has been completed correctly by Officials and is submitted prior to the deadline set by OSCR. It is therefore intended that Board will be contacted to confirm when the submission has been made.

3 Recommendation

- 3.1 It is recommended that the Board reviews the content of the Annual Return and approves its on-line submission by the Managing Director to OSCR.

**Charity : SC042251 - Annual Return :
SC042251.2019.1****Principal Contact Details****Title**

Mr

Forename

Duncan

Surname

McEachran

Suffix**Position in the organisation**

Chairman

Address Line 1 

44-46 Bank Street

Address line 2 

Irvine

Address line 3 

Ayrshire

Address line 4 **Address Line 5** **Postcode** 

KA12 0LP

Country

Scotland

Telephone number

[REDACTED]

Mobile number**Fax number****Email**

[REDACTED]

Principal Office Or Trustee Address 

Principal

Website Address 

www.irvineha.co.uk

Alternative Contact Email

[REDACTED]

Annual Return / Monitoring Return Details

Section A**Charity Number** 

SC042251

Legal Name 

Irvine Housing Association Limited

1. Accounting Reference Date 

31/03/2019

2. Gross Income 

£10,132,602

3. Gross Expenditure 

£7,221,725

4a. Does your charity publish its annual reports and accounts on its website?

Yes

4b. Copy & paste the link to your published accounts here <https://www.irvineha.co.uk/about-us/how-were-doing/financial-statements/>**5. Total Number Of Charity Trustees**

10

6. Total Number Of Paid Staff

37

7.a Does your charity have children and/or vulnerable adults as beneficiaries?

Yes

7.b If yes, can you confirm that your charity has appropriate policies in place to protect these vulnerable individuals?

Yes

7.c If you do not have appropriate policies, please explain how you plan to resolve this?**Accounts Information****Accounts Submission Option**

I will post you a paper copy of my signed accounts by my charity's deadline date. Your deadline for providing accounts is 9 months after your accounting period end date. If your deadline date has passed, you should send the accounts to OSCR as soon as possible.

Declaration Information**I certify that the information entered in this form is correct to the best of my knowledge**

Yes

I confirm the information entered has been approved by the charity trustees and I am authorised to submit this information

Yes

Name of person submitting

Donna Boyle

Role of person submitting

Governance and Company Secretarial Assistant

Declaration Date

Received Date

Submitted Date

Date:	21 st November 2019
Subject:	Environmental Sustainability Policy
Author:	Paul Hillard [REDACTED]
Sponsor:	N/A
Appendices:	Appendix 1 – draft Environmental Sustainability Policy
Action:	To approve the adoption of the Policy
Data Class:	Public

BACKGROUND

This Report seeks Board approval to the formal adoption of the Riverside Environmental Sustainability Policy.

The Policy is an overarching statement that sets out a commitment to ensure that the Association will go beyond statutory compliance and seek to positively manage its impact on the environment.

The Policy was approved by Riverside in November 2017 and the Association has sought to act in a manner consistent with the Policy since that time.

It is recognised as best practice for Association's to have a formally adopted Environmental Sustainability Policy and it is now formally proposed for adoption by the Board.

FUTURE DEVELOPMENT OF ENVIRONMENTAL POLICY AND PRACTICE

Given the heightened public and political focus on climate change and the environmental impact of individuals and organisations it is likely that the issue will be highlighted in both the Association's and Riverside's forthcoming 2020-2023 Corporate Plan. This will give the opportunity to develop this Policy further and more specific measurable actions on the Association's environmental process.

RECOMMENDATION

It is recommended that Board members:

- Approve the attached Environmental and Sustainability Environmental Policy for adoption by the Association.

Transforming **lives**
Revitalising **neighbourhoods**

POLICY: **Environmental Sustainability Policy**

Date Approved: November 2017

Approved By: Executive Directors

Applicable to: All members of the Riverside Group

Lead Director/Policy Owner: Leann Hearne
Executive Director, Shared Services

In Consultation with: Ian Gregg - Executive Director Asset Management
Alex Seagraves - Head of Procurement
Care&Support Senior - Tendering & Contracts
Kevin Hubbard – Development
Vicki Maguire - Policy and Strategy Advisor

Review Date: November 2018

Related policy Equality Diversity and Inclusion policy

Environmental Sustainability Policy

November 2017

1. Purpose

Riverside aims to go beyond its duty to comply with legislation by positive management of its impact on the environment and following and promoting good practice. This commitment applies to all aspects of the business and is reflected in the following guiding principles.

2. Guiding Principles

We will strive to protect and enhance the environment by:

- Promoting a culture of concern for the environment throughout our business activity.
- Complying with relevant environmental, legislative and industrial codes of practice.
- Ensuring that environmental impact is considered as part of all key decision making processes.
- Meeting all relevant environmental and energy efficiency standards set by government, regulators and funders.
- Ensuring that we commit to positive initiatives which enhance the environment within our strategic and business plans.

We will Reduce the Carbon impact of our Stock Portfolio by:

- Significant acceleration of our new build supply, developing new healthy homes, which are energy efficient and affordable to heat.
- Our aspiration is for as many new homes as possible to be Energy Performance Certificate Band C by 2035 where practical, cost effective and affordable.
- Developing new homes on brownfield rather than greenfield sites wherever possible.
- Consider environmental and green space initiatives at master planning and design stages of all major regeneration activities.
- Improving the efficiency of poorer performing Homes. Our aim is for all fuel poor homes to be upgraded to Energy Performance Certificate Band C by 2030.
- Engage with contractors to ensure we minimise waste from our new development sites.

When working to revitalise neighbourhoods and communities we will:

- Engage with tenants, residents and local communities to help design and improve their environment.
- Encourage tenants, local authorities and other stakeholders to minimise their impact on the environment by adopting good practice on matters such as energy saving and recycling.
- Promote affordable warmth by supporting tenants and residents with advice to help lower energy use.
- Work in partnership with other agencies to help achieve environmental improvements.
- Explore funding opportunities via energy providers to enhance the energy efficiency of our existing homes and reduce carbon emissions.
- Create educational, training and employment initiatives to help build awareness and skills and support environmental projects.
- Promote and encourage biodiversity when developing new schemes and community initiatives.
- Ensure wildlife is protected when conducting maintenance and other day-to-day activities.

When procuring goods or services we will:

- Utilise our procurement team, to enable a consolidated and professional approach to procurement in all areas of Riverside.
- Expect our suppliers to support and demonstrate our values, which are an essential component to our approach to sustainability.
- Expect our suppliers to address a broad spectrum of working conditions; we are committed to ensuring that there is no modern slavery or human trafficking in our supply chains
- Ensure that equality and diversity, and health safety and wellbeing, feature within our selection process

We will help our employees, board members, involved customers and volunteers to have a positive impact on the environment by:

- Encouraging each individual employee to consider the impact of their day-to-day work on the environment and monitoring this within the performance management framework.
- Encouraging employees to minimise unnecessary business travel, use public transport and share vehicles whenever feasible.
- Ensuring that, where possible, meetings and training venues are chosen to minimise distance travelled by employees and board members and are accessible by public transport.
- Making video conferencing, webinars and online meeting options available to minimise travelling to meetings where this is practical.
- Reducing wastage by sending and sharing information and meeting papers in electronic format where this is practical.

- Supporting agile working for employees across the Group which enables the organisation to reduce its environmental impact by reduction in energy usage, reduction in carbon emissions resulting from employee business travel, and provides enhanced working environments for staff.

Wherever possible we will monitor our impact on the environment by:

- Measuring, reporting and setting realistic targets for improvement.
- Reviewing our performance against targets, recommending improvement measures and monitoring their impact.

This policy will be communicated to all key stakeholders and made available upon request.

Riverside's Executive Directors must agree any changes to this policy statement.

Date:	21-11-2019
Subject:	Equality, Diversity & Inclusion Action Plan
Author:	Anne-Marie Fox-Smith
Sponsor:	Paul Hillard
Appendices:	1. 2018-19 EDI Action Plan Monitoring Sheet 2. Equality, Diversity & Inclusion Action Plan 2020
Action:	N/A – information paper
Data Class:	Public

EXECUTIVE SUMMARY

This paper provides an update on the 2018-19 Equality, Diversity & Inclusion Action Plan and shares the 2020 action plan which has been developed.

