

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.

**THE RIVERSIDE GROUP LIMITED**  
**IRVINE HOUSING ASSOCIATION LIMITED**

Two Hundred and Fifty Fourth Meeting of the Board held at 5.30 p.m. on  
Thursday 25 May 2023 at 44-46 Bank Street, Irvine and via MS Teams.

**Minutes**

Present:

Mr J. Strang (In the Chair), Mrs M. Burgess, Mr G. Darroch,  
Mr S. Easton (T), Mrs. J Galbraith, Mr R. Hill, Mr P. Lynn, Mr  
T. McInnes, Mr P. New and Mrs S. Petrie (T).

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

Apologies for Absence

Mr S. Stewart

Declarations of Interests

Nil.

1. **Apologies for Absence**

Mr S. Stewart.

2. **Declarations of Interest**

Nil.

3. **Minutes of Previous Meeting – 253<sup>rd</sup> Board Meeting held on 30  
March 2023**

The minutes of the 253<sup>rd</sup> Board Meeting held on 30 March 2023 were  
APPROVED as an accurate record, subject to the location being  
amended to reflect that the meeting took place at the Grand Central  
Hotel in Glasgow.

#### 4. **Matters Arising from the Previous Minutes**

Further to queries from the Board, the following updates were noted:

- Item 3, Financial Performance Reporting, from the November Board Meeting - the decision to not to alter the current policy approach on bad debt provision had been made, therefore this action was complete.



- Item 12, Asset Compliance Policies, from the November Board Meeting - provision of a demonstration on the Promaster system was not a priority action, given there was currently no capacity in the Team to deliver this.
- Item 7, Budget 2023/24, from the January Board Meeting - the additional Board training costs would be rectified in the Quarter 1 forecast in July.



- Item 13, Income Collection Performance, from the March Board Meeting – the next Improvement Plan was due to be presented at the Audit & Risk Committee meeting on 15 June 2023.

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

#### 5. **Corporate Plan 2020-23**

Mrs D. MacLean advised that the update report closed off the previous Corporate Plan. Due to the Plan being written prior to the Covid pandemic, a number of projects had not been progressed as originally planned.

Mrs MacLean advised that the new Corporate Plan was now being launched by Group Executive Directors, with an event planned with staff in Irvine on 20 June 2023. It was intended that the Delivery Plan for the new Corporate Plan would be presented to the July Board for consideration and approval and, items not progressed in the previous Plan would be included as appropriate.

The Board thereafter NOTED the update on the activities undertaken to progress the objectives detailed in the Corporate Plan Delivery Plan 2020-23.

6. **Strategic Risk Register**

Mrs D. MacLean advised that the Risk Register was discussed in depth at the Audit & Risk Committee meetings and was reported to Board on a 6 monthly basis. The Risk Register presented had recently been reviewed and updated by the Senior Management Team and it was pleasing to highlight that the Culture and Change risk had been changed to green which was reflective to the ongoing work with the Staff Team which included an Away Day in April. Good feedback had been received following this event, with the Team buying in to the direction of travel of the business which was positive.

Referring to the Customer Experience Risk, Mrs MacLean reported that the Association was considering carrying out a whole customer satisfaction survey with the other Ayrshire RSLs. Group's Business Information & Insight Team had expressed some concerns on the impact this could have on the rolling survey which was carried out and this would be discussed further to agree a way forward which would ensure the Association was able to continue to benchmark performance against Group and also with its Scottish peers. Mrs MacLean confirmed that a paper for consideration on this matter would be brought to the Board in due course. The Board commented on the importance on the timing of any future plans for whole customer surveys.

Mrs MacLean commented that, as previously discussed at the March Board Meeting, the Income Collection Performance would now be considered in detail by the Audit & Risk Committee, [REDACTED]

[REDACTED] Mr R. Hill confirmed that he had discussed this matter with the Team to ensure the appropriate level of information was presented to the Committee to enable the appropriate level of scrutiny. Mr P. New confirmed that the Committee would receive an Income Collection Improvement Plan specifically for Riverside Scotland moving forward. There was recognition from the Board that performance in this area was likely to get worse before it got better, as the improvement changes were put in place, however, they were hopeful that improvement plans would drive some positive changes and the reductions of arrears levels in due course.

