

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.

**245<sup>th</sup> Board Meeting of Irvine Housing Association Limited:  
 Thursday 2 December 2021 at 5.30 p.m. via MS Teams video conference**

**AGENDA**

|      |  | <b>Data Class</b> |
|------|--|-------------------|
| 1.   | Apologies for Absence  |                   |
| 2.   | Declarations of Interest   |                   |
| 3.   | Previous Minutes –<br>Minutes of the Board Meeting held on Thursday 19 August and the Special Board Meetings held on Wednesday 22 September and Thursday 21 October 2021 | Public            |
| 4.   | Matters Arising  |                   |
| 5.   | Substantive Business   |                   |
| 5.1  | Financial Plan   | Restricted        |
| 5.2  | Chair's Action Procedure   | Public            |
| 5.3  | OSCR Annual Return   | Public            |
| 5.4  | Loan Arrangements  | Public            |
| 5.5  | Tenant Board Member Recruitment  | Public            |
| 5.6  | Complaints Policy  | Public            |
| 5.7  | Contract Tender Awards   | Confidential      |
| 5.8  | Progress Reports on Development Projects   | Confidential      |
| 5.9  | Income Collection Performance Report   | Internal          |
| 5.10 | Operational Performance Report   | Public            |
| 5.11 | Financial Performance Report   | Restricted        |
| 5.12 | Repairs & Maintenance Service - Risk Mitigation  | Confidential      |
| 5.13 | Equality, Diversity and Inclusion Action Plan  | Public            |
| 5.14 | MD Report  | Confidential      |

|    |  |  |
|----|--|--|
| 6. | Minutes/Updates:<br>a) Unconfirmed Audit & Risk Committee Minutes – 4 October 2021<br>b) Unconfirmed Group Customer Experience Committee Meeting Minutes – 23 September 2021<br>c) Group Board Core Briefs – July and October 2021 | Confidential<br><br>Confidential<br><br>Confidential |
| 7. | Disclosure   |  |
| 8. | Any Other Business   |  |
| 9. | Date of Next Meeting –<br>5.30 p.m. on Thursday 27 January 2022 – Board Meeting held via MS Teams  |  |

MH / db  
17/11/2021

## 5. Substantive Business

## 5.2. Chair's Action Procedure

|             |  |
|-------------|--|
| Date:       | 2 December 2021  |
| Subject:    | Chair's Action Procedure   |
| Author:     | Morag Hutchinson   |
| Sponsor:    | N/A  |
| Appendices: | Appendix 1: Chair's Action Procedure<br>Appendix 2: Element 35 Correction Report |
| Action:     | Board to note Chair's decision   |
| Data Class: | Public   |

### **EXECUTIVE SUMMARY**

On 4 November we received a communication from Scottish Housing Regulator, indicating some landlords had misreported compliance with SHQS and requesting submissions be checked and any corrections submitted by 12 November.

Having examined the most up to date technical guidance on this matter, it was found that our data needed to be corrected.

Given the tight timescales, approval of the data correction was sought under Chair's Action procedure.

### **RECOMMENDATION(S)**

The Board is asked to note the Chair's decision in line with the Chair's Action Procedure in relation to:

- ARC Data Correction

## **1 Background**

- 1.1 The Association's Governance Framework document provides, at paragraph 1.8 that where urgent decisions which do not permit delay are necessary between meetings, the Chair is authorised to take decisions with the advice of the Managing Director, or Executive Team (as the case may be) and following as wide a consultation with Board or Committee Members as time permits.
- 1.2 On 4 November 2021 the SHR contacted Registered Social Landlords (RSLs) to advise there had been a large scale oversight of the fact that the revised Scottish Housing Quality Standard (SHQS) Element 35 had been implemented by the Scottish Government from 1 January 2021 which meant the previous SHQS standards had been superseded by Energy Efficiency Standard for Social Housing (ESSH).
- 1.3 Following an investigation by relevant officers it was found that the data we submitted was incorrect under this new guidance and as such we were required to submit a data correction by no later than 12 November 2021.
- 1.4 Following a comprehensive review of our data, the calculation of the revised figures was completed on 9 November.
- 1.5 The Chair's decision in this matter is attached at appendix one.
- 1.6 Further information on the investigation and the required corrections is attached at appendix two.

## **2 Recommendation**

- It is recommended that Board:
  - Note the Chair's decision to approve the ARC Data Correction

Irvine Housing Association Board (“the Association”)  
RECORD OF DECISIONS OF THE CHAIR UNDER  
CHAIR’S ACTION PROCEDURE

**HEADING – ARC data correction**

**1 BACKGROUND**

- 1.1 The Association’s Governance Framework Document provides, at paragraph 1.8 that where urgent decisions which do not permit delay are necessary between meetings, the Chair is authorised to take decisions with the advice of the Managing Director, or Executive Team (as the case may be) and following as wide a consultation with Board or Committee members as time permits.
- 1.2 A record of those consulted and of their views should be made.
- 1.3 Such decisions must be subsequently put before the next meeting of the Board or Committee for noting, and recorded in the minute.

**2 CURRENT CIRCUMSTANCES**

- 2.1 The Annual Return on the Charter was approved by Board and submitted to the Scottish Housing Regulator in May 2021.
- 2.2 On 4 November 2021, an email was received from SHR indicating that there had been some confusion regarding compliance with SHQS and requesting the landlords check their ARC submissions to ensure compliance with the guidance.
- 2.3 On further investigation it came to light that we are one of the landlords who have misinterpreted the guidance and as a result, we are required to submit a data correction by no later than 12 November 2021.
- 2.4 Full details are contained at appendix 1.
- 2.5 It is requested that Chair approves the data correction in order to ensure we can meet the required timescales.

**3 DECISION**

- 3.1 The Chair has therefore decided, following the above discussion/s, to:
- 3.1.1 approve the data correction and submission to SHR.

32 This decision will be put to the Board for noting at the next Board meeting.

SIGNED:



CHAIR

DATE: .....

*11<sup>th</sup> Nov 2021.*

## Scottish Housing Quality Standards (SHQS) Element 35 – Data Correction

Irvine Housing Association (now Riverside Scotland) submitted the Annual Return on the Charter (ARC) 2020/21 to the Scottish Housing Regulator (SHR) in May 2021. In November 2021 the SHR contacted Registered Social Landlords (RSLs) to advise that there had been a large scale oversight of the fact that the revised Scottish Housing Quality Standard (SHQS) Element 35 had been implemented by the Scottish Government from 1 January 2021, this meant that previous SHQS standards had been superseded by Energy Efficiency Standard for Social Housing (EESH) as stated in the [Scottish Government's SHQS Technical Guidance for Social Landlords](#) page 8:

| ANNEX C: MUST BE ENERGY EFFICIENT (1 ELEMENT) |   |                                   |   |
|---|---|-----------------------------------|---|
| Element reference number                      | Description of elements   | Element type                      | Further interpretation and information for social landlords   |
| 35 (amended)                                  | Homes should meet the first EESH milestone by 31 December 2020 and the second EESH milestone by 31 December 2032. | Internal and external to dwelling | The previous energy efficiency elements of SHQS are superseded by the Energy Efficiency Standard for Social Housing (EESH) from 1 January 2021. Guidance on EESH is available here: <a href="https://www.gov.scot/policies/home-energy-and-fuel-poverty/energy-efficiency-in-social-housing/">https://www.gov.scot/policies/home-energy-and-fuel-poverty/energy-efficiency-in-social-housing/</a> . |

Essentially what this means is that if properties failed the Energy Efficiency Standard for Housing (EESH) as of the date of implementation, they also failed SHQS under element 35. The SHR realised that a large number of RSLs had reported less SHQS failures than EESH failures, which under these new standards was not a possibility. The SHR contacted all RSLs on 04 November 2021 to ask that the figures be checked for accuracy, with a correction to be returned to them by 12 November 2021.