RECOMMENDATION

The Board is asked:

1. To note the contents of the 2018-19 EDI Action Plan Monitoring Sheet and the Equality, Diversity & Inclusion Action Plan 2020.

1 Background

- 1.1 In September 2017, the Board approved a new Equality, Diversity and Inclusion (EDI) Policy and it was agreed that an associated action plan flowing from this would be presented to Board bi-annually. The last update to Board was at its meeting in May 2019.
- 1.2 Since the action plan was last presented to Board, work has continued within the Association to embed the ethos of equality and to ensure that the environment we create is inclusive for customers and staff alike. This work included hosting the Riverside Staff Groups at the Bank Street office to allow staff direct access to them and joining Stonewall Scotland, a registered charity, who campaign for the equal rights of lesbian, gay, bi and trans people and celebrate difference. The Association is due to attend the Stonewall Scotland Workplace conference at the end of November to find out more about how working with them can have a positive impact on our staff and communities.

2 Action Plan

- 2.1 The updated 2018-19 EDI Action Plan Monitoring Sheet can be found at appendix one and details our progress and results to date.
- 2.2 The Action Plan for 2020 is attached appendix two. It sets out the outcomes and priorities for the coming year, which build upon the work progressed to date. It also sets out the context for the organisation with refreshed stock figures and information relating to our Board and staff.

3 Scottish Housing Regulator (SHR)

3.1 In its *Regulation of Social Housing in Scotland, Our Regulatory Framework*, the SHR has underlined the importance it places on equalities and human rights, by introducing a new requirement for social landlords to:

- *Have assurance and evidence that it considers equality and human rights issues properly when making all of its decisions, in the design and review of internal and external policies, and in its day-to-day service delivery*

As well as to continue collecting data relating to each of the protected characteristics for existing and new tenants, waiting list applicants, governing body members and staff.

4 Risk

4.1 Failing to implement the EDI Policy could result in a number of significant risks arising including:

- reputational damage caused by not providing services equally to all parts of the community;
- exposure to legal claims for unfair treatment;
- not providing the right support to those who need it; and
- not harnessing the skills of employees and the governance community.

5 Recommendation

5.1 It is recommended that the Board notes the contents of the EDI Action Plan 2020.

Key:

	Completed
	Up to one month slippage
	Over one month Slippage

Equality, Diversity & Inclusion Action Plan 2018-2019

Customer Objectives	Detail	Outcomes	Deadline	Owner	Update
1. Getting to know our customers	Improve our knowledge about the diversity profiles of our customers by systematically collecting information. Particular focus should be given to collecting information about disability and mental illness.	IHA will provide tailored services that are totally accessible to all customers, taking into account individual needs wherever possible	Dec-19	HA	Complete. New process in place for gathering information on tenants requiring input from the new Tenancy Sustainability Team and support needs. Tenants are asked to complete E&D information at the point of applying for housing and at tenancy sign up stage. Data is routinely gathered on tenants who are assessed as having a need for adaptations.
2. Supporting our customers	Make contact with community organisations and health services representing specific groups in neighbourhoods where they are under-represented in our communities	IHA will be able to work with and signpost customer to organisations that can provide them with extra support and specialist information.	May-19	HA	Links made with local Health and Social Care Partnerships to review our approach to adaptations and allocation of housing to people with disabilities. New tenancy sustainability team in place to address specific needs of customers with mental health issues and close links made with North Ayrshire Women's Aid to support and accommodate women fleeing Domestic Abuse. The Association has also worked closely with Dumfries and Galloway Council to accommodate Syrian refugee families.
3. Involving our diverse communities	Analysing the current profile and using all opportunities, including digital engagement, to ensure that our customer involvement opportunities are accessible to all communities.	IHA will know its policies and services have been shaped by a diverse range of customers	May-19	MH	Complete. A full customer consultation was completed and a customer profile was completed. This work informed the direction of the new Formal Customer Involvement Strategy which extends the opportunities available to customers, including via digital channels, to make engagement more accessible to a greater range of customers.
Staff Objectives	Detail	Outcomes	Deadline		Update
1. Getting to know our staff	100% of staff to have completed their diversity profile on the HR system	IHA will have a clear evidence base to understand and address key and emerging issues in its workforce. It will also be able to ensure that throughout their employment, all employees are treated fairly and with respect	Mar-19	PH	Staff have been reminded of the importance of completing their diversity profiles on the system and have been made aware that only key people in HR can view their information. There is also the option to select 'do not wish to state' and the profile will still be marked complete. In May, Board acknowledged that the target set was ambitious and that work had been done to try and increase the completion rate.
2. Promoting our staff groups	Promote and increase involvement where appropriate in the Riverside Group's three staff groups which represent different diversities: * ENABLE * Spectrum * ORIGIN	Staff feel they have a 'voice' in the wider organisation and have an opportunity to be heard, by helping to influence and shape policies and services.	May-19	PH	Following the visit of the staff groups to the Bank Street office in October 2019, we now have 5 staff working in the Bank Street office who are members of ENABLE, 12 members of staff who are a member of/or a friend of Spectrum and we have one member of ORIGIN.
3. Understanding equality implications on our work	Train 100% managers to understand the principles of equality analysis and know how to apply it to policies, procedures, projects and all aspects of their day to day work.	IHA is confident that the needs of all groups of people are taken into account and that equality, diversity and inclusion has been considered as part of the decision making process.	Dec-18	PH	Training was completed by our management team in November 2018.

4. Creating an inclusive environment for customers and staff	100% of staff to have undergone equality and diversity e-learning. 100% of managers to have undergone unconscious bias training.	IHA will ensure that all staff and customers are treated with fairness, respect and dignity. We will aim for a working environment which is free from unconscious bias, discrimination, harassment and bullying.	Jun-19	PH	Staff training is being closely monitored, with E&D e-learning now mandatory. The most up to date statistics are: <ul style="list-style-type: none"> • Equality and Diversity e-learning, 99.16% • Unconscious Bias e-learning , 99.17% As this is so close to target, it has been marked as complete.
5. Embedding a culture of fairness and respect	At team meetings, directors will facilitate regular E&D 'tool box talks' or 'did you know' quizzes. Topics will relate to key issues that have been identified as relevant to our locality for instance; disability and long-term chronic health conditions; mental wellbeing; LGBT, and; sectarianism	A powerful message is cascaded across the business, helping to embed a culture of fairness, respect and dignity throughout IHA.	Feb-19	PH	Sessions have taken place at staff team meetings to promote the role of mental health champions and work related stress awareness and risk assessment. North Ayrshire Women's Aid has delivered sessions on identifying and supporting the needs of women and children affected by Domestic Abuse. Staff information sessions have also been held on addressing the impact of Sectarianism through the services we deliver and information campaigns held to promote LGBT awareness. All staff are required to attend E&D training as part of our mandatory compliance requirements.

Irvine Housing Association



Introduction

Irvine Housing Association is committed to supporting and promoting equality, diversity and inclusion. We want to build an environment where staff, customers, contractors and visitors are treated with respect and dignity, free from unlawful discrimination, harassment and bullying.

This action plan sets objectives for staff, which will help us to create this culture, ensuring we involve customers and staff at all times. These objectives will further improve our service delivery to our customers.

We aim to:

- prevent discrimination, eliminate prejudice, promote inclusion and celebrate diversity within the organisation
- be fair in our dealings with all people we have relationships with, taking into account the diverse nature of their culture and backgrounds
- ensure that equality, diversity and inclusion is embedded in everything we do.

Our [Equality, Diversity and Inclusion Policy](#) covers all aspects of equality, as defined in the Equality Act 2010. These are age, disability, religion or belief, sex, gender reassignment, race, sexual orientation, marriage and civil partnership and pregnancy and maternity.

Our objectives are to:

- embed equality, diversity and inclusion into all that we do
- ensure that all customers have equal access to our services
- provide a working environment where staff can be who they are
- support staff to deliver excellent, equality focussed services
- use customer data to engage with customers in the way they want to connect with us
- ensure we achieve the outcomes and standards relating to the customer / landlord relationship as outlined in the Scottish Social Housing Charter.