[REDACTED]

The Board discussed the Political and Regulatory Uncertainty risk and noted that whilst the economic risk continued to be high, the political risks did not appear to be detrimentally impacting the economic risk.

Mr New highlighted that the dates on the Risk Register required some updating. Mrs MacLean undertook to update Register as appropriate.

The Board thereafter APPROVED the Strategic Risk Register.

7. **5 Year Financial Projections Return**

Mrs M. Hutchinson advised that the information contained within the Return had been taken from the Financial Plan approved by the Board at the March Meeting.

Mr J. Strang enquired why the regulator calculated the gearing ratio differently to that of the Association. Mrs Hutchinson advised all RSLs calculated their gearing ratios in different ways, therefore the Regulator was likely using a formulae which could be used universally across the sector.

The Board thereafter APPROVED the 2023 Five Year Financial Projections Return for submission to the Scottish Housing Regulator.

8. **Annual Return on the Charter**

Mrs H. Anderson stated that submission of the Annual Return on the Charter was a regulatory requirement of RSLs which included the submission of certain data to demonstrate how the Association was meeting the 16 outcomes set out in Scottish Social Housing Charter. The Association's Projects and Planning Analysts had co-ordinated the collation of this data and the required statistical information was generally provided by Group's BI&I Team, with validation and verification of this information carried out by Operational Managers, and Analysts ensuring that the information to be included in the submission aligned with the technical guidance provided by the Regulator.

Mrs Anderson highlighted that due to the Regulator currently reviewing its Regulatory Framework, changes to the technical guidance had been made relating to tenant safety and EESSH compliance information which was provided at the Scottish Housing Quality Standard section of the Return.

Mr P. Lynn enquired how the recent works in Pennyburn measured against the EESSH Standard. Mrs Anderson confirmed that the roof and render works which had been carried out and future works planned in the area meant that the properties now met the EESSH Standard. Mr Lynn enquired on longer term funding availability of eco works. Mrs

Anderson advised that the housing sector was hoping that further government subsidy would be made available to assist with meeting the increased Standards.

Mr Strang enquired if the tenant's energy costs were monitored to establish the benefits of the previous works carried out. Mrs Anderson confirmed that this had not been monitored to date, however, due to future planned works being to the Pass2035 Standard, appropriate monitoring would be required moving forward. The Board concurred on the importance of having this information, to be able to demonstrate the tangible benefits to tenants of the different energy efficiency works options moving forward, however, noted that the savings identified would be theoretical rather than in real money terms.

Mr T. McInnes enquired if there was anything in the Return that the Regulator would have concerns about. Mrs D. MacLean advised that there were some indicators where performance had reduced since the previous year, however, the presented Return was an honest account of where the Association currently was and the Regulator had been made aware of this at their recent meeting. A significant amount of effort and work had been involved by Mrs Anderson and the Team in collating the data and ensuring it was as robust as possible.

Mr P. New referred to the Scottish Housing Quality Standard at section 6 and queried the confidence in the projection that the completion of the Standard would be 99.18% next year, given 82.28% of the stock currently met the Standard, which was a slight drop from the previous year. Mrs Anderson advised that the majority of SHQS fails were due to cavity wall insulation in the Bourtreehill area and also EICR fails, due to there being insufficient information to provide an auditable trail to record them as abeyances. This work was, however, ongoing which meant that next year, all EICRs would either be complete or the required level of contact attempts would have been made to be able to record as an abeyance. The 76 properties identified as failing on cavity wall insulation in the recent stock condition survey, were being targeted for work during the year. Other things being equal, Mrs Anderson was therefore confident that the Association would be recording the 99.18% figure in next year's ARC submission.

Mr G. Darroch referred to Indicator 22 at the comparison report at Appendix 3 and highlighted an error, in that the number of court actions, rather than evictions had been recorded. Mrs Anderson confirmed that the number recorded at this section should be 0, as recorded in the ARC, instead of 24 and this would be updated.

The Board commented that the comparison document had been useful, congratulated staff on the great piece of work and thereafter APPROVED the Annual Return on the Charter submission to the Scottish Housing Regulator.



9. **Annual Loan Portfolio Return**

Mrs M. Hutchinson advised that the majority of the information contained in the Return related to the Lloyds loans, with one line in the Return relating to the Inter-loan from Group. The Lloyds loans had not changed since the previous year; [REDACTED]

The Board thereafter APPROVED the 2023 Loan Portfolio Return for submission to the Scottish Housing Regulator.

10. **Scheme of Delegation**

Mrs M. Hutchinson advised that the proposed Scheme of Delegation had been updated to reflect the recent changes to the staffing structure. There were no changes proposed to the authorisation limits.

The Board APPROVED the revised Scheme of Delegation document.

11. **Annual Write-Offs**

Mrs M. Hutchinson highlighted that a bulk write-off had been carried out during the year. This process was undertaken in order to tidy up the ledger. These debts would, however, continue to be pursued.

Further to a query from Mrs M. Burgess, Mrs Hutchinson confirmed that the majority of write-offs were for former tenants and current tenant write-offs were usually only carried out if a Trust Deed was in place or if a property was not habitable for a period of time, in instances such as a burst pipe or severe damp and mould issues.

Following a query from the Board regarding debt recovery activity, Mrs Hutchinson advised on the various routes to pursuing outstanding amounts and confirmed that the Association was occasionally successful in recovering some debts, albeit this was a small percentage.

The Board NOTED the contents of the Annual Write-Offs report detailing the debts written off during the 2022/23 financial year.

12. **Property Investment Programme**

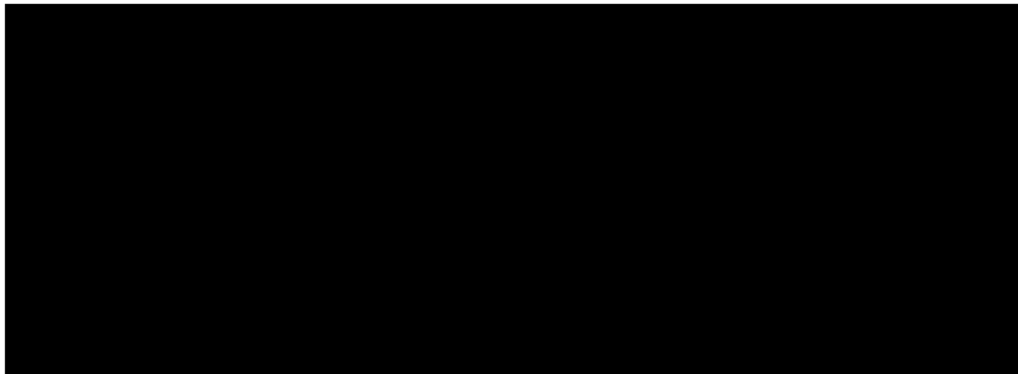
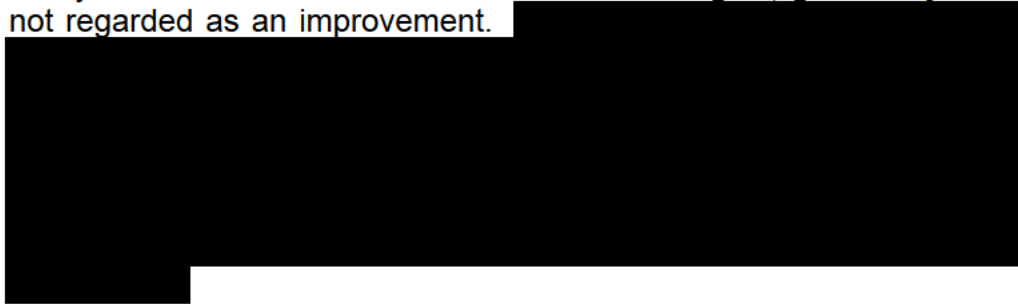
Mrs H. Anderson advised that following review of the results of the recent stock condition survey carried out and the survey to establish Scottish Housing Quality Standard compliance by Savills, the proposed planned

repairs and improvements works for 2023/2024 were presented for consideration and approval.