Irvine Housing Association found that this had been the case and that the data submitted was incorrect under new guidance. The Asset Services Manager and Asset Services Team Leader examined the data in detail, and as a result the following corrections made:

### 6 SHQS percentage of stock meeting SHQS

|  |      |
|--|------|
| 6.1 The total number of properties within the scope of the SHQS: |      |
| 6.1.1 At the end of the reporting year                           | 2306 |
| 6.1.2 Projected to the end of the next reporting year            | 2333 |

|   |                      |
|---|----------------------|
| 6.2 The number of properties meeting the SHQS:        |                      |
| 6.2.1 At the end of the reporting year                | <del>2278</del> 1984 |
| 6.2.2 Projected to the end of the next reporting year | <del>2305</del> 2144 |

|  |                          |
|--|--------------------------|
| 6 – Percentage of stock meeting the SHQS at the end of the reporting year                | <del>98.79%</del> 86.04% |
| 6 – Percentage of stock meeting the SHQS projected to the end of the next reporting year | <del>98.79%</del> 91.89  |

### C9 SHQS Stock Summary

|        |  | End of the reporting year | End of next reporting year |
|--------|--|---------------------------|----------------------------|
| C9.1   | Total Self-contained stock                                 | 2306                      | 2333                       |
| C9.2   | Self-contained stock exempt from SHQS                      | 0                         | 0                          |
| C9.3   | Self-contained stock in abeyance from SHQS                 | 5                         | 5                          |
| C9.4.1 | Self-contained stock failing SHQS for one criterion        | <del>23</del> 317         | <del>23</del> 184          |
| C9.4.2 | Self-contained stock failing SHQS for two or more criteria | 0                         | 0                          |
| C9.4.3 | Total Self-contained stock failing SHQS                    | <del>28</del> 322         | <del>28</del> 189          |

|      |                        |                      |                      |
|------|------------------------|----------------------|----------------------|
| C9.5 | Stock meeting the SHQS | <del>2278</del> 1984 | <del>2305</del> 2144 |
|------|------------------------|----------------------|----------------------|

**C9.6 Total self-contained stock meeting the SHQS by local authority**

|                     | End of the reporting year | End of next reporting year |
|---------------------|---------------------------|----------------------------|
| Dumfries & Galloway | <del>386</del> 370        | <del>386</del> 370         |
| East Ayrshire       | <del>206</del> 192        | <del>206</del> 192         |
| North Ayrshire      | <del>1686</del> 1422      | <del>1686</del> 1555       |
| South Ayrshire      | 0                         | 27                         |

The Chair and Managing Director are asked to approve these amendments. The Correction will then be sent to the SHR, adhering to the Data Correction Policy Guidelines, by the deadline of 12 November 2021.

## 5.3. OSCR Annual Return

|             |                                   |
|-------------|-----------------------------------|
| Date:       | 2 December 2021                   |
| Subject:    | OSCR Annual Return                |
| Author:     | Donna Boyle                       |
| Sponsor:    | Morag Hutchinson                  |
| 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**

The Board is asked to review the content of the Annual Return and approve its on-line submission 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. The Association's Annual Return has been prepared and is attached at Appendix 1 for information.

1.4 Subject to approval, the Annual Return will be submitted on-line via OSCR's website prior to the 31 December 2021 deadline.

## 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: The Return has been prepared by the Governance & Company Secretarial Assistant and has been checked by the Interim Managing Director & Company Secretary. Subject to Board approval, the Return will be submitted to OSCR on 3 December 2021.

## 3 **Recommendation**

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

# OSCR Annual Return Submission

The screenshot shows the OSCR online portal interface. At the top, there are navigation links for Home, My Charity, and Annual Return Details. The main heading is "Charity : SC042251 - Annual Return : SC042251.2021.1". Below this, there is a section for "Annual Return Management" with a link to "Annual Returns". The "Fill in Annual Return" section features a progress bar with three steps: "Annual Return" (checked), "Accounts" (checked), and "Declaration" (checked). Below the progress bar is a "Key Charity Details" section with the following information:

- Charity Number: SC042251
- Legal Name: Irvine Housing Association Limited
- Former Legal Name

The Windows taskbar at the bottom shows the time as 11:34 on 11/11/2021.

This screenshot shows the "Former Legal Name" form within Section A. The section title is "Section A" and the sub-heading is "Confirm principal contact details/supply changes". A note states: "If the address given is a charity trustee's address, the charity trustee's name will be shown on the Scottish Charity Register e.g. 'Charity Trustee - Mrs A Smith'". The form fields are as follows:

- Title:
- Forename:
- Forename:
- Surname:
- Suffix:
- Position in the organisation:
- Address Line 1:
- Address line 2:
- Address line 3:
- Address line 4:
- Address Line 5:
- Postcode:

The Windows taskbar at the bottom shows the time as 11:35 on 11/11/2021.

OSCR | Home x Fill in Annual Return x +

https://oscronline.oscr.org.uk/Oscr/Monitoring/AnnualReturn/SetPrincipalContactInfo/321010

Irvine

Address line 3  
Ayrshire

Address line 4

Address Line 5

Postcode  
\* KA12 9LP

Country  
\* Scotland

Please enter phone and fax numbers without spaces.

Telephone number  
\* 01294316753

Mobile number

Fax number

Email  
\*

Principal Office Or Trustee Address  
\* Principal

Website Address  
www.riversidescotland.org.uk

Alternative Contact Email  
\*

Save Save & Next

Windows taskbar: ENG 11:35 11/11/2021

OSCR | Home x Fill in Annual Return x +

https://oscronline.oscr.org.uk/Oscr/Monitoring/AnnualReturn/SetAnnualReturnInfo/321010

Annual Return Accounts Declaration

Key Charity Details

Charity Number  
SC042251

Legal Name  
Irvine Housing Association Limited

Section A (continued)

1. Accounting Reference Date  
31/03/2021

2. Gross Income  
\* 11231000

3. Gross Expenditure  
\* 7490000

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.riversidescotland.org.uk/about-us/how-were-doing/financial-statements/

5. Total Number Of Charity Trustees  
\* 9

6. Total Number Of Paid Staff  
\* 36

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

Windows taskbar: 16:22 17/11/2021

OSCR | Home x Fill in Annual Return x +

https://osconline.oscr.org.uk/Oscr/Monitoring/AnnualReturn/SetAnnualReturnInfo/321010

5. Gross expenditure  
 \* 7490000

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.riversidescotland.org.uk/about-us/how-were-doing/financial-statements/>

5. Total Number Of Charity Trustees  
 \* 9

6. Total Number Of Paid Staff  
 \* 36

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?

Previous Save Save & Next

OSCR, 2nd Floor, Quadrant House, 9 Riverside Drive, Dundee, DD1 4NY  
 OSCR | Scottish Charity Register  
 1.5.0

16:22  
 17/11/2021

OSCR | Home x Fill in Accounts Information x +

https://osconline.oscr.org.uk/Oscr/Monitoring/AnnualReturn/SetAccountsInfo/321010

SC042251

1 Legal Name  
 Irvine Housing Association Limited

2 Former Legal Name

3 Accounting Reference Date  
 31/03/2021

Accounts Information

Please tell us how you will provide your accounts. You must provide OSCR with a copy of your accounts within 9 months of your accounting reference date (year-end date). The accounts must include a signed charity trustees' annual report and auditor's or independent examiner's report.

If you select the option to post us your hard copy accounts, we will email you a unique reference number a few minutes after you click the final 'submit' button. You **must** write this reference number on the hard copy accounts **before** posting them to us.

If you select the option to attach scanned accounts please note these should be preferably one .pdf file of **less than 8mb** in size. If your accounts are larger than 8mb please, select the post to OSCR option and send them to us in paper format.

Only attach your accounts, independent examiner's reports and trustee annual report. If you wish to send us other documents, for example to notify us of changes to your constitution or about the winding up of your charity, please email them to us at [info@oscr.org.uk](mailto:info@oscr.org.uk)

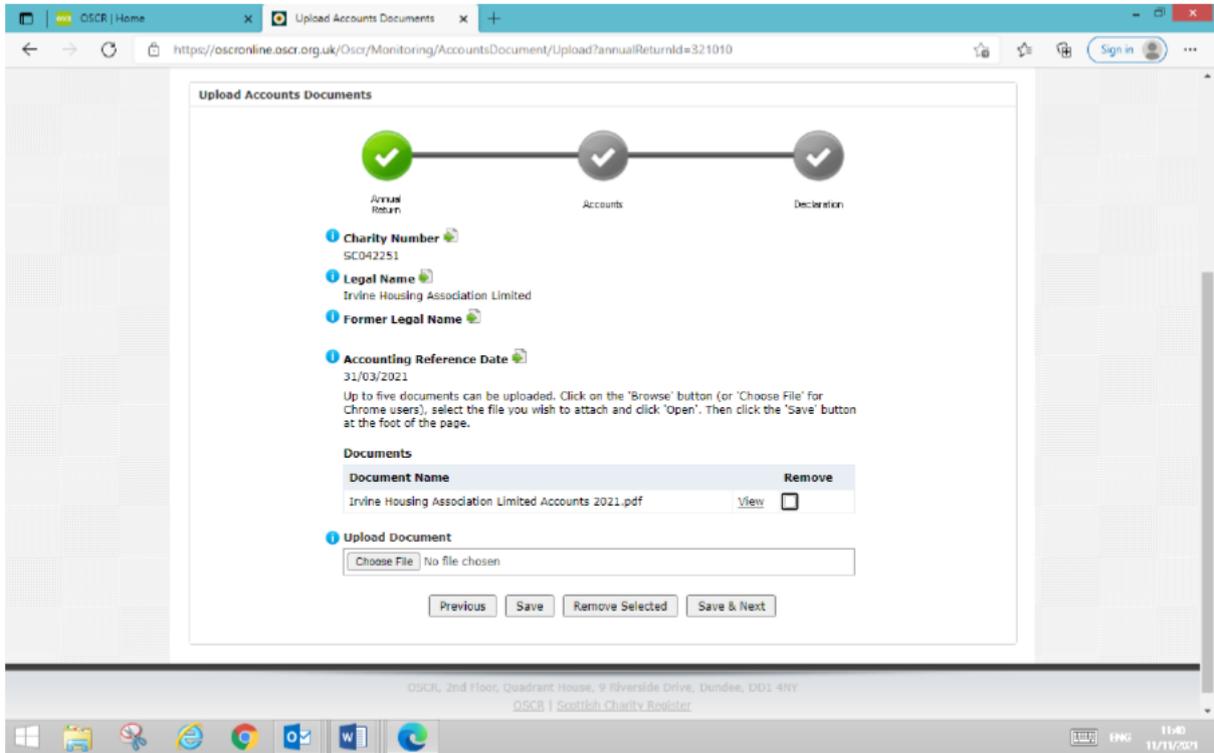
[Here are some tips on reducing your file size if it is too large.](#)

Accounts Submission Option

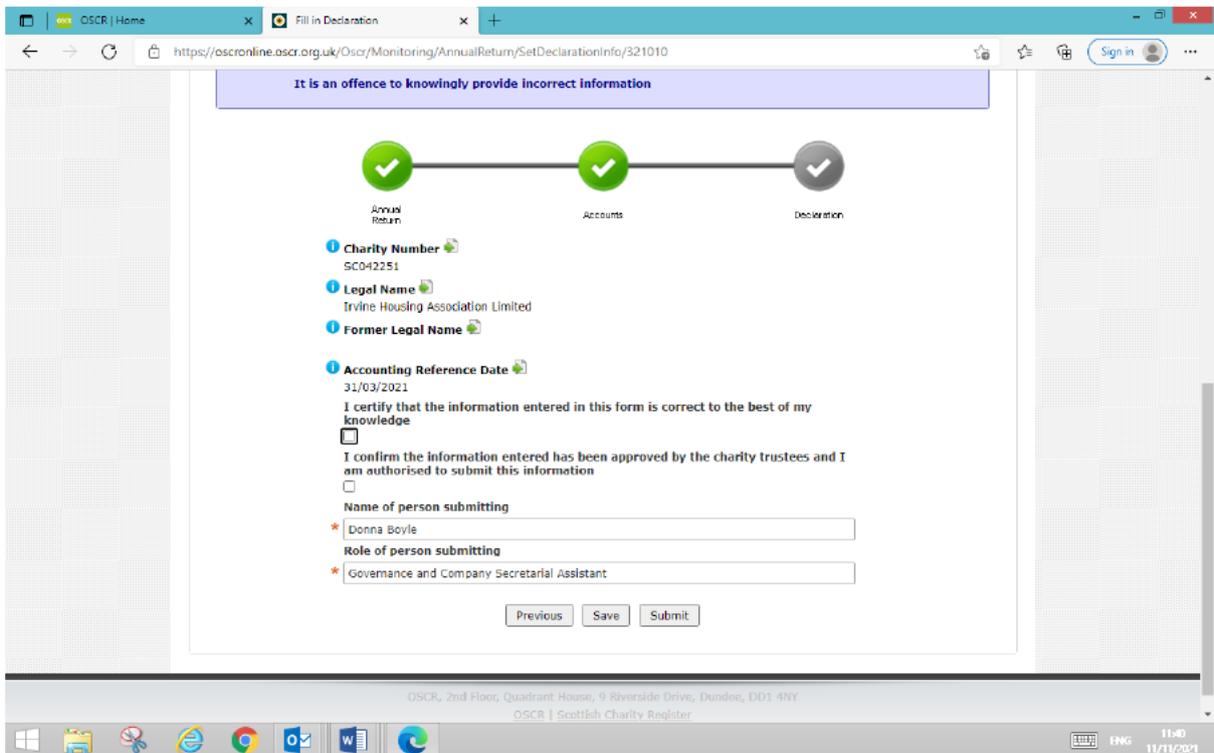
I will attach an electronic copy of my signed accounts (including a signed trustees' annual report and signed auditor's or independent examiner's report ) in .pdf format.

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.

11:39  
 ENG  
 11/11/2021



F



## 5.4. Loans - SONIA Transition

|             |   |
|-------------|---|
| Date:       | 2 December 2021   |
| Subject:    | Transition of existing loan with Lloyds from LIBOR to SONIA   |
| Author:     | Emma Turner, Head of Treasury and Corporate Finance (TRGL)  |
| Sponsor:    | Cris McGuinness, CFO (TRGL)   |
| Appendices: | 1) Draft Resolution of the Board approving the SONIA transition documents and delegating authority to the existing Authorised Signatories for the loan to execute the documents [TO FOLLOW] |
| Action:     | TO APPROVE and TO DELEGATE  |
| Data Class: | Public  |

## EXECUTIVE SUMMARY

- As the Board may be aware, the Bank of England has set out how the current reference rate used in many loan agreements, LIBOR, will cease to be available from the end of 2021.
- It is therefore important that all existing loan agreements are transitioned from LIBOR to the new reference rate, SONIA, by the end of the year.
- Riverside started this journey back in 2020 by transitioning the majority of our facilities with Lloyds to SONIA in an award winning deal, followed by our NatWest facilities in February 2021.
- Since those deals have completed, the Loans Market Authority (“LMA”) and lenders have been working hard to try to agree standardised principles for SONIA transition; they have been largely successful in their efforts.
- As a result, the transition of the remaining LIBOR loans to SONIA is now something of a mechanical exercise. However, in order to ensure that the provisions are properly and completely embedded into each loan agreement, transition documentation still needs to be executed with each lender and this includes the loan with Lloyds Bank where Riverside Scotland is the Borrower.
- The form of the documentation required to give effect to the required changes is well progressed and in line with the documentation entered into by TRGL where it is the borrowing entity. It is important that all remaining documents are executed ahead of the Bank of England deadline of 31 December 2021. The transition documents being agreed mean that the Riverside Scotland facilities will automatically roll to the appropriate SONIA interest rate mechanism from the first interest reset period for that loan falling on or after 1 January 2022.
- Devonshires Solicitors have been advising TRGL on each transition document and, given they also advised on our previous SONIA loans, have ensured that the SONIA mechanism in each loan agreement is the same throughout the portfolio to the extent possible. Operationally, the SONIA loan for Riverside Scotland will work in the same way as the positions agreed for TRGL. However, for the avoidance of doubt, with regards to the Lloyds loan to Riverside Scotland, Devonshires have also sought advice from Harper MacLeod to ensure that the proposed changes do not have any adverse consequences under Scottish Law or from a Scottish Regulatory perspective; those assurances have been received.
- With that in mind, the Board are asked to approve the transition of the Riverside Scotland loan from LIBOR to SONIA (in line with requirements from the Bank of England) and to delegate authority to the usual list of Authorised Signatories for this loan to execute the required legal documentation to give effect to this transaction in due course.
- A Resolution setting out this approval and delegation has been drafted by Devonshires and is attached at Appendix One for your review and subsequent approval.

**RECOMMENDATIONS**

The Board are asked:

- TO NOTE the contents of this paper and the Board Resolution at Appendix One;
- TO APPROVE the Resolution as attached in full at Appendix One; and
- Via the approval of the Resolution, TO DELEGATE AUTHORITY to the usual list of Authorised Signatories for this loan to execute all legal documentation required to give effect to the transition of the Lloyds loans from LIBOR to SONIA as required.

**IRVINE HOUSING ASSOCIATION LIMITED**

(the **Association**)

Extract Minutes of a meeting of the board of management of the Association (the **Board**) held [at [ ]]  
[via Microsoft Teams/Zoom] on 2 December 2021 at [ ] [a.m./p.m.]

---

Present : (Chair)

In attendance:

---

**1 Notice and Quorum**

The Chair reported that proper notice of the meeting had been given and noted that a quorum was present each in accordance with the rules of the Association (the **Rules**) and the Board's constitution. Accordingly the Chair declared the meeting open.

**2 Declarations of interest**

2.1 Each member of the Board present at the meeting confirmed the extent and nature of any interest, direct or indirect, in any way, in the business to be discussed at the meeting which the Rules required them to disclose.

2.2 The Chair noted that all Board members present were entitled to vote and be counted in the quorum for the meeting.

**3 Background and business of the meeting**

3.1 The Chair reported that, it is anticipated that LIBOR would cease to be available at the end of 2021 and that, as a consequence, the Association needed to amend its existing facility agreements which include reference to interest being charged on a floating rate basis to document the change from LIBOR to SONIA .

3.2 The Chair further reported that:

3.2.1 the Association has previously entered into a loan agreement originally dated 18 September 2008 (as amended and/or amended and restated from time to time] and made between the Association as Borrower, Scottish Widows Limited as lender, Lloyds Bank plc in its capacities as Arranger (the Arranger), Lender and Agent and Prudential Trustee Company Limited as Security Trustee (**the Facility Agreement**); and

3.2.2 the Association proposes to amend the Facility Agreement by way of an amendment agreement to document the mechanics for the change in floating rate interest basis from LIBOR to SONIA (the **Amendment Agreement**).

3.3 Accordingly the Chair reported that the purpose of the meeting was to consider, and if thought fit:

3.3.1 approve the amendments to the Facility Agreement as detailed in the Amendment Agreement; and

3.3.2 approve the execution of the Amendment Agreement together with all other ancillary documents required in connection therewith.

#### **4 Documents**

The following documents (together the **Documents**) were produced to the meeting:

4.1 a draft of the Amendment Agreement to be made between the Association and the Facility Agent detailing the proposed amendments to the Facility Agreement; and

4.2 a draft officer's certificate (the **Officer's Certificate**) to be given by an Authorised Signatory (as defined below) of the Association to the Facility Agent containing various certificates and confirmations required pursuant to the Amendment Agreement.

#### **5 Consideration**

5.1 The Board discussed:

5.1.1 the amendments that will be made to the Facility Agreement under and by virtue of the Amendment Agreement; and

5.1.2 the rights and obligations of the Association under and pursuant to each of the Documents.

5.2 The contents of the Documents were noted.

5.3 It was further noted that:

5.3.1 the Association has received the appropriate financial advice in order to make this assessment;

5.3.2 the Association's entry into the Documents is in accordance with the terms of the Documents and is in the best interests of the Association; and

5.3.3 the execution and delivery of each of the Documents and the exercise by the Association of its respective rights and the performance of its respective obligations under them would not contravene any provision of the Association's Rules in any material respect.

#### **6 Resolutions**

After due and careful consideration **IT WAS RESOLVED THAT:**

6.1 Each of the Documents be approved in the form or in substantially the form of the relevant drafts presented to the meeting;

6.2 The terms of the Amendment Agreement and the transactions contemplated thereby, the performance by the Association of its obligations thereunder and the execution and delivery by the Association of each of the Documents be approved;

6.3 The assumption by the Association of the obligations contemplated by each of the Documents and the transactions contemplated thereby be approved and

6.4 Any one member of the Board or any one of the persons holding the offices of the Association specified below (or any equivalent office from time to time):

- Group Chief Financial Officer
- Director of Governance and General Counsel
- Finance Director (Business Partnering and Analysis)

be and is hereby authorised for and on behalf of the Association to negotiate and agree the final terms of the Documents and any other letter, deed or document relating thereto with such amendments as such person shall (in their absolute discretion) deem necessary or appropriate (such approval conclusively evidenced by the execution of such Documents in accordance with these resolutions).

6.5 Any one member of the Board or any one of the persons holding the offices of the Association specified below (or any equivalent office from time to time) (each an **Authorised Signatory** and together the **Authorised Signatories**):

- Group Chief Financial Officer
- Director of Governance and General Counsel
- Finance Director (Business Partnering and Analysis)

be and is hereby authorised for and on behalf of the Association to execute under hand the Amendment Agreement and the Officer's Certificate and any other documents, notices or communications in relation to the Documents and/or any other letter or document pursuant to or in connection with the Documents.

6.6 Any one of the Authorised Signatories be and is hereby authorised on behalf of the Association to execute and deliver any other documents, notices, letters or other communications, to provide certified copy documents and to perform all matters, acts and things which such person in his/her absolute discretion deems to be necessary or desirable in connection with any of the Documents.

6.7 All necessary entries in the books and records of the Association will be made to reflect the above matters and make all necessary filings at the Financial Conduct Authority or any other competent authority.

I certify that this is a true, complete and up to date extract of the resolutions of the Board of the Association which were passed in accordance with the rules of Association and that the resolutions set out above have not been rescinded or varied in any manner.

.....

[Authorised Signatory/Chair]

**Irvine Housing Association Limited**

Date: ..... 2021

## 5.5. Board Member Recruitment

|             |                          |
|-------------|--------------------------|
| Date:       | 2 December 2021          |
| Subject:    | Board Member Recruitment |
| Author:     | Donna Boyle              |
| Sponsor:    | Morag Hutchinson         |
| Appendices: | N/A                      |
| Action:     | Decision                 |
| Data Class: | Public                   |

## **EXECUTIVE SUMMARY**

The Association currently has a vacancy on its Board. The Association is keen to involve tenants who can contribute customer experience knowledge to its strategic decision making processes.

## **RECOMMENDATIONS**

The Board is therefore asked to:

- a) agree that Officers seek to recruit a further Tenant Member to the Board.
- b) consider and approve the proposed Tenant Board Member recruitment process.
- c) agree the membership of a Tenant Board Member Recruitment Panel.

### **1.1 Background**

- 1.2 The Association currently has a vacancy on its Board which was created by Tenant Board Member, Janice Murray, retiring at the AGM.
- 1.3 Due to timescales of the resignation and the deadline for the submission of Board Nominations having passed, the Association was unable to fill this vacancy at the AGM.
- 1.4 The Association remains keen to ensure that tenants are involved in our strategic decision-making and it is therefore proposed that we seek to recruit a further interested tenant to join the Board who can contribute customer experience knowledge to the Board's composition.

### **2.1 Next Steps**

- 2.2 It is proposed that the Association will issue a letter to our customers from our Chair advising that we are recruiting for a Tenant Board Member. This matter will be featured on our website with an advert and brochure and also promoted further through social media.
- 2.3 Officers are working with the marketing team to develop this information which will be available to view on Convene in the documents section in due course (a separate notification will be sent when this is available).

- 2.4 It is therefore proposed to commence a recruitment campaign for a new Tenant Board Member early in the New Year, to hold interviews for the position during February with the successful candidate's proposed Board Membership being considered at the March Board Meeting.
- 2.5 The recruitment process will require the establishment of a Tenant Board Member Recruitment Panel. The proposed membership of this Panel will be discussed at the meeting.

### **3.1 Implications**

- 3.2 The implications associated with Board Recruitment are set out below:
- 3.3 Risk: That Board vacancies are not promptly filled, leading to the Board not having the collective skills required for effective decision-making.
- 3.4 Mitigation: The Board should actively plan to replace Board Members who are due to retire or plan to resign from the Board. Consideration of the collective skills required from the Board and the skills / knowledge that would be leaving the Board should be carried out to identify and plan recruitment options which seek to ensure that an appropriate range of skills / knowledge / experience is brought on to the Board to achieve a diverse composition.

### **4.1 Recommendations**

- 4.2 The Board is asked to:
  - a) agree that Officers seek to recruit a further Tenant Member to the Board.
  - b) consider and approve the proposed Tenant Board Member recruitment process.
  - c) agree the membership of a Tenant Board Member Recruitment Panel.

## 5.6. Complaints Policy

|             |                                |
|-------------|--------------------------------|
| Date:       | 17 <sup>th</sup> November 2021 |
| Subject:    | Complaints Policy              |
| Author:     | Heather Anderson               |
| Sponsor:    | Morag Hutchinson               |
| Appendices: | Yes                            |
| Action:     | Information                    |
| Data Class: | Public                         |

### **EXECUTIVE SUMMARY**

The wider Riverside Group revised their Complaints Policy in August 2021 to ensure it continued to meet legislative and Good Practice guidance, and to drive forward improvements in customer satisfaction with the complaints handling process. A review of the Riverside Scotland Complaints Policy was implemented shortly after to align with Group processes and principles, but to ensure it was reflective of Scottish Public Services Ombudsman guidance. The updated policy is attached to this report as Appendix 1.

### **RECOMMENDATION**

The Board is asked to approve the revised Riverside Scotland Complaints Policy attached to this report as Appendix 1.