Profile of our customers and staff

We have compared the data we currently hold for customers, board members and staff with that held for the combined demographics of the three local authorities where we provide homes.

Using the data, we have analysed the characteristics of Irvine HA's customers. When we say 'more than expected', this means 'compared to the characteristics of Scotland'.

We found that:

-We do not have information regarding the ethnicity of 23.89% of our tenants as this either has not been collected or the tenant has preferred not to say.

- 67.7% of our tenants identify as White Scottish. This is significantly (16.3%) below the national average, however this is probably due to the higher number of those who consider themselves to be White British - 11.82%.

- 1.9% of our tenants identify as White English. This is as expected.

-0.34% of our tenants identify as Asian, Asian Scottish or Asian British. This is in line with data published in the Scottish Census 2011.

-1.6% of our tenants identify as White Polish. This is as expected.

-20.95% of our tenants are over the age of 64. This is as expected.

- 58% of our tenants are female, while only 42% of our tenants are male. This is a marked difference from the national average which is a 51/49% split, however, we do not hold information on all household members, only those who are tenants, so these figures do not provide the full picture.

In Dumfries and Galloway 14.59% our tenants identified themselves as having a disability, which is lower than the average for the local authority by 7.21%.

In East Ayrshire there is a far greater disparity in the figures; only 7.93% of our tenants have identified themselves as having a disability, whilst the local authority average is 22.1%.

However, in North Ayrshire 20.53% of our tenants identified themselves as having a disability, which is in line with the local authority's data.

In total, 18.69% of our tenants identify themselves as having a disability. This is as expected.

Whilst we hold information on the majority of our tenants, the gaps in our data make customer profiling less easy.

Board Profile:

- 45.5% of Board members are female.
- 72.7% of our Board members identify as White Scottish.
- 18.2% of our Board members identified themselves as Other British.
- 90.9% of our Board members identified themselves as not having a disability.
- 9.1% of our Board members did not provide any disability or ethnicity information to us.

Staff Profile:

- 81.1% of our staff are female.
- 82.1% of our staff identify as White Scottish.
- 15.4% of our staff identified as White Other British.
- 2.5% of our staff identified as Irish.
- 5.1% of our staff identified themselves as having a disability.

Objectives | customers

Objective 1 Getting to know our customers

What	Why	Outcomes	When
Continue to collect customer diversity information, ensuring that it is stored securely and meets the GDPR. We will use this information to better understand the needs of our customers and identify and shape our services accordingly.	To build up a better “picture” of our customers, including their race, age, any disabilities, sexual orientation and religious and cultural requirements. This will provide us with an understanding of the issues our tenants are facing.	IHA will provide tailored services that are accessible to all customers, taking into account individual needs wherever possible.	December 2020

Objective 2 Supporting our customers

What	Why	Outcomes	When
Continue to work closely with local community organisations and health services representing specific groups ensuring that our Tenancy Sustainability Team are equipped with the knowledge they need to engage with and support our most vulnerable customers.	To prevent homelessness and enable greater tenancy sustainability.	To ensure that we understand and can identify our customers' needs and signpost them to the right agencies to offer support at the time when they need it most.	June 2020

Objectives | customers

Objective 3 Involving our diverse communities

What	Why	Outcomes	When
Analyse the profile of our Customer Panel to understand how representative its membership is. Using the results of this analysis, try to recruit more members from any under-represented groups from our communities.	In order to have a genuine representation from a cross section of the communities where we are based.	To ensure that the opinions from our Customer Panel are likely to be representative of our whole communities, to ensure that decisions to shape our services are made in a way that will benefit the most customers and not exclude any groups.	July 2020

Objectives | staff

Objective 1 Getting to know our staff

What	Why	Outcomes	When
Continue to encourage 100% of staff to have completed their diversity profile on the HR system	To ensure we have an accurate profile of our staff, to monitor the diversity of who is joining and leaving the organisation, those accessing training and promotion opportunities and those subject to disciplinary action.	Irvine Housing Association will have a clear evidence base to understand and address key and emerging issues in its workforce. It will also be able to ensure that throughout their employment, all employees are treated fairly and with dignity and respect.	December 2020

Objective 2 Promoting our staff groups

What	Why	Outcomes	When
Increase local involvement where appropriate in the Riverside Group's three staff groups which represent different diversities: * ENABLE * Spectrum * ORIGIN	To ensure the staff groups have as wide and diverse a range of members as possible.	Staff feel they have a "voice" in the wider organisation and have an opportunity to be heard, by helping to influence and shape policies and services.	June 2020

Objectives | staff

Objective 3 Creating an inclusive environment for customers and staff

What	Why	Outcomes	When
<p>100% of staff to have undergone equality and diversity e-learning.</p> <p>100% of managers to have undergone unconscious bias training.</p>	<p>We support all our staff and equip them to understand the principles of equality and diversity and how to apply them to their day to day work.</p>	<p>Irvine Housing Association will ensure that all staff and customers are treated with fairness, respect and dignity. We will aim for a working environment which is free from unconscious bias, discrimination, harassment and bullying.</p>	<p>May 2020</p>

Objective 4 Embedding a culture of fairness and respect

What	Why	Outcomes	When
<p>At team meetings, directors will facilitate regular E&D 'tool box talks' or 'did you know' quizzes. Topics will relate to key issues that have been identified as relevant to our locality for instance; disability and long-term chronic health conditions; mental wellbeing; LGBT, and; sectarianism.</p>	<p>Equality and diversity issues remain high on team agendas and staff are supported to understand the key priorities.</p>	<p>A powerful message is cascaded across the business, helping to embed a culture of fairness, respect and dignity throughout Irvine Housing Association.</p>	<p>August 2020</p>

Objectives | staff

Objective 5

What	Why	Outcomes	When

How we will report and monitor on our progress

A progress report will be presented to Board bi-annually, and discussed at Business Assurance meetings quarterly.

- C1. Getting to know our customers: we will measure how much information has been collected against set targets.
- C2. Supporting our Customers: we will assess the training requirements of our Tenancy Sustainability team and monitor which agencies our customers are being signposted to.
- C3. Involving our Diverse Communities: we will analyse the current profile of our customer panel, at the start and the end of the process.
- S1. Getting to know our staff: we will encourage staff to complete their HR profile, while ensuring we treat everyone with respect and dignity.
- S2. Promoting our staff groups: we will promote the staff groups and make them more accessible by explaining what they are, how you join, and what they do.
- S3. Creating an inclusive environment for customers and staff: we will monitor the training undertaken by managers and staff.
- S4. Embedding a culture of fairness and respect: we will ensure we discuss, key identified issues at team meetings.

Local context

Irvine Housing Association owns and manages just over 2,200 social housing properties across Dumfries, Ayrshire and Arran.

Offices and Agile Working:

The main office is in Irvine and delivers a range of services including, operational service delivery, strategic planning, finance, and development. A second office in Dumfries provides operational service delivery to customers living in this area.

An agile working culture is becoming more embedded across the association, with staff equipped and supported to deliver services across our neighbourhoods and the wider geography, direct to our customers.

Shared Services:

As well as staff employed by Irvine Housing Association, the Irvine office is home to a customer service centre and an income collection team, both of which are part of the Riverside Group's shared services.

Supported and accessible housing:

We offer a 24 hour sheltered housing support service in two locations in Kilwinning, which is delivered by wardens during the day and by our contact centre at night.

Almost 16% of our homes are bungalows with many of them suitable for people who need amenity or accessible housing.

Ayrshire:

The northern part of the region operates across North and East Ayrshire with an office in Irvine serving 1,878 properties. These homes are mainly clustered around the towns of Irvine, Kilwinning and Drongan.

North Ayrshire has seen some of the largest increases in deprivation since 2012 and now has the fourth largest

local share of Scotland's most deprived areas, according to the Scottish Index of Multiple Deprivation. This ranking is reflected in the area's unemployment rates, the lower average income and the high number of people with long term health issues or disabilities.

The population of North Ayrshire is in decline (whilst the Scottish population continues to rise) and it is projected to fall by 8.8% between 2012 and 2037.

