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

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

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

THE RIVERSIDE GROUP LIMITED
IRVINE HOUSING ASSOCIATION LIMITED

Two Hundred and Fifty Third Meeting of the Board held at 5.30 p.m. on
Thursday 30 March 2023 at the Grand Central Glasgow Hotel,
99 Gordon Street, Glasgow.

Minutes

Present:

Mr J. Strang (In the Chair), Mrs M. Burgess (Items 1-13), Mrs. J Galbraith (From Item 11), Mr R. Hill, Mr P. Lynn, Mr T. McInnes, Mr P. New, Mrs S. Petrie and Mr S. Stewart.

In attendance were: Mrs D. MacLean, Mrs H. Anderson, Mrs D. Boyle, Ms G. Gascoigne and Mrs M. Hutchinson.

Apologies for Absence

Mr G. Darroch and Mr S. Easton.

Declarations of Interests

Nil.

1. **Preliminaries**

Mr J. Strang welcomed Mr P. Lynn to his first Meeting of Irvine Housing Association's Board and the Board made appropriate introductions.

2. **Apologies for Absence**

Mr G. Darroch and Mr S. Easton.

3. **Declarations of Interest**

Mr P. New declared an interest as Group's Executive Director of Customer Service who had overall managerial responsibility for Group's Income Collection Team and also for Riverside Scotland.

4. **Minutes of Previous Meeting – 252nd Board Meeting held on 24 January 2023**

The minutes of the 252nd Board Meeting held on 24 January 2023 were APPROVED as an accurate record on the motion of Mr T. McInnes which was seconded by Mrs S. Petrie.

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

Mrs D. MacLean advised that item 5, Data Retention Policy, from the January Board Meeting, was complete as the Data Retention Schedule format had been forwarded to the Data Protection Team.

Referring to item 6, Draft Financial Statements, from the June Board Meeting, Mrs M. Hutchinson confirmed that current liability threshold levels were now being monitored on a monthly basis, so this action was now complete.

Mrs Hutchinson advised that item 3, Amended Financial Statements 2021/22, from the July Board Meeting was now complete, given that the investigation had taken place and additional checks had been added to our processes to mitigate against future human errors.

Mrs H. Anderson, referring to item 11, EIRC Update from the November Board Meeting confirmed that all improvement actions had been completed.

Mrs Anderson reported that at item 12, Asset Compliance Policies, from the November Board Meeting, the management of LD2 smoke detectors was covered within the Fire Safety Management Policy.

The Board thereafter NOTED the updates on the completed actions identified from previous Board Meetings.

6. **Corporate Plan 2023-26**

Mrs D. MacLean advised that Mr H. Owens, Head of Strategy and Public Affairs, was due to attend the Board Strategy Day the next day to work with Board on the development of Riverside Scotland's Corporate Delivery Plan.

Mr J. Strang commented on the significant work involved in the production of the Corporate Plan and the consultation with stakeholders which he had been part of.

Mrs MacLean advised that this was the first time that the Association proposed to adopt the overall Group Corporate Plan. Presentations

would be given on the Customer Experience Strategy and the Sustainability Strategy at the Board Strategy Day, given their significance for the Association and discussions would take place on how the themes of the Corporate Plan would be delivered in practice at Riverside Scotland.

Following queries from the Mr T. McInnes and Mrs M. Burgess, Mrs MacLean confirmed that due to the high level nature of the Plan, the themes were appropriate within a Scottish context, the route to delivery of the themes may differ to that of Group, however, the outcomes were likely to be the same.

Mrs S. Petrie enquired on how the Plan would be communicated to customers. Mrs MacLean advised that communications would be issued advising of the new approved Corporate Plan which would be made available on the website. Following the results of the Big Conversation survey, the Association intended communicating on a monthly basis with customers through emails and also via post. The new Customer and Community Engagement Officer had begun developing the new scrutiny structure and which would target specific groups to work on specific areas of interest to them.

Mr J. Strang was pleased to note the positive changes to the ways in which the Association engaged with its customers which would hopefully alter the customers' perception themes which had come out from the Big Conversation Survey.