## **1 Background**

1.1 As set out in the Executive Summary. The revised policy introduces the following key factors:

- Target timescales of 10 days for Stage two complaint responses as opposed to the statutory 20 days.
- Greater emphasis on completion of 'lessons learned' following the closure of every complaint and analysis of this information by Managers and Team Leaders on a regular basis.
- Additional steps in the process to ensure complaints are not closed down before the customer confirms they are satisfied with the resolution.
- Increasing the scope for complaints to be resolved at the first point of contact.
- Initial contact to be made with every customer who has made a complaint within one working day.
- All actions taken throughout the investigation process to be recorded in the Salesforce system, to ensure an audit trail exists for every complaint and to promote ownership and accountability.

## **2 Next steps**

Following policy approval initial systems and process training will be rolled out to all staff, with a wider session on Customer Satisfaction and complaints handling to be held in the New Year.

### **3. Recommendation**

As described in the Executive Summary.

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

# Complaints Policy

Riverside Scotland



## 1. Purpose

1.1 The purpose of the Complaints Policy is to ensure that Riverside Scotland can resolve customer dissatisfaction as close as possible to the point of service delivery but, if this is not possible, to ensure that staff and customers are clear on the standard of service that should be provided, including timescales for resolution.

1.2 This Policy is in line with the Housing (Scotland) Act 2001, General Data Protection Act 2018, Equality Act 2010, and guidance outlined by the Scottish Public Services Ombudsman (SPSO), and Scottish Housing Regulator.

## 2. Scope

2.1 This policy is owned by the Managing Director and the Riverside Scotland Senior Management Team, and reflects the wider Riverside Group Complaints Policy. It is subject to approval via the Riverside Scotland Board.

2.2 The Complaints Policy can be utilised by all our customers where they wish to express dissatisfaction.

2.3 Matters concerning customer dissatisfaction received via Members of Parliament, councillors or directly from customers through the Managing Director will also be treated as complaints under this Policy.

## 3. Exclusions

In the following circumstances, we will not consider a reported issue under our Complaints Policy and the associated Procedure:

3.1 Complaints should generally be received within six months of the event concerned to ensure that we are able to conduct a thorough investigation. We will always accept complaints beyond this where there is a good reason to do so, for example the complaint was not recorded when it should have been, or because it relates to ongoing issues. We will also seek to resolve issues for customers in other situations when a complaint is made beyond six months of the event occurring but, as a result of the passage of time, a detailed investigation may not be possible. Where the problem is a recurring issue, we will however consider older reports as background to the complaint if this will help to resolve the issue for the customer.

3.2 Anonymous reports will be considered by Riverside Scotland as useful customer feedback information but, as our aim is resolution which cannot always be achieved

without dialogue with the complainant, we will not be able to address anonymous complaints under this Policy and the associated Procedure.

3.3 Any serious allegations of inappropriate conduct, including discriminatory behaviour in relation to a protected characteristic by a member of staff will be investigated under The Riverside Scotland Disciplinary Policy. Due to the nature of this type of investigation, it is unlikely that the Complaints Policy timescales can always be adhered to. If the complaint does relate to protected characteristics, an Investigating Manager who has the same or similar protected characteristics to the customer raising the complaint will be appointed to carry out the investigation wherever possible.

3.4 Where legal proceedings have started in relation to the same issue being reported, we will not respond to the same issue through our Complaints Handling Procedure. We will however take steps to ensure that customers are not left without a response for a lengthy period, for example, where a letter before action has been received or issued but no court proceedings are started, or settlement agreement reached.

3.5 Any matters that have already been dealt with in line with our Complaints Policy and an outcome has been provided.

3.6 We understand customers may act out of character in times of trouble or distress, and that there may have been upsetting or distressing circumstances leading up to a complaint. We do not view behaviour as unacceptable just because someone is forceful or determined, however, the actions of customers who are angry, demanding or persistent may result in unreasonable demands on, or unacceptable behaviour towards Riverside Scotland staff. Our Unacceptable Behaviour procedure will be used in conjunction with this Complaints Policy to support customers and complaint handlers in such cases.

3.7 In all cases where an Investigating Officer decides not to accept a complaint, a detailed explanation will be provided to the customer setting out the reasons why the matter is not suitable for the complaints process and advising the customer that they have the right to challenge this decision to the Scottish Public services Ombudsman (SPSO). The SPSO will then, if appropriate, instruct a landlord to take on the complaint.

3.8 Whilst a customer does not have to explicitly use the word 'complaint' in order for it to be treated as such, occasionally a customer may be unhappy with actions or services provided but may not wish for a formal investigation or to log a complaint. Where this is the case, the details will still be recorded as part of our Policy and a resolution offered to the customer, which will enable us to quickly respond and to learn from this. If the customer later wishes to log a complaint, then they will be able to do this.

3.9 Petitions will be recorded and acknowledged but will not be dealt with under our Complaints Policy. Details of petitions will be shared with the Managing Director and Senior Management Team.

3.10 A routine first time request for a service.

3.11 A request for compensation only.

3.12 A concern about the actions or service of a different organisation where we have no involvement in the issue, (except where the other organisation is delivering services on our behalf).

## 4. Principles

We have adopted the Scottish Public Services Ombudsman (SPSO) Model Complaints Handling Procedures: -

- Promoting the SPSO to customers to ensure that they are aware of the support that is available to them,
- Adopting the SPSO definition of a complaint, which is “*an expression of dissatisfaction, however made, about the standard of service, actions or lack of action by the organisation, its own staff, or those acting on its behalf, affecting an individual resident or group of residents*”,
- Frontline resolution of complaints within five working days.
- A maximum investigation stage of 20 working days, which provides the organisation’s final decision (however the Association’s aim will be to provide a response to Stage 2 complaints within 10 working days as far as possible).
- Recording of all complaints
- Resolving matters as quickly as possible by being open, accountable and focussed on outcomes,
- Resolving complaints at the first point of contact where possible,
- Ensuring all complaints are addressed and dealt with in accordance with published timescales wherever possible,
- Recording, monitoring and evaluating feedback to improve service delivery, with themes or trends assessed by senior management to identify any systemic issues, serious risks or areas for improvement for appropriate action,
- Seeking to put things right when there has been a service failure,
- Respecting confidentiality of information given where appropriate and act at all times in accordance with our Privacy notice,
- Allowing complaints to be made via an advocate/representative where appropriate,

- Learning from complaints by ensuring that we record any lessons learned after each complaint and then evaluating this feedback on a quarterly basis in order to improve how we deliver our services, and
- Operating a two stage complaints process, as explained further below.

## 5. How we will receive and respond to complaints

5.1 We operate a service-led approach to complaint handling because our frontline colleagues have the specialist knowledge needed to resolve complaints quickly and effectively. A response may therefore be provided directly to a customer by any staff member of Riverside Scotland, which does include our maintenance and repairs contractors and services.

### Stage One

5.2. A complaint may be made verbally to a member of staff (in person or over the telephone), submitted via the website or one of our verified social media accounts, or in writing (letter, email or using our [printable feedback](#) form).

5.3 The officer who will deal with the complaint (the Investigating Officer) will aim to contact the complainant by telephone by 5pm on the next working day after receipt of the complaint. We also aim to acknowledge the complaint in writing (either by letter or sending this letter via email) within 2 working days. In this letter, we will confirm the details of the Investigating Officer and our timescales for resolving the complaint.

5.4 We will aim to respond and put complaints right within 5 working days. If this is not possible, we will provide an explanation and a date by which this stage one response should be received. This should not exceed 10 days without good reason.

5.5 We will provide a written response to all complaints, addressing all points raised and providing clear reasons for any decisions, referencing relevant policies, law or good practice where appropriate.

### Stage Two

5.6 If a customer remains dissatisfied with the outcome of the complaint at Stage One, then the customer will have the option to ask for it to be escalated to Stage Two either immediately, when they have been advised of the outcome, or at any point within 30 days of closure of the stage one complaint.

5.7 We aim to acknowledge the complaint escalation in writing (either by letter or sending the acknowledgement letter via email) within 2 working days of the request to escalate the complaint being received. This letter will also advise which senior manager will review the complaint at Stage Two and our timescales for reviewing the complaint. The review will be conducted by a senior manager who was not involved with the Stage One response.

5.8 We aim to provide a written response at Stage Two within a maximum of 10 working days from receipt of the request to escalate. In exceptional circumstances

only where this is not possible then the senior manager conducting the review will contact the customer in order to agree an extension. In every case a response to a Stage Two complaint will not exceed 20 working days.

### **Referral to a designated person or the Scottish Public Services Ombudsman**

5.9 If a customer has completed both stages of our internal Complaints Procedure and they remain unhappy with the outcome then they can refer the matter to the Scottish Public Services Ombudsman (SPSO).

5.10 Customers can contact the SPSO by calling them on 0800 377 7330, or by using their online form on the website [www.spsso.org.uk](http://www.spsso.org.uk), or by writing to them at Bridgeside House, 99 McDonald Road, Edinburgh, EH7 4NS.

### **6. Further Information & Support**

Disciplinary Policy

Equality, Diversity & Inclusion Policy

People Policy

Complaints Procedure

Financial Redress Procedure

Unacceptable Behaviour Procedure

Warning Marker Procedure

['Making a comment, compliment or complaint'](#) customer leaflet

Online '[Make a complaint](#)' form

[Privacy notice](#)

## 5.7 Roles and Responsibilities

### Customer Service Advisers and Front-line colleagues

- Receiving an initial report of dissatisfaction from a customer across any channel and seeking to achieve a resolution for the customer wherever possible during this first contact
- Where this is not possible, recording the details of the issue as a complaint and allocating it to the relevant business area to investigate and resolve as a complaint

### Complaint Handlers (Investigating Officers at Stage One and Senior Managers at Stage Two)

- Contacting the customer as soon as possible but within the maximum timescales set out to acknowledge receipt of the complaint and obtain further details where necessary to enable a thorough investigation to be completed
- Dealing with complaints on their merits, acting independently and having an open mind
- Taking measures to address any actual or perceived conflict of interest, and keep the complaint confidential as far as possible, only disclosing information only disclosed if necessary to properly investigate the matter.

### Complaint Compliance Team

- Providing analysis of complaint trends, themes and lessons learned for business leads to inform service development and improvements
- Checking process and procedure compliance on a monthly basis, and providing guidance to colleagues and managers where needed
- Provision of an annual report to The Riverside Scotland Board at the end of each financial year, including all SPSO determinations and it's Landlord Performance report, as well as actions taken to improve performance and service delivery
- Provision of complaints information for inclusion in the Riverside Scotland Annual Landlord Report to Customers.

## 6. Risk Thresholds

### **Scottish Public Services Ombudsman Model Complaint Handling Procedures**

6.1 The Scottish Public Services Ombudsman looks at complaints about registered providers of social housing, including housing associations, who are required by law to be members of this scheme. Riverside Scotland is a member of the scheme and this Policy and the associated procedure comply with the SPSO Model Complaints Handling Procedures. A condition of membership is that all members agree to be bound by the decisions and adjudications of the Scottish Public Services Ombudsman, regardless of whether the member agrees with the outcome or not. The Ombudsman may report a member's complaint handling failure to any appropriate regulatory agency and/or the board, committee, panel or senior officer of the member along with any related details as the SPSO sees fit. We will respond positively to all Ombudsman enquiries, investigations and recommendations and undertake to comply promptly with any determinations.

### **Customer experience**

6.2 We acknowledge that there are some gaps in our delivery of consistent high quality service that customers trust. However, our risk appetite for adverse customer experience is reducing and therefore our focus on closing those gaps is increasing. We will be less tolerant of service failure and/or any actions that negatively impact customer satisfaction and trust. We will only accept changes that have a temporary adverse service impact where there is a clear articulation of the potential impact and an agreed action plan to return to acceptable levels.

6.3 We are aware of increasing customer expectations regarding service levels, which are further encouraged and strengthened by the Scottish Social Housing Charter, and we want to respond positively to those higher expectations. We are also mindful of the potential for greater visibility of any service failure and the associated reputational risks, partly as a result of greater use of social media (which we are actively promoting both as a service channel and a route to improved engagement).

6.4 We acknowledge that we don't always get things right first time for customers; whilst doing so will always remain our aim, we will also seek to put things right at the earliest opportunity through our complaints handling process and have a zero tolerance of adverse findings by the SPSO.

6.5 We have a full suite of customer experience KPIs which are scrutinised by our Management team and the Board.

## 7. Equality, Diversity and Inclusion

Riverside Scotland is committed to Equality, Diversity & Inclusion. We strive to be fair in our dealings with all people, communities, and organisations, taking into account the diverse nature of their culture and background and actively promoting inclusion. This policy aligns with Riverside Scotland [Equality, Diversity and Inclusion Policy](#) and has been subject to an Equality Impact Assessment.

When dealing with a complaint, we will:

- Keep the complainant informed about the complaint at all stages using their preferred method of communication, which includes using an interim address for survivors of domestic abuse or victims of hate crime or harassment.
- Allow complaints to be made via an advocate/representative where appropriate and support customers to access Language Line or our online services, through which customers can use online tools such as Browse Aloud which can make websites more accessible. Our customers can also use Next Generation text when they call our Customer Service Centre.

## 5.10. Operational Performance Report

|             |                                |
|-------------|--------------------------------|
| Date:       | 17 <sup>th</sup> November 2021 |
| Subject:    | Operational Performance        |
| Author:     | Heather Anderson               |
| Sponsor:    | Morag Hutchinson               |
| Appendices: | Yes                            |
| Action:     | Information                    |
| Data Class: | Public                         |

### **EXECUTIVE SUMMARY**

This paper and appendices sets out performance across the Riverside Scotland operational and Customer Satisfaction KPIs as at the end of Period 7 of 2021.

### **RECOMMENDATION**

The Board is asked to consider and note the performance position.

## **1 Background**

- 1.1 Performance against the current agreed KPIs is reported to each Board meeting using the newly developed performance reporting system, Tableau. The dashboards for operational performance and customer satisfaction as at the end of Period 7 of 2021 are attached to this report as Appendix 1. [REDACTED]

## **2 Performance Context**

- 2.1 The current KPIs for 2021/22 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**

#### *Customer Satisfaction*

Overall satisfaction has dipped during the period and considerably from a peak in April/May. Our overall satisfaction is largely reflective of repairs and maintenance, quality of home, and tenants not feeling like they receive value for money from their rent. During Covid there was a sense that our customers were more tolerant and understanding of disruptions to services etc., however their expectations have increased as we have returned to business as usual.

There has also been a decline in quality of service provided by Mitie since they announced their withdrawal from future service delivery after March 2022. They are continuing to meet contractual obligations and the Asset Services Manager is working closely with the Mitie Regional Director to ensure services are maintained through until March 2022. Communications have been issued to customers to try and manage expectations during this period, and further information will be issued as we begin the period of mobilisation and transition to the new provider. We have a clear preferred responsive repair provider and gas contractor following the re –tender process.

Satisfaction with latest repair has improved slightly, most likely due to the appointment of a dedicated Customer Liaison Officer within Mitie who is dealing solely with customer enquiries, repairs chasers, and issues.

In more detailed customer insight analysis carried out by Group, a key driver for dissatisfaction for Riverside Scotland is the perception that tenants are not getting best value from their rent payment. This is particularly evident in areas such as Drongon, where our average rents are higher than the average private sector rent. Discussion will take place with the new MD regarding the rent setting policy, and the possible need for geographical flexibility going forward. The Association continues to spend on average £1.8 million each year in repairs and maintenance works, we will return to publishing our investment plans on our website and continue to promote the investment improvements we are making to our housing stock.

#### *Compliance*

Gas safety check compliance currently sits at 100%.

### **4 Next steps**

The Head of Service and Asset Services Manager will continue to monitor the day to day services provided by Mitie, manage the impact on customers, and oversee the mobilisation and transition to the new service provider immediately in the New Year, supported by Procurement colleagues. Training and discussion sessions will be held with all staff in the New Year focusing on delivering person centred trauma informed customer care, complaints handling. Outcomes from the annual welfare visits will also be monitored closely over the coming months to determine any common trends and issues being experienced by customers.

We will also look to roll out more webinars and online discussion forums for customers, where customers can ask any questions they wish regarding any aspect of service.

## **5 Recommendations**

5.1 As described in the Executive Summary.

# Riverside Scotland Operational KPIs (Board)

P7 – 03 to 31 October 2021

# Riverside Scotland: Operational KPIs - Board...

Report Date  
31/10/2021

Riverside Scotland - 245th Board Meeting

Rent Evictions

0

Repairs Completed in Ti..

97.5%

Total Repairs: 2,935

Gas Compliance

100.00%

Expired: 0

Tenancy Turnover

2.8%

Tenancies Ended: 63

Tenancy Sustainability

3

Evictions (any reason) and abandonments

Refusals

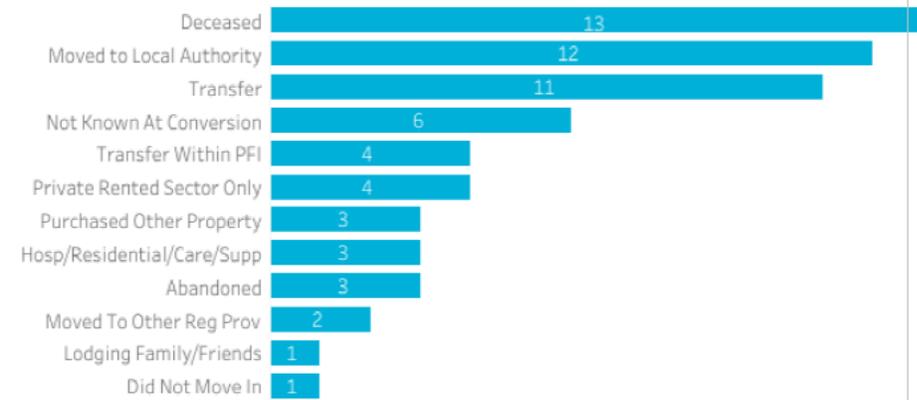
6.56%

61 Lets with 4 refusal

Average Relet Days Week by Week



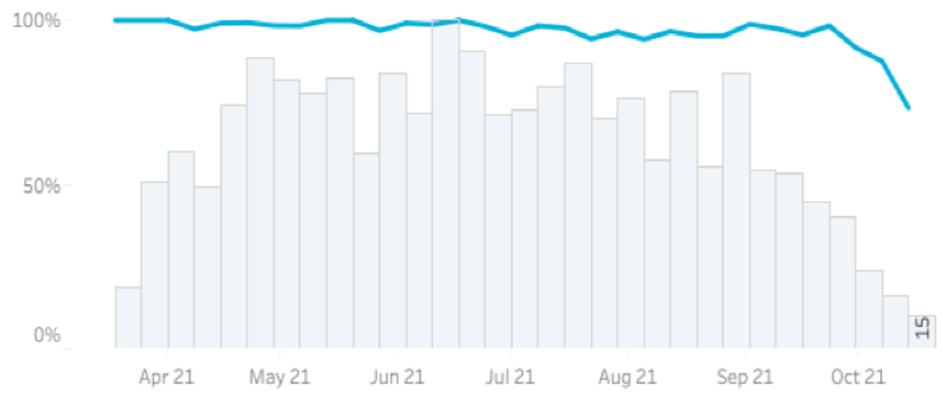
All Ended Tenancies



**Commentary:**

- Three tenancies have been abandoned since the start of the financial year. Generally, during periods of lock down and Covid tenancy abandonments were minimal. The Housing and Tenancy Sustainability Teams have started annual proactive welfare visits to every tenant, which should help us to identify if there are any tenancy issues at an earlier stage, and provide early intervention support. Average re-let days have increased during the period. There were 10 voids during October, three of these took on average 25 days to re-let due to condition, delayed removal of stairlift by specialist company, and adaptations requirements. One property had a significant amount of unauthorised alterations which required reconfiguration, which took 51 days to re-let.

Repairs Completed in Time vs Volume of Repairs



Repairs Completed in Time by Priority



# Social Housing Customer Satisfaction - NSC Paper...

Riverside Scotland - 245th Board Meeting  
Currently Showing: IRV  
Rolling 3 Month Measures

Report Date  
October 2021

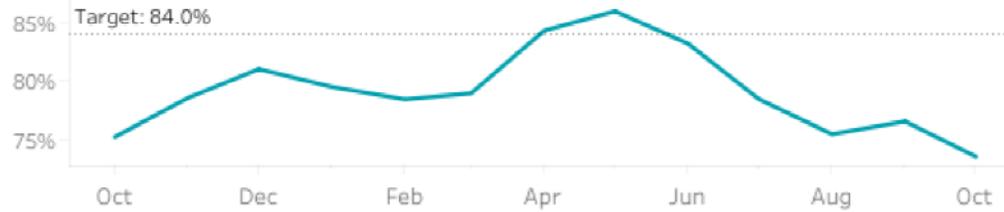
Region  
IRV



## Overall Satisfaction

# 73.5%

Responses: 151



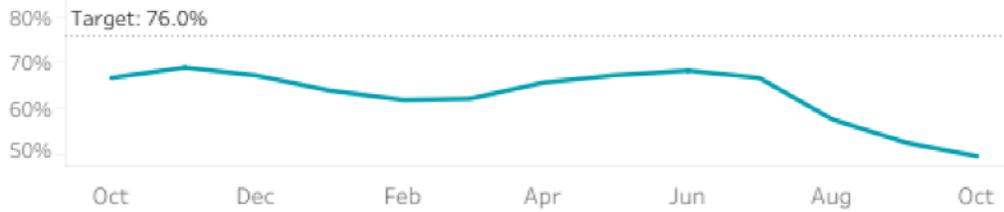
### Commentary

- Overall satisfaction has dipped during the period and considerably from a peak in April/May. Our overall satisfaction is largely reflective of repairs and maintenance, quality of home, and tenants not feeling like they receive value for money from their rent. During Covid there was a sense that our customers were more tolerant and understanding of disruptions to services etc, however their expectations have increased as we have returned to business as usual.

## Listening to Views

# 49.7%

Responses: 155



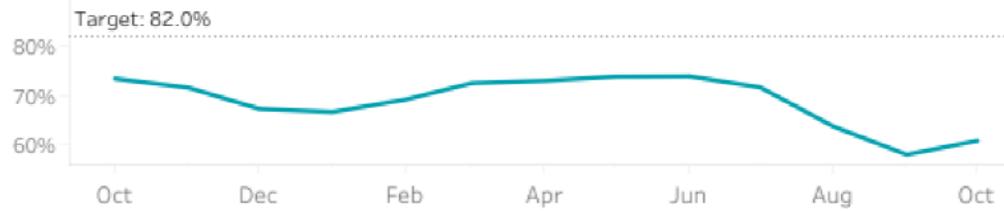
### Commentary

- There has also been a decline in quality of service provided by Mitie since they announced their withdrawal from future service delivery after March 2022. They are continuing to meet contractual obligations and the Asset Services Manager is working closely with the Mitie Regional Director to ensure services are maintained through until March 2022. Communications have been issued to customers to try and manage expectations during the this period, and further comms will be issued as we begin the period of mobilisation and transition to the new provider. We have a clear preferred responsive repair provider and gas contractor following a re-tender process.

## Repairs and Maintenance

# 60.6%

Responses: 155



### Commentary

- Satisfaction with latest repair has improved slightly, most likely due to the appointment of a dedicated Customer Liaison Officer within Mitie who is dealing solely with customer enquiries, repairs chasers, and issues.

## Latest Repair

# 77.0%

Responses: 87



### Commentary

- In more detailed customer insight analysis carried out by Group, a key driver for dissatisfaction for RS is the perception that tenants are not getting best value from their rent payment. This is particularly evident in areas such as Drongon where our rents are higher than the average private sector rent. Discussion will take place with the new MD regarding the rent setting policy and the possible need for geographical flexibility.

## Complaints Handling

# 14.3%

Responses: 7



### Commentary

- Complaints handling has fallen during the period. We are dealing with very small numbers of completed survey responses (averaging 2 per month). Very dissatisfied customers, who have agreed to be contacted, have been, and remedial actions put in place. Further complaints handling training sessions will be rolled out to all staff in the New Year, and short refresher session was held w/c 8<sup>th</sup> November.

## 5.13. Equality, Diversity and Inclusion Action Plan

|             |   |
|-------------|---|
| Date:       | 02-12-2021  |
| Subject:    | Equality, Diversity & Inclusion Action Plan       |
| Author:     | Anne-Marie Fox-Smith                              |
| Sponsor:    | Morag Hutchinson                                  |
| Appendices: | Appendix 1: 2021 EDI Action Plan Monitoring Sheet |
| Action:     | N/A – Information paper                           |
| Data Class: | Public  |

## **EXECUTIVE SUMMARY**

This paper provides an update on the 2021 Equality, Diversity & Inclusion Action Plan.

## **RECOMMENDATION**

The Board is asked:

- To note the contents of the 2021 EDI Action Plan Monitoring Sheet.

## **1 Background**

- 1.1 In November 2020, the new Equality, Diversity & Inclusion (EDI) action plan for 2021 was presented to Board, and it was agreed that progress on actions would be presented to the Board bi-annually thereafter. The last update was shared with Board at their meeting in June 2021.

## **2 Action Plan**

- 2.1 The updated 2021 EDI Action Plan Monitoring Sheet can be found at appendix one and shows our progress and results to date.
- 2.2 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. A rolling training programme for staff and managers on equality, diversity and unconscious bias is ongoing through our online learning platform, and staff have also completed initial learning on Trauma Informed Practice via NHS Scotland's Opening Doors initiative. Our new Housing First for Families service has successfully launched, and we are in discussions to gain access to a skills academy with a view to securing apprenticeships and ultimately employment for those who need a fresh start.
- 2.3 As the Equality, Diversity and Inclusion Policy is due for renew in the first half of 2022, tasks that are ongoing on the 2021 action plan will be rolled over into 2022, with a new action plan shared with Board once the new policy is in place.

## **2 Scottish Housing Regulator (SHR)**

2.1 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 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.

## **3 Risk**

3.1 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.

## **4 Recommendation**

4.1 It is recommended that the Board notes the progress made during 2021 to achieve the outcomes set out in the action plan.

Equality, Diversity & Inclusion Action Plan 2021

|      |                          |
|------|--------------------------|
| Key: | On target                |
|      | Up to one month slippage |
|      | Over one month Slippage  |
|      | Ongoing task             |
|      | Complete                 |

| Customer Objectives  | Detail   | Outcomes   | Deadline | Owner | Original position at the start of the plan   | Update December 2021   |
|--|--|--|----------|-------|--|--|
| 1. Getting to know our customers                             | 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.  | IHA will provide tailored services that are accessible to all customers, taking into account individual needs wherever possible.   | Dec-21   | HSD   | 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. We are already seeing improvements on information gaps, e.g. 23.89% ethnicity was unknown in the 2020 action plan, the 2021 action plan sees this decreased to 18.82%.   | Information continues to be gathered at housing application and tenancy start stage. Customers with an unknown ethnicity has reduced from 18.82% to 18.18% within the year, with many of these customers choosing not to disclose this information, which they are entitled to do.   |
| 2. Supporting our customers                                  | 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 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.  | Jun-21   | HSD   | Due to the threat of Covid-19 we began contacting all tenants aged 65 or older to offer support and signposting people if they required assistance, linking in with the council's community planning partnerships where appropriate. This was then extended to the over 45s, with regular call backs offered to all those contacted. The tenancy sustainability team (TST) are also providing greater support to homeless households leaving hostel accommodation for a new tenancy, doing what we can to ensure that they have what they need to set up their new home.   | Staff are continuing to contact tenants proactively to discuss any issues or support needs. Referrals to the TST remain high with approx. 80 cases between three officers. We have launched the Association's Housing First support service with two Families Officers in post providing regular and intensive support to 8 families. These two posts are supported by Scottish Government funding. We have provided introductory training to all staff on Trauma Informed Practice, and will follow this up with further sessions in due course. We are also in discussions to secure places, initially for veterans, on a skills academy for customers.  |
| 3. Involving our diverse communities                         | 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.  | To ensure that the opinions from our Customer Panel are more 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. | Dec-21   | HSD   | A recent drive to increase membership saw 73 customers join our Panel, this is still a work in progress. We are revamping incentives which should prompt more members to take part in surveys this is still in progress stage and not yet offered but will be in the coming weeks. Our Marketing team also plan to promote more regularly – including the new incentive – promoting through our service update. We are still contacting customers who complete STAR survey and encouraging them to join. Once the new incentive is finalised and ready to roll out there will be a bigger push to have frontline staff promote/ refer customers to join the customer panel. Hopefully with more numbers we will have a higher response rate and much wider representation. We will carry out analytics to measure this in the coming year. | We currently have 74 customers on our Customer Panel, it should be noted that the figure has been as high as 86, however as people leave tenancies and can easily unsubscribe, numbers fluctuate. A review of our Customer Involvement Strategy is currently in the planning stage, and the Customer Panel will be included within this review, however, in the meantime, we will continue to proactively encourage new members. We have increased our usage of text messaging, held online meetings using Microsoft Teams and have offered information webinars. Residents Groups have recommenced in-person meetings and we are always represented at groups that are registered with us. By expanding the number of ways in which we communicate with customers, we hope to be as inclusive as we can be. Understanding how we can deliver high quality services and engage with customers meaningfully in a post-Covid world, in as representative a way as possible will be considered within the Customer Involvement Strategy Review. |
| 4. Involving our diverse communities                         | Riverside Scotland will have input, and assist in the design of new Group Neighbourhood Dashboards alongside Neighbourhood Planners and BI&I.  | Access to live information on the E&D information, and combined stats of customers in our neighbourhoods to assist with Neighbourhood Plans and targeted action planning (e.g. Customer Panel).  | May-21   | PPO   | New Action   | Riverside Scotland input as far as possible into the Group project to design the dashboards, inclusive of all elements that would assist with neighbourhood analytics. The dashboard was at Beta version and in the final stages of design, at which point the final development on the dashboards was placed on permanent hold. This was due to a Riverside team restructure and other higher priorities within BI&I that saw the project team reassigned to another project. There is currently no further action Riverside Scotland can take on this, although attempts have been made since June, so as advised at the last update, this action is now closed, but incomplete.   |
| Staff Objectives   | Detail   | Outcomes   | Deadline | Owner | Original position at the start of the plan   | Update December 2021   |
| 1. Getting to know our staff                                 | Continue to encourage 100% of staff to complete 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                           | Dec-21   | MD    | Progress is being made and this is an ongoing task that will continue into 2021/22.  | Ongoing - current figures show that 100% of staff have completed information relating to ethnicity, religion and belief, sexual orientation and gender identity. 90% of staff have provided their marital status, and 8% of staff have advised that they consider themselves to have a disability  |
| 2. Promoting our staff groups                                | Increase local involvement where appropriate in the Riverside Group's three staff groups which represent different diversities:<br>* ENABLE<br>* Spectrum<br>* 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.   | Jun-21   | MD    | We supported the 'Time to Talk' drop in at the start of February 2020, which was well-attended by staff from the then Irvine HA and Riverside's Shared Services. We promoted staff wellbeing at our Staff Conference, which included sessions on the staff groups, as well as speakers from The Art of Brilliance and the NHS' Healthy Working Lives. During the Covid-19 lockdown, daily contact between managers and staff took place, as well as fortnightly whole team meetings via video conference. Resources are also being made available via Group to support colleagues. New action was to have reps in all staff groups.  | Staff are continuously encouraged to join our three staff groups and we have membership across the three staff groups within our staff team, so the action is complete. Thought is being given to how we can better utilise and incorporate the work of the groups locally as an ongoing action.   |
| 3. Creating an inclusive environment for customers and staff | 100% of staff to have undergone equality and diversity e-learning.<br>100% of managers to have undergone unconscious bias training.  | Riverside Scotland 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.                      | Dec-21   | MD    | This has been undertaken as part of staffs' annual Learning Zone modules.  | Training and refresher training is ongoing via Learning Zone as part of mandatory training requirements. This action is a rolling action and continues to be complete.   |
| 4. 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 Riverside Scotland.   | Aug-21   | MD    | This was achieved during 2020, but is an ongoing task that will continue into 2021/22, particularly on how we will best achieve this in the new digital world that our teams are working in.   | Ongoing.   |
| 5. Stonewall Membership                                      | Riverside Scotland will become members of Stonewall Scotland   | Riverside Scotland will become a visible LGBTQ+ inclusive employer   | Oct-21   | HFP   | New action   | Action complete. Riverside Scotland are members of Stonewall Scotland  |



**BOARD AND COMMITTEE MEETING SCHEDULE 2022/23**

|                                 | December<br>2021 | January<br>2022 | February<br>2022 | March<br>2022 | April<br>2022 | May<br>2022 | June<br>2022 | July<br>2022 | August<br>2022 | September<br>2022                          | October<br>2022                    | November<br>2022 | January<br>2023 | March<br>2023 |
|---------------------------------|------------------|-----------------|------------------|---------------|---------------|-------------|--------------|--------------|----------------|--|------------------------------------|------------------|-----------------|---------------|
| <b>Board</b>                    | Thurs<br>2       | Thurs<br>27     |                  | Thurs<br>31   |               | Thurs<br>26 | Wed<br>29    |              | Thurs<br>18    | Wed<br>21<br><br>(Special Meeting and AGM) | Wed<br>19<br><br>(Special Meeting) | Wed<br>30        | Thurs<br>26     | Thurs<br>23   |
| <b>Audit<br/>&amp;<br/>Risk</b> |                  | Mon<br>10       |                  | Mon<br>14     |               |             | Mon<br>13    |              |                |  | Mon<br>3                           |                  | Mon<br>9        | Mon<br>6      |

**Ad hoc Committee meetings to be scheduled as appropriate throughout the year. All Board and Committee meetings commence at 5.30pm either via MS Teams or in the Boardroom, 44-46 Bank Street, Irvine, depending on the appropriate government guidance at the time, unless notified otherwise.**

9. Date of Next Meeting - 5.30 p.m. on  
Thursday 27 January 2022 via MS Teams  
/ Bank Street Office (TBC)