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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 Sixtieth Meeting of the Board held at 5.30 p.m. on
Thursday 23 May 2024 at 44-46 Bank Street, Irvine and via MS Teams.

Minutes

Present:

Mr J. Strang (In the Chair), Mrs M. Burgess, Mrs J. Deans-Regan (From Item 6), Mr G. Darroch, Mr R. Hill, Mr P. Lynn, Mr J. Miller (From Item 6), Mr P. Mason (from Item 6), Mr P. New and Mrs S. Petrie.

In attendance were: Mrs D. MacLean, Mrs D. Boyle, Ms H. Duff (From Item 6) and Mrs M. Hutchinson (From Item 6), Ms A. Roberts (Items 3-4) Mrs L. McCallum (Item 6), and Mr S. Connor (Item 6).

Apologies for Absence

Mr S. Easton, Mrs. J Galbraith and Mr S. Stewart.

Declarations of Interests

Mr P. New declared an interest at Item 4, as sponsor to the report. Mrs D. MacLean declared a conflict of interest at Item 4, as an employee of Irvine Housing Association.

1. **Apologies for Absence**

Mr S. Easton, Mrs. J Galbraith and Mr S. Stewart.

2. **Declarations of Interest**

Mr P. New declared an interest at Item 4 as sponsor to the report. Mrs D. McLean declared a conflict of interest at item 4, being an employee of Irvine Housing Association. The Board requested that Mrs MacLean

be present for the discussion to answer any material queries the Board may have for her as Managing Director of the Association.

3. **MD Report**

[REDACTED]

4. **New Riverside Deal**

[REDACTED]

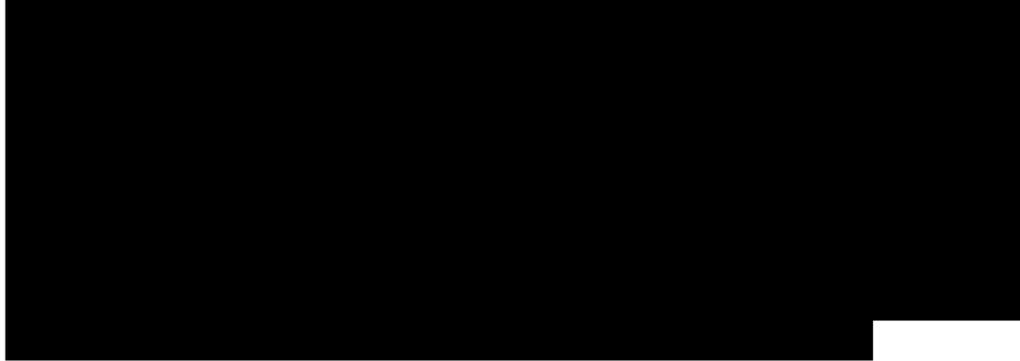
5. **Board Recruitment**

The Chair reported on the recent interview process which had been carried out by Mrs M. Burgess and himself and commented on the quality of candidates interviewed as part of the process.

The Board noted the recent resignation from the Board from Mr T. McInnes and acknowledged his significant contribution during his time

as a Board Member and wished him well for the future. The Chair agreed to formerly communicate the Board's best wishes to Mr McInnes.

The Chair stated that Mr S. Easton had also recently advised of his plans to retire from the Board at the Annual General Meeting in September.



Mr R. Hill advised that subject to Board's approval of Paul Mason as a Board Member and Audit & Risk Committee Member, an introductory meeting was arranged to discuss the future Chair of Audit & Risk Committee role and responsibilities.

The Chair commented on the current difficulties in the sector in recruiting Board Members and was pleased that by using the consultancy services of McGregor Bond, the Association had been able to attract a number of quality candidates which resulted in recommendations for appointment to the Board.