The Chair enquired on the recent coverage on Twitter in relation to customer engagement in Dumfries. Mrs Anderson advised that the new Customer and Community Engagement Officer had been closely involved in the events which had been well attended. This was positive news, given the previous negative feedback regarding engagement in this area.

Following a query from Mr G. Darroch, Mrs Anderson confirmed that the cavity wall works would come from revenue budgets, given they were not regarded as an improvement.





[REDACTED]

[REDACTED]

Mr P. Lynn enquired if owner occupiers would receive communications regarding funding which could be utilised to carry out similar works to their properties. Mrs D. MacLean advised that, subject to the contractor confirming that funding was available for owners, the Association would be happy to make owners aware, however, any contract for these works would be between the owner and contractor, with no involvement from the Association.

The Board thereafter AGREED the proposed planned maintenance and property investment programme for 2023/24.

13. **Quarterly Performance Report**

Mrs H. Anderson highlighted that in Quarter 4 the Association had seen some improvement in all of its customer satisfaction indicators, with overall satisfaction increasing by 3%. The new organisational structure was now fully embedded, with the Tenant Partners spending more time out on estates. The new processes and ways of working were taking hold and staff now understood their new roles.

The overall repairs and maintenance satisfaction had shown a marked improvement. Officers continued to work closely with the main contractor to drive improvements and the Association was starting to see the benefit of this, as there had also been a marked improvement in transactional repair satisfaction since the previous quarter.

Mrs Anderson referred to the complaints handling satisfaction, and again was pleased to report on a marked improvement since moving to the approach of the Tenant Partner being the single point of contact in dealing with complaints, albeit the Association currently remained outwith target.

Mr P. Lynn enquired if tenants were aware of who their Tenant Partner was. Mrs Anderson confirmed that this information had been communicated in the Newsletter to tenants, it was also provided on the website and a letter had been issued advising all tenants who their Tenant Partner was and providing their contact information.

Mrs Anderson advised that void relet times were a concern to officers, given the increase in turnaround time and that void repair costs were disproportionately high. A voids task force had since been set up in order to review the current void process and it was intended that this area would be the first area of scrutiny to be reviewed by the new customer involvement panel. It was hoped these initiatives would deliver some service improvements for the Association.

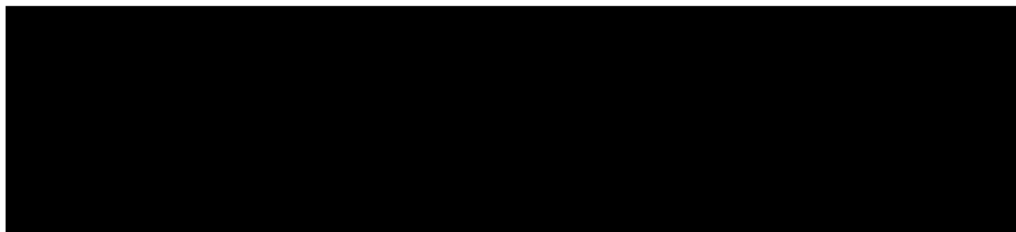
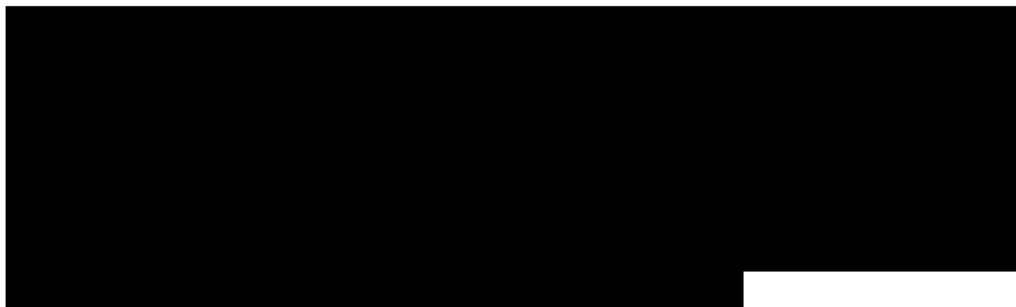
The Chair confirmed that issues with voids, such as high repair costs and poor condition of voids were currently being experienced across the sector. The Board were pleased that officers were reviewing processes with a view to improving this function. Mrs MacLean advised that the Association required to drive savings in this area of the business.

Mr T. McInnes was pleased to note the improved direction of the satisfaction levels and suggested that the resolution of the repairs and maintenance service IT issues was likely to improve satisfaction levels further.

Mr P. New commented on the positive direction of satisfaction levels and highlighted that the complaints handling satisfaction results were not included within the Quarterly Performance Report. Mrs Anderson stated that these results were normally included within the monthly operational performance report, with the March figure reporting 46% satisfaction. Mrs Anderson undertook to include this figure in future Quarterly Performance Reports.

The Board were pleased with the positive results reported and thereafter NOTED the operational key performance indicators covering quarter 4 of the 2022/23 reporting year.

14. **Financial Performance Report**



[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

The Chair enquired on the covenant breach in the report. Mrs Hutchinson advised that this was due to the timing of the rent-free period and this covenant would be compliant by the end of the quarter.

The Board thereafter NOTED the financial performance report for the first month of the financial year 2023/24.

15. **Managing Director's Report**

a) **Annual Assurance Statement Training**

Mrs D. MacLean highlighted the recent Annual Assurance Statement training which had been provided to the Board. The Chair commented on the informative and useful training and encouraged those Board Members who had been unable to attend to request the recording to view at a convenient time to them.

b) Development Updates

Mrs MacLean confirmed that all new build properties had been handed over and there were no further development projects in the pipeline. Officers were now focussing on developing potential regeneration options [REDACTED]

[REDACTED]

[REDACTED]

Mr P. New stated that the Runcorn regeneration was a massive project to learn from and suggested that someone from the Team provide a training / information session on the planning process for this project. It was agreed that this would be beneficial and should be arranged.

c) Contractor Update

Mrs MacLean reported that resolving the IT interfacing issues between the Association and the contractor had been a very complex process and at the commencement of this project the Association had a Project Manager available to translate between the requirements of the business and work required by IT, [REDACTED]



the Regulator had visited this year, which was hoped would feature the Association.

Mr New suggested, depending on the detail provided in the feedback letter, that some information be included in Carol Matthews, Group Chief Executive's report to Group Board. Mrs MacLean confirmed she would liaise as appropriate on receipt of the feedback letter.

e) Staffing

Mrs MacLean was pleased to report on the success of the recent team away day at the Recovery Café in Ayr. It was clear to see that the organisational culture was moving in the right direction and staff were bought into the direction of travel of the business. The Chair confirmed that he had observed this change in culture and gave credit to the Leadership Team in driving this change forward.

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

16. **Minutes / Updates**

The Board NOTED the:

- a) Confirmed Customer Experience Committee Minutes – 2 March 2023.
- b) Group Board Highlights – 15 March 2023.

17. **Any Other Business**

Nil.

16. **Date of Next Meetings**

255<sup>th</sup> Board Meeting - 5.30 p.m. on Thursday 6 July 2023 at Riverside Scotland's Offices, 44-46 Bank Street, Irvine and via MS Teams.

D MacLean  
Secretary  
30 May 2023  
DMcL/db

.....  
Date: .....