Mr R. Hill commented on the services which were delivered from Group's central services teams, and suggested that the Association's Delivery Plan should focus on the areas within the Association's level of control.

The Board thereafter AGREED the ADOPTION of "Forward Together 2023-26" Riverside Group Corporate Plan.

7. **Financial Plan**

Mrs M. Hutchinson highlighted that Year 1 of the Financial Plan was the Budget for 2023/24 which Board had agreed at the January 2023 Board Meeting.

[REDACTED]

[REDACTED]

[REDACTED] The Board noted that it was expected that current interest rates would continue during the year but were predicted to reduce next year.

Mrs Hutchinson referred to the results and key ratios in the summary plan, highlighting that the Association had a healthy plan which provided headroom within the existing loan facility and covenants remained fully compliant within the life of the plan.

Mrs Hutchinson then highlighted the current key risks namely:

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

Mrs Hutchinson highlighted that it was likely that officers may require to bring a reiteration of the financial plan for board consideration later in the year, [REDACTED]

[REDACTED] Following queries from Board, Mrs Hutchinson confirmed that the Association would seek to utilise all funding available to it. [REDACTED]

[REDACTED]

[REDACTED]

The Board enquired on the information being used for assessing ESSH2 and net carbon zero works. Mrs Anderson confirmed that information from the Savills survey works was currently being considered and it was expected that a paper would be brought to the May Board on the capital investment programme for consideration. Mr S. Stewart advised of the Peat business modelling tool provided by the Scottish Government and undertook to provide information on this tool to officers.

Mrs Hutchinson referred to the stress testing scenarios detailed in the paper and highlighted the key features as follows:

[REDACTED]

[REDACTED]

The Board APPROVED the Financial Plan prior to it then being presented to Group Board for final approval as part of the Group's Financial Plan approval process.

8. **Chair's Action Procedure – Legal Services Contract**

The Board noted the Chair's decision in line with the Chair's Action Procedure to approve the award of the legal services contract to TC Young LLP [REDACTED]

9. **Audit & Risk Committee Membership**

The Board APPROVED the appointment of Margaret Burgess to the Audit & Risk Committee.

10. **Buy Back Policy**

Mrs H. Anderson advised that Scottish Government subsidy was available to the Association to purchase properties on the open market for future use as affordable housing in order to meet local housing need.

The Board had previously agreed to pause the development programme in order to target resources to improve existing properties and services for existing customers. The option of purchasing properties on the open market as part of future regeneration schemes was also discussed at this time.

Mrs Anderson advised on the circumstances in which the Association would consider purchasing properties on the open market as follows:

- Where an existing tenant required alternative housing to meet their changing needs.
- Where purchasing a property in a communal block partially owned by the Association would give the Association more control over planned maintenance and investment works.
- Where an existing tenant had specific housing needs which could not be met within the Association's current stock within a specific area.

Mrs Anderson highlighted the guidelines for assessing the suitability of a property purchase to ensure long term value to the Association's stock profile such as:

- Confirmation of Scottish Government subsidy
- The property either met or required minimal investment to meet the Scottish Housing Quality Standard.
- The property fabric would ensure it could achieve future energy efficiency standards.

Mr J. Strang confirmed his comfort with the proposed assessment guidance to ensure appropriate investment decisions were being made and enquired on the decision-making process for the approval of purchases. Mrs H. Anderson advised of the intention that the Senior Management Team approve any future property purchases, given the amounts involved would be within their financial authorisation limits. [REDACTED]

[REDACTED]

The Board thereafter APPROVED the Riverside Scotland Buy Back Policy.

11. **Asset Service Update**

Mrs H. Anderson advised that the new Asset and Compliance Manager had commenced employment with the Association at the end of January and brought with him considerable technical knowledge. His key priorities had been developing a robust performance management framework with the repairs and maintenance contractor, identifying training requirements within the Asset Team and developing the new capital investment programmes.

[REDACTED]

[REDACTED]

Mrs J. Galbraith joined the meeting.

Mrs Anderson advised that a new fire door replacement contract had not been progressed as planned but had now been procured in order to increase the specification previously planned from FD30 to FD60 in order to future proof against expected enhanced standards in the coming years.

Mrs D. McLean advised on the importance of having an Asset Team with the required skills and knowledge to manage the Association's assets appropriately. A further paper regarding changes to the Team structure would be reported at the meeting and further change could be required moving forward, when required levels of investment in the Association's stock were known.

Mrs Anderson reported on the positive news that the Association had been able to attract £1.4m of ECO4 and Net Zero funding for internal wall insulation works for the Association's stand stone properties in the Dumfries area working in partnership with Union Technical. Switchee

monitors were also being funded and would be supplied to all properties in the Dumfries area. It was hoped that the Association may be able to attract further funding for properties in the Pennyburn area.

The Board were pleased to note the significant funding achieved to date and the positive impact these works would have on the Dumfries estate.

The Board NOTED the update provided on Asset Services as at March 2023.

12. **Asset Services Structure**

Mrs H. Anderson advised that the proposed changes to the Asset Services Structure were designed to strengthen the level of required technical knowledge within in the team in order to improve complex repairs and maintenance diagnosis, quality assurance works delivered by the contractors and for day to day service delivery which would allow the appropriate focus on strategic objectives by the Asset and Compliance Manager.

Mrs Anderson reported the intention that the two new posts would deliver the required level of seniority and technical knowledge to support the Asset Officers and also ensure that a robust programme for safety inspections was put in place to ensure that estates and communal areas and blocks met the required safety standards.

The Board enquired on the likelihood of recruiting the skills required of the proposed Asset Contracts Manager post. Mrs Anderson confirmed that this would prove challenging in the current climate given there was a shortage of skills within the sector. She further reported that it was hoped that an appointment would be made to the Asset Officer post in the Dumfries area, following the recent recruitment exercise.

The Board enquired on the impact on the proposed changes on the team. Mrs D. MacLean advised that morale appeared to be improving following the restructure process which was ongoing at the time of the previous Hive, staff survey. A further survey was due in June and it was hoped that improvements would be seen at this point.

Mrs MacLean advised that a programme of staff training was being planned and would be provided by the Association's new lawyers, TC Young. Tenant Partner Team Leaders were also being supported to achieve their Chartered Institute of Housing Level 4 qualification.

The Board requested that their thanks be passed on to Group's Asset Team for the significant support provided to the team during the restructure process.

The Board NOTED the proposal to replace the currently vacant Asset Officer post and the current Estate caretaker post, with a new Asset Services Contract Manager and Estate and Compliance Co-ordinator posts within the Asset Services Structure.

13. **Income Collection Performance and Improvement Plan Update**

Ms G. Gascoigne reported that arrears were currently £180k adverse to target. Arrears had been positively impacted by a text campaign during the Christmas period where customers had reduced their arrears by making payments during the rent-free period. It was intended that a further text campaign would be carried out to time with the April rent-free period. A further £13k of backdated benefits had been received in the previous 7/10 days and a further £12k was expected prior to year end.

Ms Gascoigne advised that service improvements were being worked on and further improvements were required. The Team had been impacted by staff leaving the business and further recruitment exercises being required. A new Income Management Manager was due to commence employment at the start of April and would be based in the Irvine office and would lead on service developments to support performance improvement in Scotland moving forward.

The Team had also recently been discussing the arrears recovery of the Association's factoring accounts and had also met with the Association's new lawyers, TC Young to agree the support to be provided as part of the recovery process.

Ms Gascoigne reported on the current actions being taken on the high level arrears, and was pleased to report an increase in customers moving into controlled debt where arrangements were in place and the Team were working with the Tenant Partners to liaise closely with the tenants to seek suitable solutions. The helping hands fund had also provided £25k of support to Riverside Scotland tenants. Mrs Anderson confirmed that the fund had provided great support to some customers with complex needs.

Ms Gascoigne advised that a further action plan to address areas for improvement was being developed and would be shared with Board at the next meeting. It was expected that there would be a greater capacity to deliver the service improvements for Riverside Scotland when the Income Management Manager commenced employment in April.





The Board thereafter NOTED the report detailing the performance position and actions being taken to improve the arrears levels and mitigate further increases.

Mrs M. Burgess left the meeting.

14. **Quarterly Performance Report**

Mrs H. Anderson reported that there had been a further decline in overall customer satisfaction during the quarter. The Association had seen considerable change during this period given this was the transitional phase of the organisational restructure. The satisfaction levels in the previous month had seen a slight increase and it was hoped that the upward trend would continue as the new teams and ways of working were embedded.

There had also been a decline in keeping tenants informed indicator in the previous quarter. The new Tenant Engagement Officer was now in post and was developing a new Tenant Scrutiny Group, with the intention of carrying out 3 areas of scrutiny during the year, the first being a Voids Task Force. The Association would also be issuing monthly bulletins as well as the quarterly customer newsletters. All sources of communications would be utilised and information would be issued in small digestible information areas that the Association wanted to communicate to its customers.

Mrs H. Anderson advised that overall repairs and maintenance satisfaction had also declined, however, it was pleasing to note that “satisfaction with last repair completed” had improved and the Association was starting to see the positive results of the improved contractor management.

Mr T. McInnes enquired on the decline in the “% of repairs appointments kept” indicator. Mrs Anderson confirmed that the figure reported was due to the continuing issues with the IT interface between the Association and its contractors which officers were working to resolve. The figures reported were reflective of this issue rather than appointments not being kept by the contractor.

Further to a query from the Chair regarding the length of time it was taking to resolve the IT interface issues, Mrs D. MacLean advised that support was being provided by Group's Asset and IT Teams to seek to resolve these issues. There was now a clearer understanding of what information was required from the systems and further work would be required prior to be able to extract meaningful "appointments made and kept" data. The decision had, therefore, been taken to delay the roll out of the My Riverside App to customers until there was full functionality for the Association's customers.

Mr McInnes referred to the delays in the progression of this matter and suggested that lessons learned from the process be factored into any future projects.

Mr Strang commented on the importance of resolving the IT issues in a timely manner given the extraction of accurate data reports was key to driving the required service delivery improvements.

Mr S. Stewart enquired on current EICR compliance levels. Mrs Anderson advised that there remained a few properties where access had not been gained. Officers were working through the new procedures to ensure that, if access could not be gained to complete the necessary works, there was a clear audit trail to ensure these properties could be classed as "abeyances".

The Board thereafter NOTED the operational key performance indicators covering quarter 3 of the 2022/23 reporting year.

15. **Financial Performance Report**



Mrs Hutchison highlighted that all covenants remained fully compliant.

The Board thereafter NOTED the financial performance report for the year to 26 February 2023.

16. **Managing Director's Report**

Big Conversation Actions

Mrs D. MacLean reported that there had been a positive response to the letters issued to customers providing them with contact information for their Tenant Partner and also details of the arranged open surgeries, with the Irvine and Dumfries surgeries being particularly well attended.

Collaboration Opportunities

Mrs D. MacLean reported that Mrs H. Anderson had been invited to attend an Arran Task Force meeting which had been set up to address housing need on Arran. Mrs Anderson advised that North Ayrshire Council were commissioning a housing study to establish housing need on the island and how local providers could assist through a partnership approach.

The Board were pleased to note that the increased collaboration with local housing providers was a positive opportunity to further build relationships.

The Board thereafter NOTED the updates on the current issues and activity across the business contained in the Managing Director's Report.

17. **Minutes / Updates**

The Board NOTED the:

- a) Unconfirmed Audit & Risk Committee Minutes – 6 March 2023
- b) Confirmed Customer Experience Committee Minutes – 12 January 2022.
- c) Group Board Highlights – 26 January 2023.

18. **Any Other Business**

a) **Meeting with Scottish Government**

Mrs D. MacLean reported that she was due to meet civil servants from the Scottish Government on 10 May 2023



16. **Date of Next Meetings**

254th Board Meeting - 5.30 p.m. on Thursday 25 May 2023 at Riverside Scotland's Offices, 44-46 Bank Street, Irvine and via MS Teams.

D MacLean
Secretary
31 March 2023
DMcL/db

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Date: