

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

Two Hundred and Sixty-Third Meeting of the Board held at 5.30 p.m. on  
Thursday 21 November 2024 at 44-46 Bank Street, Irvine and via MS Teams.

**Minutes**

**Present:**

Mr J. Strang (Chair), Mrs M. Burgess, Mrs J. Deans-Regan, Mrs. J Galbraith, Miss S. Greene (T), Ms C. McGuinness, Mr P. Mason (T), Mr J. Miller and Mr B. Sadler (T).

In attendance were: Mrs D. MacLean (T), Mrs D. Boyle, Ms H. Duff, Mrs M. Hutchinson, Ms P. Forrest, Mrs C. Christie (Item 3), Ms A Robinson (Item 3) and Mrs E. Ward (Item 3).

*T – attended the meeting via MS Teams*

**Apologies for Absence**

Mr G. Darroch and Mrs S. Petrie.

**Declarations of Interests**

Nil.

1. **Apologies for Absence**

Apologies were received from Mr G. Darroch and Mrs S. Petrie.

2. **Declarations of Interest**

There were no interests to declare.

3. **Housing First for Families – Care Inspectorate Report**

Mrs C. Christie, Ms A. Robinson and Mrs E. Ward joined the Meeting.

Mrs P. Forrest advised on the outcome of the recent Care Inspectorate Inspection of the Housing First for Families service. The bespoke support service provided by the Team to vulnerable families had the potential to deliver life-changing outcomes for customers.

The Board thanked the Team for their work to provide the invaluable service which was one of a kind in Scotland. The Board were particularly pleased to see the We Care value being clearly demonstrated in the provision of this service.

The Board thereafter NOTED the outcome of the first Care Inspectorate Inspection and the subsequent report on the Association's Housing First for Families service.

Mrs C. Christie, Ms A. Robinson and Mrs E. Ward then left the Meeting.

The Chair undertook to report on the positive outcome of the inspection at Group's next Customer Experience Committee Meeting.

4. **Minutes of Previous Meetings – 262<sup>nd</sup> Board Meeting held on 21 August 2024 and the Special Board Meetings held on 18 September and 26 October 2024**

The minutes of the 262<sup>nd</sup> Board Meeting held on 21 August 2024 and the Special Board Meetings held on 18 September and 26 October 2024 were APPROVED as accurate records.

5. **Matters Arising from Previous Minutes**

a) **RAAC Report**

Ms H. Duff updated the Board on the current stage of the investigation work to identify if RAAC was present in any Association properties, advising that all investigation works would be completed by 31 March 2025. Following a query from Board, Ms Duff stated that Officers did not expect any properties to contain RAAC, however, as well as visual surveys, a percentage of stock with differing age, design and architype would have intrusive surveys carried out in order to provide additional assurance.

b) **Void Management – Scrutiny Exercise**





c) Managing Director



The Board thereafter NOTED the Matters Arising report.

6. **Financial Plan**

Mrs M. Hutchinson advised that the draft budget currently being worked on assumed the lowest rent increase option of 2.7% being applied. The final draft of the budget and the proposed rent increase for 2025/26 would be presented for Board approval at the January 25 Meeting.

Mrs Hutchinson advised that the depreciation calculation had been obtained from the central finance team and £400k required to be added to the budget.

Mrs Hutchinson stated that the assumptions used in the draft were those agreed prior to the September inflation figure of 1.7% being released, so could be subject to change. Mrs Hutchinson highlighted that the voids and bad debts assumption remained the same as the current year, albeit it was hoped that performance in this area could be improved.

Mr B. Sadler enquired if the increase in National Insurance rates had been factored into the staffing and supply chain costs within the budget. Mrs Hutchinson advised that an increase in contractor costs had not been included as yet. It was hoped that this information would be available prior to the Board Meeting in January, however, if not, an appropriate assumption would be made. The Board noted that it may require to consider a higher rent increase than the preferred option of customers, once the true impact of the National Insurance increase was known.

Mr P. Mason queried the difference in cost assumptions for programmed repairs when compared to previous years. Mrs Hutchinson advised that this was partly due to the timing of programmed repairs and the move to adopting a whole house approach for programmed repairs with the Association's partner Union Technical. Ms H. Duff stated that the Association was moving to a proactive rather than a reactive approach to programmed repairs, where local knowledge, stock condition survey information, data on high volume repairs were all considered when

planning future works. This approach meant the Association was better able to predict future spend and make savings on overall costs.

The Board thereafter NOTED the draft operational budget for 2025/26 and AGREED the assumptions to be used when compiling the 30 year financial plan.

7. **Asset Management Strategy**

Ms H. Duff advised that the Strategy presented incorporated the feedback received at the recent Board Strategy Day. The 2 year Strategy linked closely with Group's Strategy with the main theme being to provide safe and warm homes to customers. The key themes of customer feedback had also been considered when developing the Strategy.

Following a query from Mr B. Sadler regarding the Association's disposal plans. Ms Duff confirmed there were no current strategic plans to dispose of stock and any future consideration to do so would follow a feasibility study of such. Mrs D. MacLean commented on the quality of the Association's housing stock and stated that disposal was not currently a strategic objective of the organisation.

Mrs M. Burgess referred to an area which, in previous years, had been highlighted to Board for potential future consideration of disposal, due to demand issues in the area. The Board noted that since that time, the demand profile for this area had improved, and was therefore no longer being considered.

Ms Duff recommended that an update report on the Strategy was provided to Board on an annual basis, unless the Association was not meeting the agreed objectives, and further consideration was required sooner by Board. This was agreed.

The Board thereafter APPROVED the Riverside Scotland Asset Management Strategy and AGREED the frequency of progress reporting.

8. **Chair's Action Procedure**

The Board NOTED the Chair's decision to note the resignation of Patrick New as the Parent Nominee Board Member of Irvine Housing Association with effect from 31 October 2024 and approve the appointment of Cris McGuinness as the Parent Nominee Board Member of Irvine Housing Association with effect from 1 November 2024.

9. **Board Appraisal Review**

Mrs D. Boyle reported on progress against the previous year's action plan, highlighting the completion of 8 actions and the 3 outstanding actions to be carried forward into the 2024/25 plan. Mrs Boyle advised on the areas of focus for future Board training and stated that supplementary training would be provided by the Association, should these areas not be covered within the Group Board Masterclass programme for the year ahead. The Board noted that informal discussions between the Chair and new Board Members would be held in the New Year, with any arising additional objectives being presented to the March 25 Board.

The Board discussed the format of future Association training sessions, and agreed that a hybrid approach to the planning of 2025/26 training session should be adopted. Following a query from the Chair, Mrs Boyle confirmed that all previous Group Board Masterclasses were available to view in the Document Library on Convene.

The Chair commented on the provision of appropriate IT kit for Board Members, where required. A discussion followed and it was agreed that all Board Members should have appropriate hardware to ensure equality of access to the systems they were required to use to carry out their role effectively. Ms C. McGuinness undertook to highlight this to Group's IT Team to establish what support could be provided. Mrs Boyle undertook to liaise with the IT Team to ensure new emails were set up for new Board Members.

The Chair stated he was also keen for Board Members to be able to attend sector events e.g. Scottish Federation of Housing Associations and Chartered Institute of Housing conferences as they provided a wider view of the sector to Board Members.

Following review of the individual appraisal outcomes for 2023/24 and the Board Skills Matrix, the Board AGREED the proposed appraisal review objectives for 2024/25.

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

11. **Policy Framework**

Mrs M. Hutchinson advised that following attendance at a recent Policy Forum Meeting it had come to light that the Association had not been included in the recent reviews of Group Policies. The Policy and Planning Team had since introduced a new process to ensure that the Association was proactive in seeking involvement in all future policy reviews. Ms C. McGuinness undertook to raise this issue with the Executive Director of Corporate Services & Governance to ensure that this issue was also addressed at a Group level.

Following a query from Mr J. Miller, Mrs Hutchinson advised that the normal practice was to adopt the Group policy, unless there was a legislative or regulatory difference in Scotland which meant that a Riverside Scotland policy was required.

Mr B. Sadler commented on the volume of policies to be approved by Board and questioned whether the approval levels were appropriate. Ms McGuinness advised that a review on the approval channels of policies was currently being carried out within Group and recommendations on the changes would be made in due course.

The Board thereafter:

- a) NOTED the update on the Policy Framework
- b) APPROVED the Aids and Adaptations Policy.
- c) Retrospectively ADOPTED the following Group policies:

Anti-Money Laundering Policy, Audit and Logging Policy, Data Protection and Privacy Policy, Financial Crime Policy, First Aid Policy, Hate Crime and Harassment Policy, Hazard & Incident Management Policy, Hazardous Substances (COSHH) Policy, Infectious Disease Policy, Intangible Asset and Amortisation Policy, Investment Policy, Lettings and Allocations Policy, Manual Handling Policy, Personal Protective Equipment (inc. Respiratory Protective Equipment) Policy, Probity Policy, Radon Gas Policy, Risk Management Policy, Safe Use of Work Equipment Policy, , Tangible Fixed Asset and Depreciation Policy, Tax Strategy, Treasury Policy and the Working at Height Policy.

- d) NOTED Group's Shareholding Policy
- e) APPROVED the policy extension requests for the following Riverside Scotland policies:

Membership Policy, Complaints Policy, Customer Involvement and Engagement Policy, Electrical Safety Policy, Finance Policy, Freedom of Information and Environmental Information Policy, Gas Safety, Heating and Ventilation Systems Policy, Property Factoring Policy, Rent Setting Policy, Standing Orders, Tree and Woodland Management Policy, Void Management Policy.

12. **OSCR Return**

Following review, the Board APPROVED the submission of the on-line Annual Return to the Office of Scottish Charity Regulator (OSCR).

13. **Lloyds Loan Update**

Mrs M. Hutchinson reported that the availability of a previously secured additional loan facility of £5m from Lloyds came to an end in September 2024. Due to the Association incurring non-utilisation costs, the decision was taken not to apply for an extension of this facility. The change to the Association's loan book was required to be reported to the Scottish Housing Regulator via the In-Year Loan Portfolio Return.

The Board thereafter NOTED the recent changes to the Lloyds loan facilities and the content of the In-Year Loan Portfolio Return submitted to the Scottish Housing Regulator.

14. **Complaints Performance (April – September 2024)**

Ms H. Duff highlighted that 2 reports would be provided during the year in order to move to annual reporting from May 2025.

Ms Duff reported that the new Complaints Officer role was working well. Recommended actions from the recent internal audit of this area were also being progressed and an increase in satisfaction in this area was expected in the coming months.

Ms Duff highlighted that a review of the 27 complaints not upheld would be carried out to establish if they had been correctly identified as complaints. An action tracker was now created for every complaint to ensure that the Association followed through on every agreed action.

Mrs J. Deans-Regan enquired if customers were aware of the new Complaints Officer in place who was now dealing with all complaints concerns. Ms Duff advised that all customer contact was made through and logged by the Customer Service Centre and the Complaints Officer then dealt with all complaints from start to finish and was the main point of contact throughout this process. Ms Duff undertook to consider the appropriate customer communications to introduce the new Complaints Officer.

The Board were pleased to note the recent positive communication received from a customer regarding the Complaint Officer's assistance which had been promoted on the Association's social media channels and suggested that Officers promote more of the positive feedback received.

The Board then NOTED the complaints performance for the period April – September 2024 and the actions to support service improvement.

15. **Quarterly Performance Report – Quarter 2**

Ms H. Duff reported a decline in the majority of satisfaction scores during Quarter 2. This was also being experienced within Group, by peers and a similar dip was experienced at this time last year, which suggested an element of seasonal trend, however, all declines in performance were fully investigated and swift action taken to improve performance.

Ms Duff highlighted that transactional repairs satisfaction had remained stable and value for money satisfaction had improved during the Quarter.



On checking the October figures, there was an early indication of rising performance levels.

Ms Duff referred to the customer satisfaction improvement plan which was being developed and would be prioritised by the whole staff team. As part of this plan, the Association required to ensure its areas of focus remained appropriate and responded to current customer feedback,

Mr B. Sadler queried the decline between quarters in the tenants satisfied with repairs and maintenance carried out in the last 12 months indicator. Ms Duff advised this was likely due to customer perception of the service, given that a number of long-standing repairs / legacy issues had recently been worked through and satisfaction in this area was expected to increase in the next quarters.

The Board thereafter NOTED the content of the Quarterly Performance Report for Quarter 2, July – September 2024.

16. **Financial Performance Report**

Mrs M. Hutchinson, referring to the Quarter 2 forecast, highlighted that the operating surplus and overall surplus had increased, largely due to interest payments being lower than predicted.

The Board noted that the Association would continue to remain fully compliant with its covenants.

An underspend in interest was due to monies not yet charged by Group to the inter-company account. Officers were working with Group finance to ensure payment was made in the next period.

The Board thereafter NOTED the:

- a) Summarised Quarter 2 Forecast.

- b) Financial Performance Report for the first 7 months of the 2024/25 financial year.

17. **Equality, Diversity and Inclusion Strategy 2023-26**

Mrs M. Hutchinson stated that good progress was being made against the Association's action plan and highlighted that Group's objectives performance on the Strategy was reported for information.

The Board NOTED the progress on the Riverside Scotland supplementary action plan and Riverside Group's Year 1 objectives performance.

18. **Senior Management Team Report**

a) **Executive Director's Visit**

Mrs P. Forrest reported on Group's Executive Director's visit to the Irvine office the previous week which had been well received.

b) **Tenant Information Service Awards**

Mrs Forrest advised that the Association had been unsuccessful in receiving an award at the recent TIS award's ceremony, however, was pleased to have been nominated and be recognised in the sector.

The Board requested that their thanks and best wishes were passed on to all staff involved and the Scrutiny Group.

The Chair commented that he was keen to see staff successes promoted within Group such as the TIS nominations and the Care Inspectorate Report. [REDACTED]

[REDACTED] Mrs C. McGuinness requested that information on the successes was forwarded to her to ensure that Group's Chief Executive was made aware of this positive work.

c) **Rent Consultation**

Mrs Forrest highlighted that the customer rent consultation was currently open and the Community Engagement Officer was arranging call backs to those customers who had requested this. The Board noted that the deadline for responding had been extended by a week due to there being a technical issue with the on-line consultation form.

d) Annual Return and the Charter (ARC) Consultation

Mrs Forrest advised that the Association had no concerns with the Scottish Housing Regulator's (SHR) proposed changes to the ARC and had fed into the Scottish Federation of Housing Association's response to the SHR.

The Board thereafter NOTED the Senior Management Team report.

19. Minutes / Updates

Mr P. Mason highlighted the Committee's discussion on the agreed deep dives to be carried out in the year as part of the regulatory compliance self-assessment process.

The Board NOTED the unconfirmed minutes of:

- a) The Audit & Risk Committee Meeting held on 3 October 2024
- b) Group Board Meeting Highlights – July and October 2024

20. Any Other Business

There were no other items of business for discussion.

21. Date of Next Meeting

264<sup>th</sup> Board Meeting - 5.30 p.m. on Tuesday 21 January 2025 at 44-46 Bank Street, Irvine and via MS Teams.

D MacLean  
Secretary  
22 November 2024  
DMcL/db

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