The Board were pleased with the candidates proposed for membership who would contribute useful skills and knowledge to the Board and thereafter APPROVED:

- a) The applications from Membership of the Association from Paul Mason, John Miller and Joanne Deans-Regan.
- b) The appointment of Paul Mason to fill a casual vacancy on the Board to serve up to the Annual General Meeting in September 2024, in accordance with Rule 41.
- c) The appointment of John Miller and Joanne Deans-Regan as co-optees on the Board to serve up until the Annual General Meeting in September 2024, in accordance with Rule 38(a).
- d) The appointment of Paul Mason to the Association's Audit & Risk Committee.

6. **Voids Management – Scrutiny Exercise**

Mr S. Connor, Mrs J Dean-Regan, Ms H. Duff, Mrs M. Hutchinson, Mrs L. McCallum, Mr J. Miller and Mr P. Mason joined the meeting.

The Chair welcomed everyone to the meeting and commented on the quality of the report presented for consideration and invited Mr Connor and Mrs McCallum to present the findings.

Mr Connor advised that the Tenants Information Service had been pleased to be appointed to work in partnership with the Association and its Customer-led Scrutiny Panel. He thereafter gave a presentation detailing the motivations of the Service Improvement Group (SIG), how the SIG selected the which service area it wanted to scrutinise, the stages of the scrutiny process, in order to gain a good knowledge of how the void management process currently operated, with a view to identifying areas which could be improved on.

Mr Conner and Mrs McCallum then presented the findings and recommendations made in the report relating to performance and customer satisfaction, the letting standard, the void management process and information and advice for tenants. Mr Connor advised that the SIG would await a management response to the recommendations made in the report and, in order to continue with its positive work, was in the process of identifying the next service area to review and looked forward to working in partnership with the Association to assist with the improvement of services.

Mrs S. Petrie enquired on the communication challenges between the housing and asset teams referred to in the report. Mr Connor advised that this related to the housing team being aware of the timescales for the completion of works to the void properties.

Mr G. Darroch queried the recommendation on the standard charge per property for void works. Mr Connor advised that through discussions with staff the SIG found that the Association was paying the same price per property regardless of level of works required in the property which could vary greatly, the SIG had therefore recommended a change to this approach in order for the Association to achieve value for money. It was noted that this approach had been agreed as part of the contract. The Board commented it was were keen to review this further when appropriate.

Mr Darroch questioned if post inspections were not being carried out for all properties prior to let. Mr Connor advised that the SIG had found that properties were inspected depending on the scale of the works required to the properties and voids with minimal works were not inspected in order to minimise the re-let timescale. Ms H. Duff confirmed that the process had since been changed, with all completed works, including cleaning, being joint post-inspected prior to handover.

The Board commented that they were keen to see the incorporation of the provision of information to outgoing tenants on the costs of re-charges for any works required to void properties as a useful preventative measure.

Mr P. New enquired on the areas which were missing within the Void Management Policy in order to align with the industry standard? Mr Connor advised that the SIG had found that there was more detail provided on the letting standard, where the components were broken down in detail. It had been acknowledged, however, that this policy had been in place for a number of years and was due for review.

The Chair thanked Mr Connor and Mrs McCallum for attending the meeting to present the findings of the scrutiny exercise and to all the SIG for their time devoted to carrying out the recent scrutiny exercise. The Chair commented that the Board would look forward to hearing further on the actions agreed in response to the recommendations made in the report and to hearing more from the SIG on other service areas reviewed in the future.

Following a query from Mr J. Miller on the re-let timescales, Mrs MacLean advised that the Association performed well in this area and had planned to implement a 14 days turnaround target, however, following the findings of the report, improvements would be required on the quality of voids to ensure the Association's customers were satisfied with their new home.

Mrs MacLean advised that the Head of Asset & Sustainability and the new Head of Housing and Communities would now consider the recommendations and take forward as a joint project the development of an action plan to be discussed with the SIG on what changes the Association would put in place to improve this area of the business.

The Chair enquired on the possible future areas of scrutiny review. Mrs McCallum suggested that anti-social behaviour processes would be a useful area to review and information provided to customers on the ownership of land and property throughout estates. Mr P. Lynn suggested that parking should be another area to be considered, given this was a big issue for tenants.