The population is also an aging one, meaning that the number of people aged over 64 in this period is predicted to rise, whilst the number of younger people will fall.

Arran:

We have 50 properties on the Isle of Arran. Arran is a rural island community, with a regular ferry service to the mainland. Providing support to tenants on an island can bring with it a greater

challenge. Amenities on the island are more limited and, in severe weather, ferries are unable to operate and the community can be cut off from the mainland.

Dumfries & Galloway:

The office in Dumfries provides predominantly general needs housing with a total of 387 units, the majority of which are in Stakeford.

The population of Dumfries has 5% more people over the age of 64 than would be expected, at 21.8% of the population. As many of our properties are four-in-a-block, we have a number of ground floor homes of various sizes and to suit different needs.

Contact us

If you have any queries you can contact us in the following ways:

Call us:

You can contact us on the phone at any time on 0345 112 6600

Email us:

info@irvineha.co.uk

Write to us:

44-46 Bank Street, Irvine, Ayrshire, KA12 0LP

Follow us on Facebook or Twitter @IRVINEHA

Date:	12 November 219
Subject:	Irvine Customer Plan
Author:	Heather Anderson
Sponsor:	Paul Hillard
Appendices:	Appendix 1: Irvine Customer Plan
Action:	Decision
Data Class:	Public

EXECUTIVE SUMMARY

The Association has seen a continued decline in levels of customer satisfaction since April 2018, this is reflected across the whole of Group. A customer satisfaction action plan was developed in July 2019 which included actions relating to improving communication methods with customers and delivering customer care training to staff, however the decline in customer satisfaction has continued.

A more in-depth and comprehensive Group wide Customer Plan was developed in September 2019, which includes actions relating to: Customer Service Centre processes, working with hard to reach and vulnerable customers, carrying out further analysis of customer feedback and considering the impact of methodology on satisfaction results, and establishing service standards. Improving customer satisfaction is a key priority for the Association and for Group.

Work has been done to develop an Irvine Customer Plan which is closely aligned to the Group plan but reflects specific Irvine priorities and context. Board is asked to note the actions contained in the plan, attached to this report as Appendix 1.

RECOMMENDATION

It is recommended that Board notes the actions contained in the Irvine Customer Plan and the work that is, and will be, ongoing over the following year to improve customer satisfaction levels.

1 Proposal

The Irvine Customer Plan is attached to this report as Appendix 1.

Strategic Fit – The aim of the plan is to improve customer satisfaction levels which reflect a number of outcomes in the Scottish Social Housing Charter.

Corporate Plan – The Irvine Customer Plan reflects the corporate aim to be “Acknowledged by customers as a first class provider”.

Consultation – Actions within the Plan have been identified from ongoing customer feedback, customer scrutiny reports, consultation sessions held with customers, and discussions with frontline staff.

2 Implications

Delivery: It is anticipated that the actions in the Customer Plan can be delivered within existing resources.

Communications: The plan will be discussed with all frontline staff.

Resources: It is anticipated that the actions in the Plan can be delivered within existing resources.

Procurement: There are no procurement implications as a result of this report.

Training: Relevant training will be provided to staff where applicable.

Risk: The risks associated with non-delivery of this proposal are:

- Failure to improve customer satisfaction levels and negative reputational impact.

There are no risks associated with delivery of the plan.

Timescales: The actions contained within the plan each have specific timescales attached to them with all actions to be completed by March 2021.

Legal: There are no legal implications as a result of this report.

Policy: This proposal conforms with our ED&I policy and has been subject to an Equality and Diversity Impact Assessment.

3 Recommendation

It is recommended that Board notes the actions contained in the Irvine Customer Plan and the work that is, and will be, ongoing over the following year to improve customer satisfaction levels

Theme	Deliverable	Overall owner	E&D Considerations	Detailed actions / deliverables / milestones	Target date	Who?	Complete?	Progress & Comments
Customer Experience 1	Develop new service standards aligned as far as possible to Group and publicise to all staff and customers.	Heather Anderson	Is Tailoring our Services in scope? What commitments do we make about the accessibility of our services and how flexible we are to meet customer needs?	Implement an engagement exercise with existing RTOs and Customer Panel members to agree what service standards should look like.	1st December 2019	[Redacted]	No	
				Assess impact on resources of achieving proposed service standards and agree with operational managers.	Dec-19	[Redacted]	No	
				Seek Board approval for service standards and publicise on website, social media and service updates etc.	Feb-20	[Redacted]	No	
				Develop a performance framework for service standard compliance.	Feb-20	[Redacted]	No	
Customer Experience 1	Gain an indepth understanding of the current customer experience and complaints drivers, and use this information to inform a review of our complaints policy and process	Heather Anderson		Implement a Customer Panel Scutinv project on the	1st Januarv 2019	[Redacted]	No	
				Carry out a workshop session with BMG to gather further in depth analysis of our customer survey results and methodology.	1st December 2019	[Redacted]	No	
				Review our customer complaints policy and process and implement revised approach.	1st January 2019	[Redacted]	No	
Customer Experience	Review actual call back response times (within the 24 hours), and consider reducing response time to 12 hours.	Morag/Heather			Jan-19	[Redacted]	No	
Customer Experience	Implement bespoke customer feedback projects across areas or functions where satissfaction is lowest.	Anne-Marie/Heather		Work with BI&I team to target customer feedback projects to specific areas and functions with poor satisfaction using bespoke methododlogy as needed.	Mar-20	[Redacted]	No	
Customer Experience 1	Ensure all staff undertake new customer service training programme developed by Group which embeds Our Riverside Way.	Heather Anderson		Embed the new customer service training in 121s, new staff inductions and performance improvement plans and work with HR to deliver sessions in Irvine.	From November 2019 and ongoing	[Redacted]	No	
	Arrange for internal training to be provided by Irvine CSC to all staff on customer service techniques.	Heather Anderson			Jan-20	[Redacted]	No	
Customer Experience	Arrange a meeting with Karen Dooley, CSC reps and Irvine leadership team to review and discuss current CSC service for Scottish customers.	Paul Hillard		Initial meeting to be held to discuss CSC services to Scottish customers.	Nov-19	[Redacted]	No	
Customer Experience 1	Implement the new Customer Contact Strategy across Irvine and identify additional ways to increase and promote self service options , information and communication with customers.	Karen Dooley	Would any particular customer groups disadvantaged if we were to promote certain contact methods, do we have	Group wide Customer Contact Strategy launched	Oct-19	[Redacted]		Away day with Customer Services Teams. - need to let James know so it can be included in the colleague engagement plan
				Review current online self service options and work with IT to develop Irvine's self service functionality.	Mar-20	[Redacted]	No	
				Complete review of tenancy sign up process and development of tenancy and property information in video format.	Feb-20	[Redacted]	No	Initial property profile video developed, to be reviewed and final format agreed. Tenant working group has met regarding tenant handbook video and action plan developed.
				Work with Group colleagues to review current process of automated payments.	1st December 2019	[Redacted]	No	Initial meeting held to discuss ongoing issues regarding automtaed payments and action plan developed.
				Trial online web chats/discussion forums between customers and operational managers	1st December 2019	[Redacted]	No	

Theme	Deliverable	Overall owner	E&D Considerations	Detailed actions / deliverables / milestones	Target date	Who?	Complete?	Progress & Comments
Customer Perception	Carry out an assessment into the affordability of current rent levels and value for money perceived by customers.	Morag/Heather		Implement an affordability assessment involving current tenant households of various sizes, compositions and employment status.	Jan-20	[REDACTED]	No	Initial work undertaken using SFHA Tool.
Customer Perception	Develop a monthly leaflet issued to all tenants which includes information on use of rental income, reason for rent increases and rent comparisons.	Morag/Heather			Jan-20	[REDACTED]	No	
Customer Perception	Increase communication to customers around planned improvement programmes and property investments.	John Watson		Include planned investment dates in new property profile videos and information provided at viewing stage.	Apr-20	[REDACTED]	No	
Customer Experience 2	Optimise Contact Centre: <ul style="list-style-type: none"> • Launch new customer centric metrics (First Contact Resolution, Wait time consistency) • Redesign call routing to improve first contact resolution • Introduce improved resource planning technology • Align contact centre shifts to customer demand • Implement Salesforce Phase 1 – improved webchat, e-forms, scripts/ guidelines/knowledge base – empowering colleagues to resolve more queries at first point of contact 	Karen Dooley		Launch new customer centric metrics (First Contact Resolution, Wait time consistency)	Jul-19	[REDACTED]	Yes	Launched but need to be embedded - MI issues resolved.
				Redesign call routing to improve first contact resolution	Aug-19	[REDACTED]		Project within customer optimisation programme, scoping done, looking at timelines for mobilisation
				Align contact centre shifts to customer demand	Nov-19	[REDACTED]		Full shift review to commence. AHT measurement within Unify incorrect. Examples sent to Maintel and Unify ahead of a session to be held by 12.09.19
				Implement Salesforce Phase 1 Introduce improved resource planning technology	Mar-20 TBC	[REDACTED]		On track - CSC call guides, processes etc Collating requirements & completing investigation report. Milestones are as follows: <ul style="list-style-type: none"> • Issue the updated requirement specification for sign off – 16/08 • Review & sign off window – 19/09 to 20/09 • Compare Injixo to the signed off requirements – 21/08 • 3rd Workshop: Use requirements to confirm solution options with Architects and the business – 22/08 • Draft and distribute an investigation report outlining the results of the above activities, the options available and a recommendation for a way forward – 28/08 • Review & sign off window – 29/09 to 04/09 • Once signed off, the investigation report will be submitted to the Design Authority seeking approval to proceed with the recommended changes – 06/09

Theme	Deliverable	Overall owner	E&D Considerations	Detailed actions / deliverables / milestones	Target date	Who?	Complete?	Progress & Comments
Customer Experience 2	Remove barriers to customers obtaining a service from us: • Introduce Customer Effort Score • Develop action plan to address shortcomings/remove barriers to service	Patrick New	Will customer effort score be available broken down by diversity strands so that we can address any disparity?	First set Customer Effort score results available Action Planning Session in Customer Services and C&S Leadership Teams (to include other customer insight - not just removing barriers to service)	Aug-19 11/9/19 Customer Service	[REDACTED] [REDACTED]	Yes	Report circulated to Patrick New and Ian Gregg 19th Aug - findings to feed into Customer Plan Insight workshop 3rd Oct Customer Service Session arranged. Katie Kimber-Perry to speak to C&S to arrange their session
Customer Experience 2	Launch customer service 'ninja squad', including customers and subject matter experts from teams across the business, increasing capacity to deliver rapid problem solving and service improvements	Karen Dooley		Recruit external specialist resource Identify topic for first rapid improvement event Carry out first ninja event Implement improvements	Oct-19 Oct-19 Oct-19 Nov-19	[REDACTED] [REDACTED] [REDACTED] [REDACTED]		Paul Swift acting as lead in the interim until recruited 40 Problem statements are defined - 21 quick wins and 19 long term changes. Priorisation to be complete by 06.09.19 Need to define role for 'business ninjas' - how do identify SMEs and make clear what they want from them - first event to be held September
Customer Experience 2	Develop customer journey design capability within Riverside to ensure all processes are designed around customer needs	Nick Formby		Options paper to be developed.	Nov-19	[REDACTED]		
Customer Perception 2	Increase the Association's visibility at a local level through engagement with local community groups and events and implementing more wider role initiatives.	Heather Anderson		Deliver an IHA Fun Day.	May-20	[REDACTED]	No	
Customer Experience ##	Embed new customer satisfaction targets and performance requirements in asset contract monitoring meetings and increase performance monitoring across all key contract	John Watson		Increase remit of the charity working group to focus on assisting our most vulnerable tenant households. Discuss new customer satisfaction targets with all contr	Jan-20 1st January 2020	[REDACTED] [REDACTED]	No Partly	
Customer Experience 1	Review actual repairs completion times and consider published timescales.	John Watson/Heather Anderson		Increase performance reporting of all asset services complaints and customer feedback through quarterly regional report. Internal consultation & external benchmarking Consultation with customers via the Customer Panel	Aug-19 Mar-20 Mar-20	[REDACTED] [REDACTED] [REDACTED]	Yes No No	Report complete and now being issued on a quarterly basis and discussed an performance meetings.
				Consultation with contractors and assess impact on resources of any changes. Implement revised published timescales if agreed.	Mar-20 Jun-20	[REDACTED] [REDACTED]	No No	
		John Watson		Review the frequency of incorrect repair diagnosis	Nov-19	[REDACTED]	No	
				Review quality and speed of information provided to customer if follow on repair required.	Nov-19	[REDACTED]	No	
				Implement new process and procedure for communicating information to customers on 'next steps' for an incomplete repair.	Nov-19	[REDACTED]	No	
Customer Experience 2	Develop improved and increased self service options for Irvine customers, including improved online functionality and development of customer portal.	Heather Anderson		Develop a customer portal and improved online functionality for Irvine customers: reporting a repair, managing rent account, reporting a complaint/ASB incident, online payments etc	Dec-20	[REDACTED]	No	

Theme	Deliverable	Overall owner	E&D Considerations	Detailed actions / deliverables / milestones	Target date	Who?	Complete?	Progress & Comments
Customer Experience	2 Make it easier for customers to pay their rent and any arrears online without having to log into a separate website	Alison Stock		Assess if technically possible to pass credentials through from salesforce (when a customer is logged into My Riverside) to a Riverside branded All Pay site where they can pay their rent without having to enter their Payment Reference Number	Aug-19	[REDACTED]		We have a technical solution and have prototyped it. It uses the Branded Allpay gateway with some underlying code to retrieve the customer PRN number from Open Housing. We have engaged with Allpay re the Branded Gateway and they will work with us to Brand it for Riverside. This could take up to 5 elapsed weeks. Meanwhile we will cut the code for the PRN number. Team involved – Chris Lea (CPM), Paul Benton & team. Karen Dooley engaged. This work will be absorbed into the current Self Service Sprint. I will advise when we are ready to go live. There might be a small cost to release the change (PwC). Cost of the Branded Gateway is just under £50 per month –
				Implement technical solution		[REDACTED]		Riverside Website is going to be totally re-built, so
Customer Experience	2 Build customer-friendly web 'how to' content to make it easier for customers to resolve issues without needing to contact us	Marketing and Comms Business Parher		Write / film content	Dec-19	[REDACTED]		meeting with Richard Collinawood, who is overseeing Identified content. Need to speak to James Rae about filming videos & creating a knowledge base. Might have to update with written content in interim.
				Update website	Dec-19	[REDACTED]		Riverside Website is going to be totally re-built, so
Customer Experience	3 Explore interactive smart phone technology to improve repair diagnosis	Ian Gregg		Soft Market Testing	Aug-19	[REDACTED]		meeting with Richard Collinawood, who is overseeing Proposal received, Ian to share - expensive / To pilot QA inspections in Carlisle Q3
Customer Experience	3 Continue to roll out and expand Customer Involvement Strategy and engagement options and review progress.	Anne-Marie/Lyndsay		Produce an annual review of the CIS, identifying successes and areas for improvement.		[REDACTED]		CIS has been promoted throughout all staff groups and to customers and specific projects and focus groups are underway.
Customer Experience	3 Jointly with customers, develop a more effective means for feeding back to customers how we've listened to and responded to their ideas/views/complaints	Anne-Marie/Lyndsay		Develop engagement with customers at a local level through individual neighbourhood initiatives and targeted communications at neighbourhood level.	Feb-20	[REDACTED]		Need to develop and raise visibility of neighbourhood plans and communications which identified specific local information and engagement approaches.
		Anne-Marie/Lyndsay		Refresh links between local RTO groups and Housing Officers and review quality of information provided to local groups.	Feb-20	[REDACTED]	No	
		Heather		Include "You said, We Did" in new monthly customer update, and expand on this to include reasons why some suggestions cannot be implemented.	Apr-20	[REDACTED]	No	
Customer Experience	3 Drive increased engagement by • Introducing Riverside Customer Confidence Hierarchy survey • Developing an action plan to target customer segments which are less engaged • Monitoring engagement through new engagement metrics	Patrick New	Need to review results by diversity strand to identify any groups which are disproportionately dissatisfied.	Introduce Customer Confidence Hierarchy questions			Yes	
				Review results & develop action plan	Oct-19	[REDACTED]		Customer Insight Session 3/10/19
				Amend Customer Satisfaction dashboard / create new dashboard to monitor this and customer effort scores		[REDACTED]		
Tackling Homelessness	4 Work with local CHR partners to agree any changes in Homelessness allocations quotas and implement accordingly.	Heather Anderson	E&D assessment for all Allocations policy changes and amendments.					
Tackling Homelessness	Liaise with Marketing and Comms to develop information for tenants on how we allocate properties and support customers with difficulties within our neighbourhoods.	Heather Anderson			Apr-20	[REDACTED]	No	

Theme	Deliverable	Overall owner	E&D Considerations	Detailed actions / deliverables / milestones	Target date	Who?	Complete?	Progress & Comments
Tackling Homelessness	4 Review our approach to Tenancy Sustainment and resources currently targeted at assisting vulnerable customers.	Clair Christie	E & D impact will be part of the review to ensure all customers are able to access the services they need to sustain their tenancies.	Complete & report on review	Jan-20	[REDACTED]	No	Initial discussions are taking place about the scope and drivers for this review.
Tackling Homelessness	Explore option of increasing Tenancy Sustainment budget, to assist tenants with little or no household items at the start of a tenancy.	Clair Christie/Heather		Assess average requirements for vulnerable tenants to create a functional home.	Jan-20	[REDACTED]	No	
Tackling Homelessness	Deliver 'resilience' training for all frontline staff.	Paul Hillard		Discuss with customers what would really help them in the first few weeks and months of a tenancy.	Jan-20	[REDACTED]	No	
Tackling Homelessness	4 Increase use of patch analysis to identify our most vulnerable and high risk tenant households and develop action plan for each to ensure tenancy sustainment.	Clair Christie		Review the current void standard.	Dec-20 Apr-20	[REDACTED]	No No	
Tackling Homelessness	4 Increase use of patch analysis to identify our most vulnerable and high risk tenant households and develop action plan for each to ensure tenancy sustainment.	Clair Christie		Vulnerable tenant households identified and action plans in place.	Jan-20	[REDACTED]	No	

Date:	21 November 2019
Subject:	Operational Performance
Author:	Heather Anderson
Sponsor:	Paul Hillard
Appendices:	Yes
Action:	Information
Data Class:	Public

EXECUTIVE SUMMARY

This paper and appendix sets out performance across the operational KPIs as at 14th November 2019. Board is asked to consider and note the current performance position.

1 Background

- 1.1 Performance against the agreed KPIs is reported to each Board meeting using the newly developed performance reporting system, Tableau. The dashboards are attached to this report as Appendix 1.

2 Performance Context

- 2.1 The agreed KPIs for 2019/20 for Irvine are:

- Total unadjusted arrears.
- Void rent loss.
- Rent Evictions
- Repairs timescales.
- Compliance
- Tenancy Turnover
- Tenancy Sustainability
- Overall satisfaction
- Listening to Views
- Repairs and Maintenance
- Latest Repair satisfaction
- Complaints Handling
- Complaints resolved at first stage.

3 Performance update and analysis

- 3.1 Performance continues to remain out-with target across all customer satisfaction KPIs, with the exception of complaints resolved at first stage. A new Customer Plan for Irvine has been developed which sets out more detailed and comprehensive actions to try and drive forward improvements, and which reflects the new overarching Group plan. Work is also underway with Group's Customer Insight Team to review current methodologies used for gathering customer feedback. The new Customer Plan is discussed in a separate Board paper.
- 3.2 Arrears levels continue to increase and have adopted a similar pattern each month, largely coinciding with UC payment schedules. Meetings have been held with Income Collection and Housing Officers to increase focus on priority patches and change

internal processes to ensure early face to face visits are being carried out in all cases. Training has been rolled out by the First Alliance Credit Union to ensure officers are routinely encouraging customers to make use of this facility. A wider Income Collection Improvement Plan is in place which focuses on performance management of Income Collection teams, wider training needs and shift patterns.

4 Next steps

4.1 As above.

5 Recommendations

5.1 As described in the Executive Summary.



Evictions



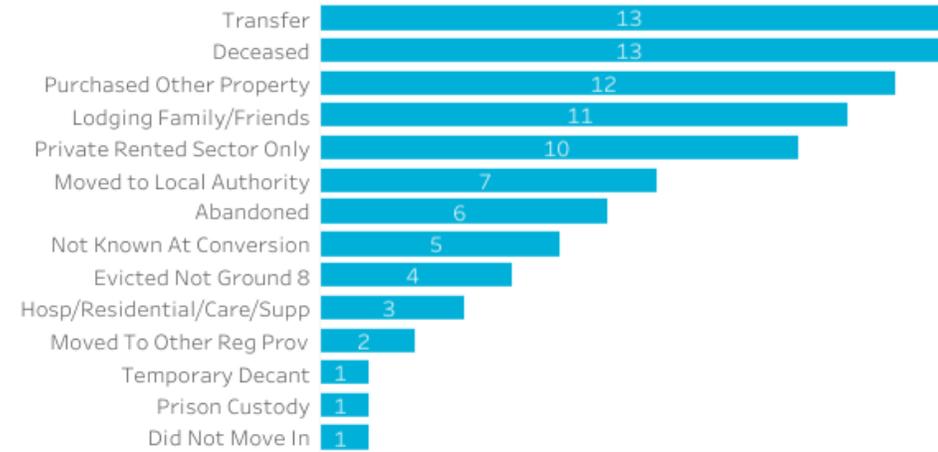
Tenancy Turnover



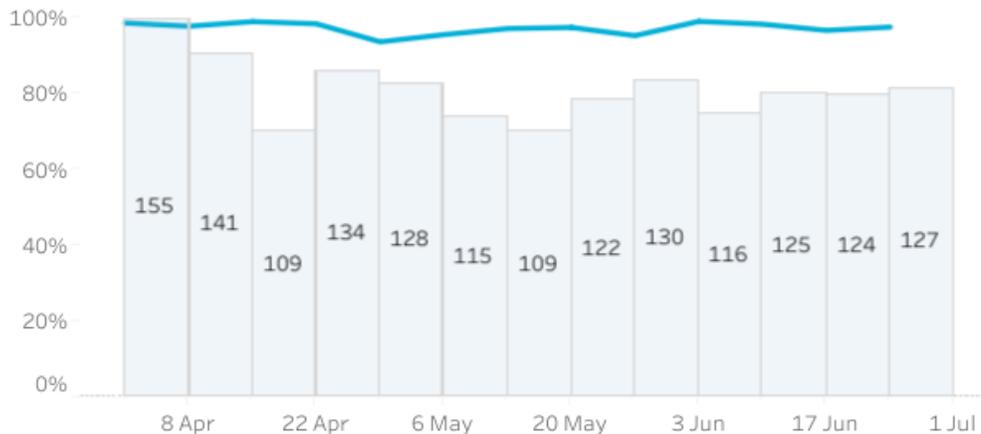
Tenancy Sustainability



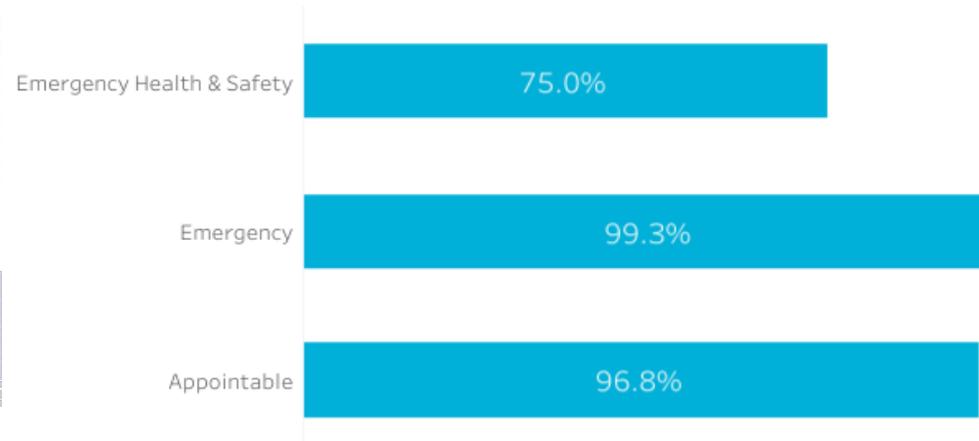
All Ended Tenancies



Repairs Timescales vs Volume of Repairs

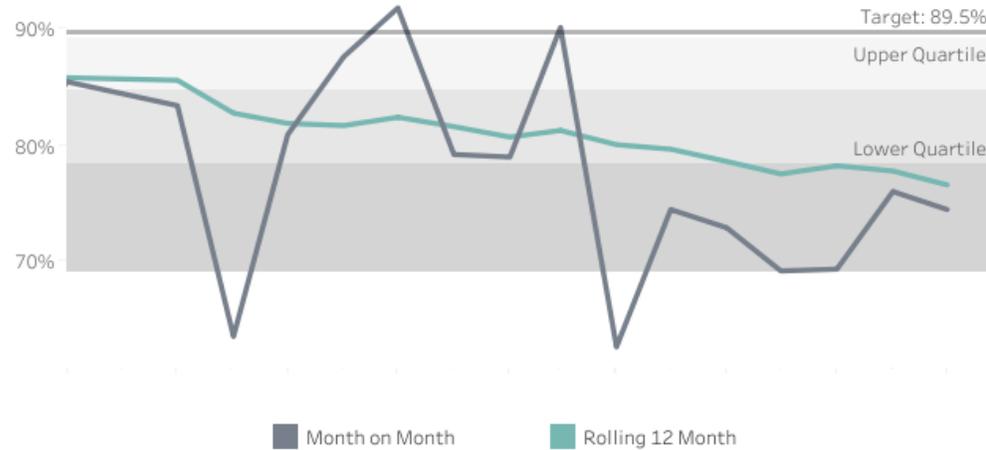


Repairs Timescales by Priority

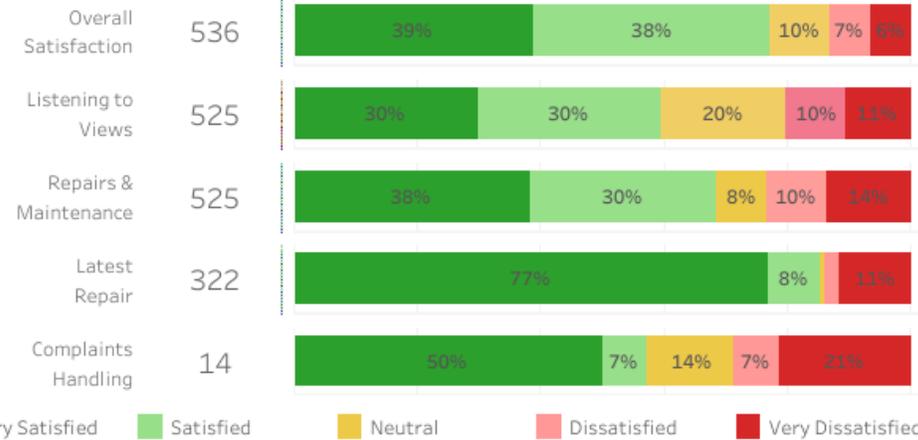




Overall Satisfaction by Month



Responses



Breakdown of Responses

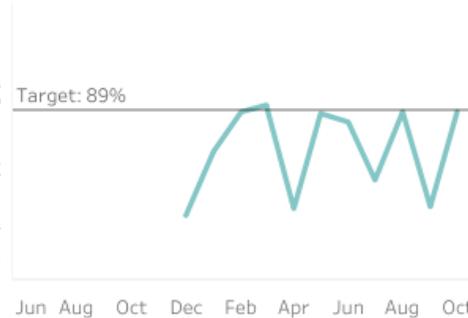
Listening to Views



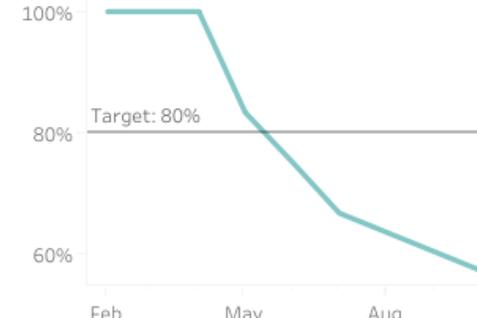
Repairs & Maintenance



Latest Repair



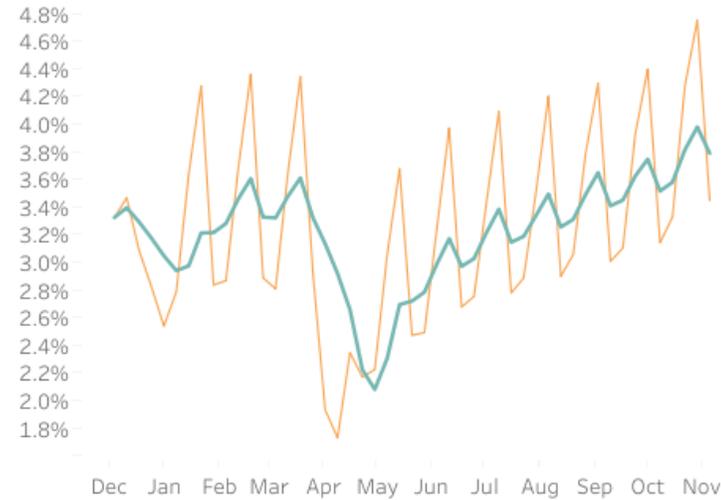
Complaints Handling



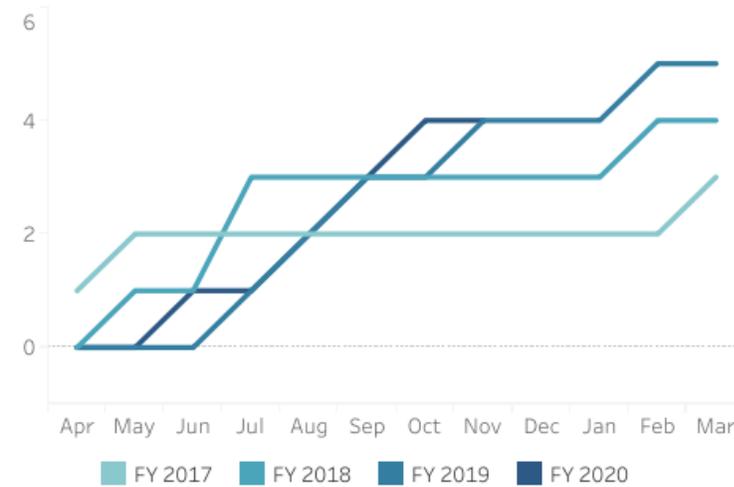
5 Week Arrears
3.97%
£0.41M

Target: 3.06%
£0.31M

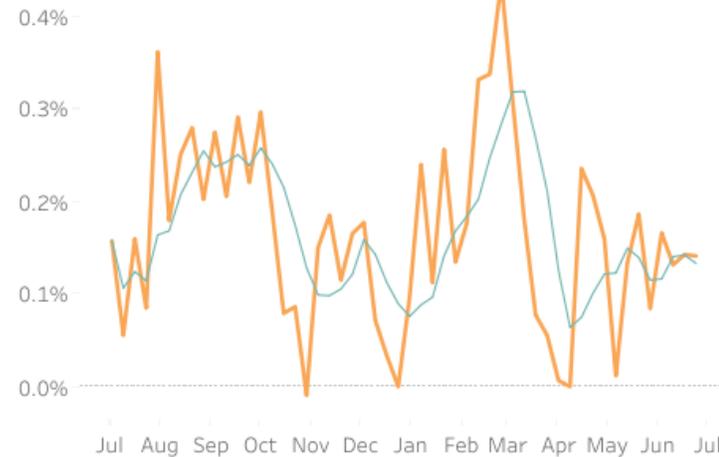
Arrears 5 Week Average and Weekly



Rent Evictions Year on Year



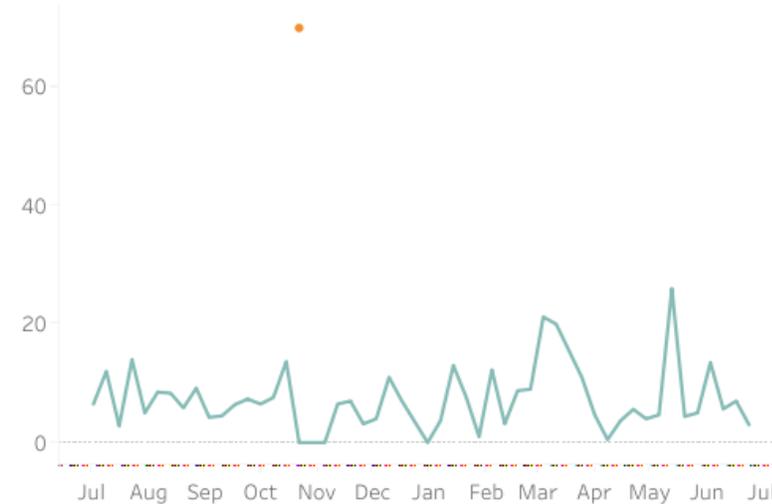
Void Rent Loss Weekly And 5 Week Average



Void Rent Loss
0.18%
£11,897

Target: 0.20%
£4,560

Average Relet Days Available vs Unavailable History



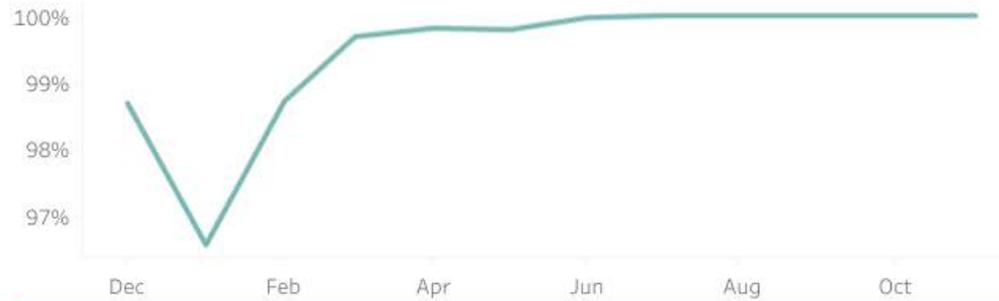
Compliance Dashboard (Beta)

Region
Irvine

Report Date
13/11/2019

<i>Note: Gas Data as of 30/05/2019</i>					
C1 LGSR Compliance	C2 % LGSR Completed on Time	C32 Expired LGSR Ave # Days	C4 Fire Risk Assessments	C9 Overdue FRA High Risk Actions	C14 Active Notices
100.00%	99.07%	27381	100.00%	17	45
0 Expired	20 Out of Time				

LGSR Compliance over Time



C15 Communal Electrical..	C16 Domestic Electrical Inspections	C18 Communal Asbestos..	C21 Overdue Asbestos H..	C24 Legionella Risk Asse..	C26 Overdue LRA High R..	C28 Passenger Lift Inspections
100.00%	50.20%	100.00%		100.00%		
	1,654 Overdue					

High Risk Overdue Actions



Non-Compliance Over Time



Date:	21 st November 2019
Subject:	Managing Director's Report
Author:	Paul Hillard [REDACTED]
Sponsor:	N/A
Appendices:	None
Action:	Noting
Data Class:	Public

EXECUTIVE SUMMARY

This Report is provided to Board to give an update on the following matters where no formal decisions are required at this time:

- Annual Assurance Statement
- Freedom of Information
- Key Regulatory Messages
- Thistle Housing Association
- Succession Planning for Chair

RECOMMENDATION

- It is recommended that Board Members note and comment on the contents of this Report.

1 Annual Assurance Statement

- 1.1 The Association's Annual Assurance Statement was submitted to the Scottish Housing Regulator (SHR) in mid-October. There has been no immediate feedback and we would not expect to receive any view from the SHR until they publish a revised Engagement Plan for the Association at the end of March 2020. The Association's Assurance Statement has been published on the SHR's website. It is also available on our website.
- 1.2 As agreed the improvement actions coming from the self-assessment process have been reported to the Audit and Risk Committee who will now oversee their implementation.
- 1.3 The SHR has announced the 10 landlords that it will be visiting to undertake an analysis of the self-assurance process. Two landlords from our areas of operation are included, North Ayrshire Council and Loreburn Housing Association.

2 Freedom of Information

- 2.1 As Board Members are aware the Freedom of Information (Scotland) Act 2003 became applicable to Registered Social Landlords from 11th November.
- 2.2 The Freedom of Information pages on the Association's website went 'live' the week before the deadline allowing us to make the necessary notification to the Scottish Information Commissioner, which has subsequently been acknowledged. The website pages give guidance about FOI, and provide links to the Associations Publication Scheme and Guide to Information, and to the data/information contained therein. It also provides an 'on-line' form for the submission of Freedom of Information requests.
- 2.3 In line with the authority delegated by the previous Board meeting, the Association has adopted a Freedom of Information Policy, based closely on the SFHA's model policy, and has developed Freedom of Information processes for dealing with requests. Detailed training on this process has been delivered to staff identified as 'subject matter experts' and those likely to be closely involved with requests, included marketing and communications staff. Overview training has also been provided to Irvine HA staff and to coaches from the Customer Services Centre.
- 2.4 A more detailed overview of Freedom of Information. And a review of the early months of its operation in the Association, will be provided to the January Board meeting.
- 2.5 It should be noted that, as agreed in the Association's Guide to Information, the Board papers for this meeting will become available on the website at the next update. This update is scheduled for 1st February 2020.

3 Key Regulatory Messages

3.1 The Managing Director and the Head of Finance and Planning recently attended the SFHA's Finance Conference. One of the main plenary sessions was addressed by Ian Brennan, Director of Regulation at the Scottish Housing Regulator (SHR). During this session he set out some key issues for the SHR and, what they saw as presenting risks. These are summarised below:

- Rent arrears and void loss – both of these have seen steady, if not large, increases over the past few years. The SHR is concerned that this is becoming a trend that will become more material to the sector.
- Tenant and resident safety – post the Grenfell tragedy there is obviously heightened awareness on issues of tenant safety. During the 'Assurance Statement' process some RSLs had reported these as areas of improvement, where they had previously thought they had been compliant. An RSL has also been subject to and Health and Safety Executive (HSE) Improvement Notice. All RSLs must ensure they have sufficient funding in their business plans to ensure compliance with all tenant and resident safety legislation and regulation.
- Rent affordability – sector increases over the last two years have averaged 3.56% and 3.7%, both notably above inflation indicators. The SHR will be considering the levels of rent increase as part of their risk assessments of individual landlords.
- Cyber Security – is considered an emerging risk to the sector given the significance of data control and management and the growing move to the 'digitalisation' of services by landlords.
- Brexit – the need for RSLs to be mindful of the risks associated with whatever form of Brexit that may appear was re-enforced.

3.2 The Association had previously received a letter, sent to all RSLs by the SHR that set out the risks around tenant safety, cyber security and Brexit mentioned above. This was considered by the Audit and Risk Committee meeting held on 4th November. The Committee received assurances in relation to all the matters, but has requested a more information about the Association's protection from cyber crime at its next meeting.

4 Thistle Housing Association

4.1 After a lengthy period of statutory intervention by the SHR, Thistle Housing Association has announced that it will seek to transfer its assets to another RSL. The Association's growth strategy includes the consideration of these type of opportunities. The Managing Director has researched and prepared some preliminary findings regarding Thistle Housing Association. These will be presented verbally for consideration at the Board meeting.

5 Succession Planning for Chair

5.1 Duncan McEachran will reach his maximum term as Chair of the Association at the AGM in 2021. As discussed at the last meeting, Duncan has now had discussions

with nearly all Board members about the potential succession process. An update on these discussions, and consideration of a way forward, will be given at the meeting.

6 Recommendation

- 6.1 It is recommended that Board Members note and comment on the contents of this Report.