

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

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

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

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

HIGHLIGHTS OF IHA'S BOARD MEETING HELD ON 20 MAY 2021

COVID-19 PANDEMIC UPDATE

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

- Following the easing of lockdown restrictions, full service delivery had resumed.
- The backlog of outstanding repairs had been carried out exclusively on the first week of full service delivery being resumed.
- There had been an increase in customer satisfaction levels, however, it was too early to predict any trends given the current operating environment.

ARC RETURN

The Board noted the key statistical information and movements in the Return presented when compared to the previous year's submission and after full consideration, approved the ARC Return for submission to the Scottish Housing Regulator.

FIVE YEAR FINANCIAL PROJECTIONS RETURN

Due to software issues with the upload of information for the Return, the Board agreed to delegate authority to the Chair to approve the Five Year Financial Projections Return for submission to the Scottish Housing Regulator by 30 June 2021.

MEMBERSHIP POLICY REVIEW

The Board approved the revised Membership Policy.

FINANCIAL POLICIES

The Board approved the Group Anti-Money Laundering Policy for use by IHA and agreed to adopt Group's Treasury Policy and also noted the contents of the Group's Tax Strategy.

MONKTON DEVELOPMENT

The Board noted the financial position with regards to the Scottish Government's offer of grant for the proposed development, approved the overall project cost and delegated authority to the Managing Director to enter into the Development Agreement with Persimmon Homes Ltd.

EESH / CAPITAL PROGRAMME

The Board approved additional capital funding in financial year 2021/22 to address the backlog of capital and EESH works arising as a result of the Covid-19 pandemic.

FORMAL REGISTERS

Notes the contents of the Association's formal registers and authorised the Chair's annual sign-off.

ANNUAL WRITE-OFFS

The Board noted the report on the Annual Write-Offs which had been carried out at year end.

PROGRESS REPORT ON DEVELOPMENT PROJECTS

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

PERFORMANCE REPORTS

The Board considered the operational and financial performance reports, noting in particular:

- That the service improvements made to the complaints handling process had made a positive impact on repairs satisfaction levels.
- That despite there being a strong arrears recovery performance at a time when there had been a significant increase in Universal Credit claims, there were likely to be increased challenges moving forward when the furlough scheme ended.
- That the majority of variances in expenditure against budget projections, had been due to a reduction in service delivery and works contract activities due to the pandemic restrictions.

MD'S REPORT

The Board noted the MD's Report which contained updates in relation to current matters which required no formal decisions.

THE RIVERSIDE GROUP LIMITED

IRVINE HOUSING ASSOCIATION

Two Hundred and Forty Second Meeting of the Board held at 5.30 p.m. on
Thursday 20 May 2021 by MS Teams video-conference.

Unconfirmed Minutes

Present:

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

In attendance were: Mr P. Hillard, Mrs D. Boyle, Mr R. Butler,
Miss C. Cameron, Mrs M. Hutchinson and Miss L. Lynch.

Apologies for Absence

Nil.

Declarations of Interests

No Declarations were made.

1. **Preliminaries**

The Chair welcomed all to the meeting.

2. **Minutes of Previous Meeting – 241st Board Meeting held on 25
March 2021**

The minutes of the 241st Board Meeting held on 25 March 2021 were
APPROVED as an accurate record.

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

241st Board Meeting

No updates were reported.

4. **Covid 19 Pandemic Update**

Mr P. Hillard reported that with the recent easing of lock-down restrictions, the Association's full service was now being provided, albeit, staff were not as yet working from the office. The importance of adhering to the safety protocols for visiting customers had been reiterated to all staff involved.

Mr Hillard proposed to cease the production of the Covid 19 Pandemic Update report for future Board Meetings and instead report on any Covid 19 pandemic items in his MD Report moving forward. He undertook to re-introduce the specific update report, should any further periods of lock-down be required. The Board agreed with this approach and expressed their thanks to staff for ensuring that the Association's full service was able to recommence so promptly.

Following queries from the Board, Mr Hillard confirmed that he would incorporate an update in relation to the pandemic recovery process in future MD Reports. He also confirmed that the back-log of outstanding repairs had been carried out exclusively on the first week of lock-down restrictions easing in the last week April, prior to the full repairs service being reinstated in the first week of May. The Board noted that staff appeared to be content with the return to normal service provision.

The Board enquired on the impact on customer satisfaction levels by the return to normal service. Mr Hillard advised that there had been a 5% increase in satisfaction levels, however, it was premature to determine if this would develop into a trend in the current unusual times.

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

5. **ARC Return**

Miss C. Cameron outlined the process for the collation and validation of the statistical information included in the Return.

Miss Cameron highlighted the key movements in figures when compared to the previous year which had been as a result of the Covid 19 pandemic, such as declines in gas safety, emergency repairs and void repairs statistics. It was, however, positive to note improvements in

customer satisfaction, non-emergency repairs and anti-social behaviour, despite cases doubling during the year.

The Board queried if cases of anti-social behaviour had been specific to particular geographical areas. Miss Cameron commented that she expected that issues were being experienced across the stock and had been due to lock-down factors. Mr P. Hillard concurred and stated that he was aware through discussions with peers of a significant increase in cases across the whole of North and South Ayrshire during the past year.

Following a query from Board on the Regulator's comparator tool and the Association's performance, compared to peers, on anti-social behaviour cases resolved, a discussion followed on the varying approaches to reporting performance in this area which ultimately meant that performance was not always being compared on a like for like basis. The Board noted that whilst a significant proportion of the increase in anti-social behaviour had been related to noise nuisance and garden parties etc. which were expected to reduce over time, persistent behaviour would be addressed in line with policies and procedures.

The Board reviewed the content of the ARC and the Global Validation Report and commented that it was a credit to the team to deliver the performance reported. The Board thereafter:

- a) APPROVED the ARC for submission to the Scottish Housing Regulator.
- b) AUTHORISED the Managing Director to approve and submit the return on behalf of the Association.

6. **Five Year Financial Projections Return**

Mrs M. Hutchinson highlighted the software issues which had arisen on the Scottish Housing Regulator's portal which resulted in there not being a complete Return to present for consideration. The Board noted the risk of late submission, should approval of the Return be delayed until the next Board Meeting (30 June 2021).

On this basis, the Board AGREED to:

- a) DELEGATE AUTHORITY to the Chair to approve the 2021 Five Year Financial Projections Return, subject to the Return being retrospectively presented to the June 2021 Board Meeting.
- b) AUTHORISED the Head of Finance & Planning to submit the approved Return to the Scottish Housing Regulator.

7. **Annual Loan Portfolio Return**

Mrs M. Hutchinson advised that further to the Return information currently not being available on the Scottish Housing Regulator's portal, the Regulator had extended the Return deadline. It was therefore proposed to defer consideration of the Annual Loan Portfolio Return to the June 2021 Board Meeting.

The Board thereafter AGREED that the Annual Loan Portfolio Return should be presented to the June 2021 Board Meeting for consideration.

8. **Membership Policy Review**

Mr P. Hillard advised that the Membership Policy had been reviewed and updated to ensure it aligned with the Association's new Rules.

After consideration, the Board APPROVED the revised Membership Policy.

9. **Finance Policies**

Mrs M. Hutchinson highlighted the minor amendments which had been made to the new Anti-Money Laundering Policy following Group Executive Directors' approval. These changes were of an operational nature and related to the sale of properties and also the assistance to homeless customers with regard to the provision of identification.

Following a question from Board on the Anti-Money Laundering Policy, Mrs Hutchinson advised that appropriate wording, which recognised the required consideration of Scottish Law and regulatory guidance applicable to the Association, had been included in sections 1 and 2.

The Board commented on staff awareness of appropriate reporting channels within the Policy. Mrs Hutchinson advised that training on the new Anti-Money Laundering Policy would be provided to staff and the identification of appropriate reporting channels would be incorporated as part of this training.

The Board thereafter:

- a) APPROVED The Riverside Group Ltd Anti-Money Laundering Policy for use by IHA.
- b) AGREED to adopt The Riverside Group Ltd Treasury Policy.
- c) NOTED the contents of The Riverside Group Ltd Tax Strategy.

10. **Monkton Development**

[REDACTED]

[REDACTED]

- [REDACTED]
- [REDACTED]
- [REDACTED]
- [REDACTED]
- [REDACTED]

[REDACTED]

[REDACTED]

The Board NOTED the financial position with regards to Scottish Government Offer of Grant and thereafter:

- a) APPROVED the overall project cost [REDACTED]

- b) DELEGATED AUTHORITY to the Managing Director to enter into the Development Agreement with Persimmon Homes Ltd (subject to confirmation of Scottish Government Funding).

11. **ESSH / Capital Programme**

Mrs M. Hutchinson advised that due to lock-down restrictions during the pandemic, a number of capital and ESSH works contracts e.g. kitchen, bathroom and door/window replacements and cavity wall insulation etc. had not been completed in the previous financial year.

It was therefore proposed that the money allocated from the previous financial year (2020/21) for these works was rolled forward and into the current financial year (2021/22) in order to avoid any further delays to these works being carried out and also in meeting ESSH.



The Board thereafter APPROVED an additional [REDACTED] capital funding in the financial year (2021/22), to address the backlog of capital and ESSH works arising as a result of the Covid -19 pandemic.

12. **Formal Registers**

The Board:

- a) NOTED the entries in the following Registers which had been uploaded to Convene and authorised the Chairman's annual sign-off:
 - i. Declaration of Interests
 - ii. Fraud and Loss
 - iii. Gifts and Hospitality
 - iv. Grant of Benefits

b) NOTED that the Board Members' Declaration of Interests Register would be published on the Association's website.

13. **Annual Write-Offs**

Mrs M. Hutchinson stated that all Write-Offs contained in the report had been processed through the appropriate approval channels in accordance with the Financial Regulations. Mrs Hutchinson confirmed that if there was a chance of recovery of any bulk write-off debts, they would continue to be pursued.

The Board NOTED the report on the Write-Offs which had been carried out at year end.

14. **Progress Reports on Development Projects**

Mr Hillard gave an update on the Association's current development projects, highlighting in particular:

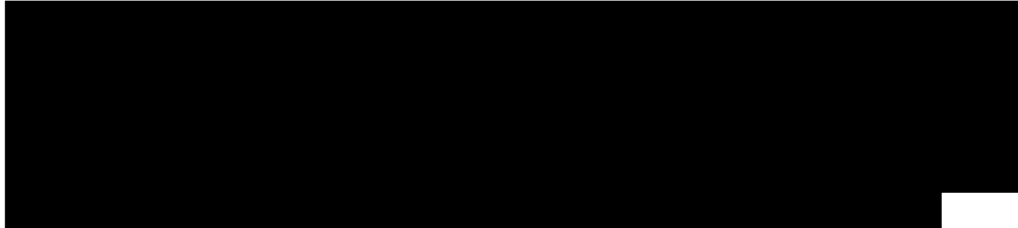
- Kilmarnock Road, Dundonald – the first modular units constructed in the factory would be delivered to the site for the commencement of on-site construction works in early June. In order to raise the profile of this form of construction, it was intended that a pr event would be organised during the Summer when restrictions allowed.
- Tarryholme Phase 2, Irvine – the ground removal works were progressing. The works contract would start on site on 7 June 2021 and appropriate press release would be issued at that point.
- Monkton, South Ayrshire – subject to grant and contract approvals, the works contract would start on site towards the end of the Summer.

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The Board were pleased to note the scale of the current development programme and commented that it was a credit to the staff involved to be able to deliver the planned new housing stock. The Board thereafter NOTED the progress report on the Association's current development projects.

15. **Operational Performance Report**

Mr P. Hillard advised that the favourable arrears position had largely been due to the “rent-free” period at the end of the previous financial year. The Board noted that arrears performance was strong, given there had been an increase of 25% in Universal Claims in the past year.



Following a query from Board in relation to repairs satisfaction and complaint handling, Mr Hillard advised that having a dedicated person dealing with all complaints communications had enabled meaningful information being extracted regarding lessons learned which could be factored into service improvements internally and with contractors moving forward. These improvements would take time to bed-in, however, this approach was proving effective.

Mr Hillard advised that Group also had a Business Information and Insight function in place. It was intended that the Head of Business Information and Insight would attend the June 2021 Board Meeting. An analysis of Irvine data was currently being carried out and information on this process would be available at the June Board Meeting.

The Board commented that although there was currently a strong arrears performance and staff were to be commended for this achievement and managing the large increase in Universal Credit claims, it was likely that the Association was yet to see the full impact of BREXIT, the pandemic and the end of the furlough scheme.

The Board thereafter noted the Operational Performance Report.

16. **Financial Performance Report**

Mrs M. Hutchinson advised that the majority of variances in expenditure were due to activity not taking place when anticipated in the budget. Interest on loans was also less than anticipated due to certain programmed repairs contracts not being completed due to the pandemic.



The Board thereafter noted the Financial Performance Report.

17. **Managing Director's Report**

Mr P. Hillard updated on the following points within the Managing Director's Report:

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Board Succession Planning – there had been a good response to the recent Board Member Recruitment exercise. [REDACTED]

[REDACTED] Interviews were planned for early

June with appropriate proposals being brought for consideration to the June Board Meeting.

Repairs and Maintenance Tendering – Board were pleased to have had sight of the comprehensive tender documentation prior to issue. Board confirmed they were content with the proposals to be involved in the review of appropriate documentation at the various stages of the process and also for Mr J. Strang to participate on the tender evaluation panel.

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

18. **Minutes/Updates**

The Board noted the:

- a) Confirmed minutes of the Neighbourhood Services Committee Meeting held on 25 February 2021 and, also
- b) Group Board Highlights Report covering 25 March 2021.

19. **Any Other Business**

Convene

With the exception of limited printing and cutting and pasting functionality, which would be fed back to Group, the Board advised that they were pleased with capability of the new on-line system. The Board noted that it was intended that guidance would be provided on the best use of the questions facility on convene.

20. **Date of Next Meeting**

Board Meeting - 5.30 p.m. on Wednesday 30 June 2021, by MS Teams video-conferencing.

P. Hillard
Secretary
21 May 2021
PH/db

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