The Board thereafter NOTED the contents of the Riverside Scotland Voids Management Scrutiny Exercise – Service Improvement Group Report.

Mr Connor and Mrs McCallum thanked the Board for being given the opportunity to present the report findings and thereafter left the meeting.

The Chair then invited the Board and Senior Management Team to make introductions to the new Board Members, Mr P. Mason, Mr J. Miller and Mrs J. Deans-Regan.

7. **Minutes of Previous Meeting – 259th Board Meeting held on 21 March 2024**

The minutes of the 259th Board Meeting held on 21 March 2024 were APPROVED as an accurate record.

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

The Board thereafter NOTED the updates provided in the Matters Arising Action List.

9. **Scheme of Delegation**

Mrs M. Hutchinson advised that the proposed updates to the Financial Authorisation Limits were to reflect the recent staffing changes and also to align with Group's Schedule of Delegated Authority by reflecting that any contract award over £5m also required approval by Group Board.

The Board thereafter APPROVED the revised Scheme of Delegation – Financial Authorisation Limits.

10. **Riverside Scotland Communities & Livelihoods Strategy**

Mrs D. MacLean advised that the Strategy had been developed by the previous Head of Service, Mrs H. Anderson, and had been based on Group's Strategy, but updated to ensure it focused on the Association's communities and incorporated corporate objectives relating to engaging with tenants and residents in our communities.

Mrs S. Petrie queried how the Strategy would be shared with customers and if it would it be broken down into specific actions for specific communities. Mrs MacLean advised that the actual Strategy would be shared on the Association's website. The Association also intended to develop specific neighbourhood plans and officers would work with the marketing partner to promote the plans for each individual neighbourhood. The actions in the plans would be reported on and monitored via the Corporate Plan updates to Board.

The Board then commented on the importance of delivering the objectives identified in the Strategy and thereafter APPROVED the Riverside Scotland Communities & Livelihoods Strategy.

11. **Annual Return on the Charter**

Mrs M. Hutchinson reported following the previous year's disappointing ARC results where performance levels had been in decline, staff had worked hard to turn around the Association's performance levels which resulted in the positive results being presented in the Return.

Mrs Hutchinson referred to Appendix 2 of the report which detailed the performance results year on year, where the majority of indicators had seen an improvement. The indicator relating to timescales met for responding to complaints had shown a decline, and this appeared to be due to staff not updating the system as required and were closing down complaints following the completion of follow on works, rather than when the works had been instructed to the contractor. Staff were now aware of when to correctly update the system and this should be reflected in future reports, however, this practice from earlier in the year impacted the data on system, which required to be used in the Return and looked like some deadlines had not been met, when indeed they had.

Mrs Hutchinson highlighted that the percentage of anti-social behaviour cases reported in the previous year being resolved had declined slightly. This was a difficult service area, with a significant number of cases being reported which, at times, were challenging to find a satisfactory resolution. It had been pleasing to note that the Service Improvement Group had identified this as an area for review, as this was a service area would benefit from a review of how it compared against best practice in the sector.

Mrs Hutchinson stated that the percentage of factored owners satisfied with the factoring service received had shown major decline during the year. The Association had carried out a satisfaction survey during the year and the Association had begun actively pursuing factoring arrears during the year, therefore a negative satisfaction response had been expected. Mrs MacLean advised that this area had been identified as a service area for review and improvement during the year which would be taken forward by the new Head of Housing & Communities.

[REDACTED]

Mr P. New advised that factoring income was a significant part of the Association's arrears which was difficult to tackle, however, improving on this performance area would also improve the overall arrears performance position.

The Board were concerned about the decline in the factoring service satisfaction levels and were pleased to note the intended review during the year with a view to improving both the service provided and also the arrears recovery process. Mrs MacLean advised that the management team had focused on improving the customer satisfaction levels during the year which had been achieved and was hoped to continue. The Chair requested that the Board's thanks were passed on to all for their efforts during the year.



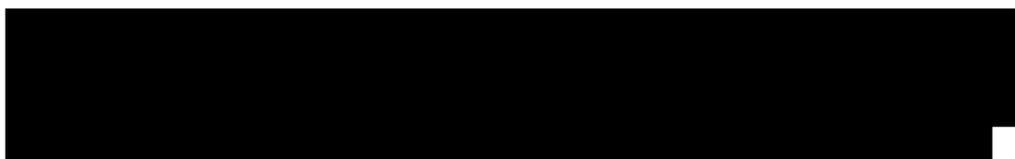
Mr Darroch commented on the customer satisfaction levels and his view which he had expressed previously, that carrying out face-to-face surveys usually generated a more positive response. Mrs MacLean concurred with Mr Darroch's comments and acknowledged that a face-to-face survey would provide a richer response from customers, however, advised that this was a shared service with Group, who carried out email or telephone surveys only. It was hoped that when the Association's budget position improved in the coming years, that Board would consider agreeing a budget allocation for carrying out a face-to-face customer satisfaction survey. Mrs MacLean reported that the Association's satisfaction levels in April were 75.8% and it was hoped that this figure could be built on during the year with next year's ARC results showing further improvement.

Following review of the content of the ARC, the Board:

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

12. **Five Year Financial Projections Return**

Mrs M. Hutchinson advised that contents of the Return were taken from the Financial Plan previously approved by Board in March 2024.



The Board thereafter:

- a) APPROVED the 2024 Five Year Financial Projections Return
- b) Authorised the Head of Finance & Business Support Services to submit the return to the Scottish Housing Regulator.

13. **Annual Loan Portfolio Return**

Mrs M. Hutchinson advised the Return reported on the current position with loans which the Association currently had in place with Lloyds bank and also an inter-company loan with Group.

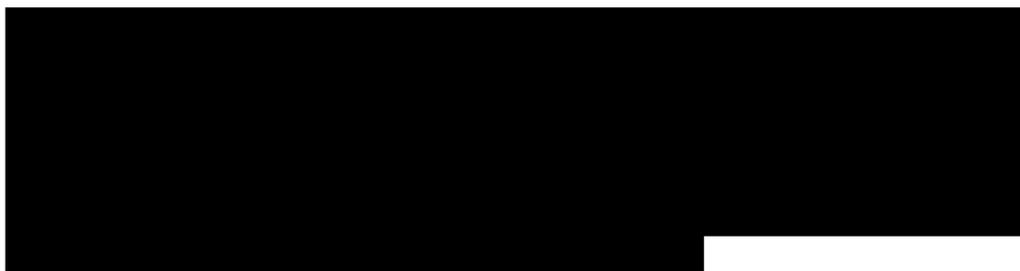
The Board thereafter:

- a) APPROVED the 2024 Loan Portfolio Return
- b) AUTHORISED the Head of Finance & Business Support Services to submit the return to the Scottish Housing Regulator.

14. **Tenant & Resident Safety Update**

Ms H. Duff reported on good progress throughout the year resulting in 100% compliance being achieved in all areas of tenant and resident safety, with the exception of electrical safety. Ms Duff reassured the Board of officers' continued focus and attention on this area of the business to ensure that the Association achieved 100% compliance in all areas of tenant and resident safety.

Referring to electrical safety, Ms Duff stated that at this time the previous year, electrical safety compliance was 89%. Following the implementation of an intensive programme in the previous 12 months to achieve full compliance, all properties had been accessed, however, due to property issues, electrical safety works were not able to be carried out to a small number of properties. Tenant Partners were now working with these customers to resolve the issues which would allow the works to be carried out as soon as possible. Due to these outstanding works, the Association had achieved 99.43% compliance in this area.



The Board were pleased to note the excellent progress which had been made in seeking to attain 100% compliance levels for electrical safety and thanked all staff involved, including Group's Building Safety Team for their continued support in recent years.

Mr G. Darroch enquired on future staffing health and safety reporting. Mrs D. MacLean advised of the intention to provide an annual report to the Audit & Risk Committee on this area of business. Mr R. Hill advised that he would be content for this approach provided there was inclusion of certain tolerance levels to be agreed, which meant should compliance

levels dip below the tolerance, then this was reported to the Committee or to Board with proposed improvement actions. It was agreed that this should be discussed further and agreed at the Audit & Risk Committee Meeting.

The Board thereafter NOTED the Tenant & Resident Safety Update and confirmed its assurance by the actions being taken and planned.

15. **Quarterly Performance Report**

Mrs M. Hutchinson advised that, in line with information previously discussed as part of the Annual Return on the Charter Return, customer satisfaction had improved and arrears levels had reduced.

Referring to the fire risk indicators information which had been absent from the previous report, Mrs Hutchinson confirmed that the issue with the dashboard had now been resolved and there were no outstanding actions required.

The Board commented they were pleased to receive another positive report and therefore NOTED the Quarterly Performance Report for Q4 – 1 January to 31 March 2024.

16. **Financial Performance Report**

Mrs M. Hutchinson advised that following on from the discussions on risk at the Board Strategy Day, the financial performance report had been reviewed to provide more information in a user-friendly format and was happy to take any feedback on the new format.



The Board advised that they welcomed the new format report, particularly the introduction of the trend graphs and being able to track the gearing position throughout the year at a glance was helpful.

Mr P. New referring to the financial performance at Appendix 1, enquired if the rolling 12 months information could be provided, in order to compare and track improvements in spend from the previous year. Mrs Hutchinson undertook to seek to incorporate this in future reports without comparing it to the previous budget due to the differences.

The Board thereafter NOTED the financial performance report for Period 1 of 2024/25.

17. **Annual Write-Off**

Mrs M. Hutchinson advised that write-offs presented had been processed by Group's central financial processing team. The report was presented to give the Board sight of the volume of and reasons for the write-offs throughout the year.

Following a query from Mr P. Mason, Mrs Hutchinson advised on the circumstances where debt from former tenants would be written-off by Group in order to keep the ledger manageable, however, this debt could continue to be pursued if the former tenant could be traced. Mr P. New confirmed that the bulk write-offs were approved by Group's Executive Team on a quarterly basis.

Mr P. Lynn enquired on the timescales involved for writing off the debt. Mrs Hutchinson advised that the timescales applied depended on the reason that the debt could not be recovered e.g. there were guidelines in the circumstances of bankruptcy or sequestration.

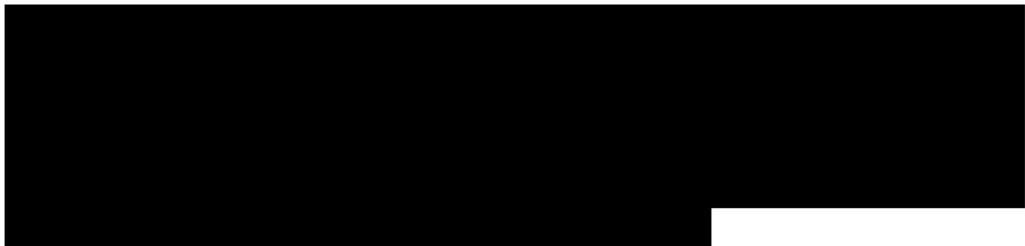
The Board then NOTED the report detailing the debt written off during the 2023/24 financial year.

18. **MD Update**

[REDACTED]

[REDACTED]

[REDACTED]



19. **Minutes / Updates**

The Board NOTED the:

- a) Unconfirmed Customer Experience Committee Meeting Minutes – 29 February 2024.
- b) Group Board Meetings Highlights – March 2024.

20. **Any Other Business**

There were no items to discuss.

21. **Date of Next Meetings**

261st Board Meeting – 5.30 p.m. on Tuesday 25 June 2024 at 44-46 Bank Street, Irvine and via MS Teams.

D MacLean
Secretary
28 May 2024
DMcL/db

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Date: