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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 Sixty-Fourth Meeting of the Board held at 5.30 p.m. on Tuesday 21 January 2025 at 44-46 Bank Street, Irvine and via MS Teams.

**Minutes**

Present:

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

In attendance were: Mrs D. MacLean, Mrs D. Boyle, Mr C. Dillon (T)(Items 1-8), Ms H. Duff, Ms P. Forrest.

*T – attended the meeting via MS Teams*

Apologies for Absence

Mrs J. Deans-Regan.

Declarations of Interests

Nil.

1. **Apologies for Absence**

Apologies were received from Mrs J. Deans-Regan.

2. **Declarations of Interest**

There were no interests to declare.

3. **Chair's Remarks**

The Chair advised that the Head of Finance & Business Support, Ms M. Hutchinson had now left the business. The Chair requested that the Board's appreciation for all her work for the organisation over her 20+ years of service was recorded. Mrs Hutchinson had been a significant asset to the organisation over the years and was particularly skilled in explaining complex financial information in an easy to understand format at meetings and she would be missed. The Chair requested that Mrs D. MacLean write to Mrs Hutchinson to convey the Board's thanks and best wishes for a long and happy retirement.

4. **Minutes of Previous Meetings – 263rd Board Meeting held on 21 November 2024**

The minutes of the 263<sup>rd</sup> Board Meeting held on 21 November 2024 were APPROVED as an accurate record.

5. **Matters Arising from Previous Minutes**

a) **Board Appraisal Review (Min. 9)**

Mrs D. Boyle advised that laptops were to be provided for those Board Members who did not have the appropriate hardware to fully participate at Board meetings and she would shortly liaise with those Board Members regarding a date to arrange their set up with the appropriate kit.

The Chair advised that Mrs Boyle would shortly be in touch with new Board Members to arrange a discussion with him on how they were settling into the new role.

The Board thereafter NOTED the Matters Arising report.

6. **Rent Consultation**

Mrs P. Forrest presented the results of the recent rent consultation with customers on the rent increase options of 2.7%, 3.2% and 3.7% for the 2025/26 financial year. As part of the consultation, customers had also been advised on plans to reinstate the rent harmonisation process in the financial year.

Mrs Forrest reported on the positive response rate of 16.3% for the consultation which had improved on the previous year, with the majority of customers voting 58.56% voting in favour of a 2.7% rent increase. As part of the consultation exercise, customers had also been asked which services were important for them to be maintained and which services

they would like to see improved and / or additional services provided in the future.

Mrs Forrest advised that the positive comment themes related to overall service and rent affordability and the negative comment themes related to high rents / affordability, windows requiring replacement and length of tenancy without improvements.

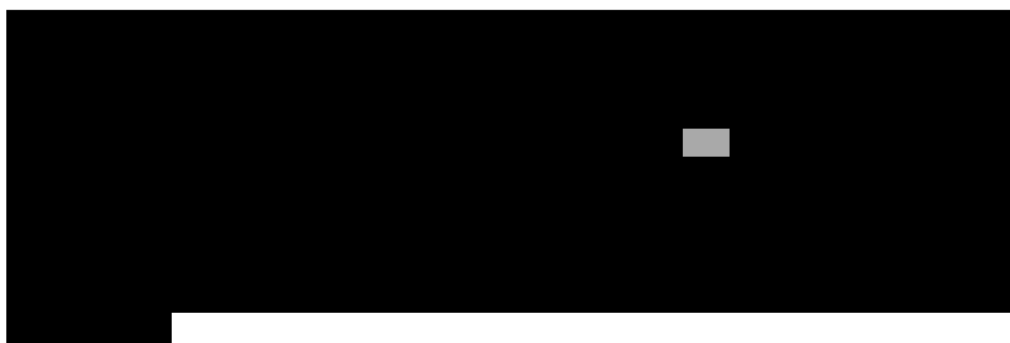
Referring to the top 5 service aspiration comments from customers, Mrs Forrest reported that customers had requested improvements in:

- Repairs and maintenance service
- Kitchen, bathroom and interior upgrades
- Landscaping, estate management service
- Window replacements
- Roofs, gutters and exteriors upgrades, particularly roughcast and paintwork.

Mrs Forrest highlighted that, despite the majority of customers participating in the consultation, voting for the lowest rent increase of 2.7%, the services they wanted to see could only be delivered with a rent increase of 3.2% or above. Mrs Forrest advised that service themes were also a strong feature of customer comments being received as part of the cyclical customer satisfaction surveys carried out throughout the year.

Mrs Forrest then presented the impact of each rent increase option on the Association's income and also the cost in pounds for customers. The Board noted that 69% of the Association's customers' rent was paid directly to the Association via either universal credit or housing benefit.

Mrs Forrest stated that the increased income generated between applying a 3.2% increase as opposed to a 2.7% increase was circa. £73k. The additional income generated from a 3.2% rent increase could be ring-fenced and utilised to provide the enhancements requested by customers to allow the clear demonstration that the Association had listened to customers and delivered the services requested. This would also mean that the Association's standard service provision would be enhanced moving forward which was likely to have a positive impact on customer satisfaction levels.



Mrs M. Burgess commented on the importance of the Association being able to clearly demonstrate what any additional income generated would provide to customers and that communications were clear that improvements would be delivered on a staged basis and not all customer aspirations could be met during the year.

The Board noted that the rent increase options being considered compared well against peers in the Association's benchmarking group, Mrs Burgess commented that it would also be useful to know how the Association compared to local housing associations. Mrs Forrest advised that some local housing providers were currently still in their consultation phase, however, this information would be requested when available.

Mr B. Sadler was supportive of any additional income generated being ring-fenced and suggested that the Board should receive progress reports on how the income was being utilised to provide assurance that the Association was delivering on its promises to communities.

Following a query from the Chair, Mrs Forrest confirmed that the Association had responded to those customers who had raised individual issues during the consultation process.

Mr P. Mason commented that it would be useful to see in future years the movement of the percentage of customers requesting the lowest rent increase. Mrs D. MacLean confirmed that this information could be provided.

Mr G. Darroch highlighted the importance communicating the reasoning for applying a higher rent increase than the majority participating in the consultation had voted for, should this be approved.

Following a query from Mrs S. Petrie, Mrs Forrest confirmed that the difference in service delivery between the 3.2% and 3.7% rent increase options would be the delivery of social engagement events within local communities and the funding of partnership working with local charities to assist with the provision of services to customers.

After full discussion and consideration, the Board APPROVED a rent increase of 3.2% for the 2025-26 financial year.

## **7. Budget 2025/26**

Mr C. Dillon advised that he was temporarily assisting the Association by providing cover for certain financial responsibilities of the Head of Finance and Business Support role. Mrs D. MacLean advised that Mr Dillon had previously assisted the Association with cover for this role.

Mr Dillon highlighted that the budget presented did not incorporate the rent increase approved by Board that evening. It incorporated the 2.7% option previously considered, however, as discussed at the meeting, the additional income from the increase was to be ring-fenced for the provision of services within expenditure, which meant there would be no impact to the operating surplus in the budget.

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Mr Dillon referred to office running costs and advised that 53% of the budget related to rent and service charges for the Irvine office, with the remaining costs relating to utilities, clearance, security and repairs.

Mr Dillon reported that the train, travel and subsistence budget had been increased in line with previous year's levels, in order to a support staff presence in estates with customers to improve customer service further.

[REDACTED]

Referring to service charge expenditure, Mr Dillon advised that 83% provided for communal maintenance and landscaping.

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

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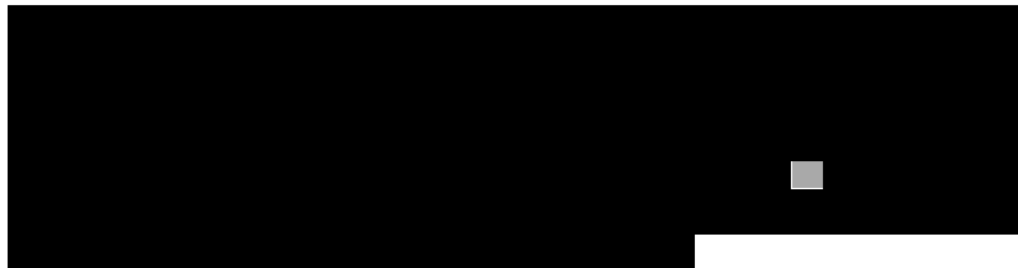
The Board thereafter APPROVED the 2025/26 budget, [REDACTED]

8. **Financial Performance Report**

Mr C. Dillon pointed out that the report should have been updated to remove item 2.4 to reflect the inclusion of the Statement of Financial Position and Capital Expenditure tables within the report.



The Board noted that interest costs were lower, due to lower loan balances and interest rates.



The Board thereafter NOTED the:

- a) Summarised Quarter 2 Forecast.
- b) Financial Performance Report for the first 9 months of the 2024/25 financial year.

Mr Dillon then left the meeting.

9. **Corporate Plan Delivery Plan Update**

Mrs P. Forrest updated the Board on good progress against Year 2 of the Delivery Plan to date. It was currently envisaged that the 21 actions in the Plan would be completed by year-end. The Board noted that 2 actions had been completed, 14 actions were currently in progress with the remaining 5 not yet due.

The Board thereafter NOTED the report providing update on progress against the Corporate Plan Delivery Plan.

10. **Membership Register**

Mrs D. MacLean advised that the paper had been withdrawn at this stage, pending appropriate legal advice being sought and would be brought to future Board Meeting for consideration.

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[REDACTED]

[REDACTED]

[REDACTED]

12. **Customer Satisfaction Survey**

Mrs P. Forrest referred to previous discussions regarding customer satisfaction and the desire to establish the detail of the satisfaction drivers for the Association's customers to assist with the development of specific actions to improve service delivery further.

Mrs Forrest advised that the previous Big Conversation survey was carried out in 2022, therefore, it was timely to carry out a further in depth survey of customer views, particularly when some of the comments provided as part of recent customer consultation exercises suggested there was room for further improvement to be made.

Mrs Forrest stated that the survey work carried out by Group and reports provided tended to show significant fluctuations month on month and this was due to the differing number of customers being surveyed. Supplementary questions were not always asked in response to responses provided to give context to the dissatisfied responses. The Group survey had been useful to assist in making some improvements to the repairs and maintenance service, however, there were gaps in the feedback where more context was required. Given not all areas of dissatisfaction were fully understood, it was difficult to devise specific actions to improve these service areas and respond to customers who had provided their feedback, which could compound satisfaction levels further.

Mrs Forrest reported that in order to assist the Senior Management Team to develop a more detailed action plan to improve customer satisfaction, an external company, Research Resources had been engaged to carry out an in-depth face to face customer survey. A staff working group had also been created, which had begun developing an action plan with the data provided via the Group survey results, however, the in-depth survey results would provide an additional level of detail to assist with developing a more targeted approach to service delivery improvements over the next 3 year period. The bespoke survey to be carried out was being developed to ensure that the detail behind the ARC questions, was established given this could not be provided via the Group survey.

The Board noted that the survey would commence during February for an approximate 4 week period. Appropriate time was being allocated for the face to face discussions to ensure meaningful customer insight was gained. Communications would be issued to customers prior to commencement of the survey.

Mrs Forrest confirmed the intention that Research Resource would report on the results of the survey to Board and the Senior Management Team.

Mrs M. Burgess enquired if areas of satisfaction / dissatisfaction could be broken down in order to establish issues specific to certain estates. Mrs D. MacLean confirmed that this would also be provided.

The Chair commented that this would allow the results of the survey to be compared with the Scottish sector, given the questions to be asked were aligned with the Scottish regulatory environment.

Mr B. Sadler enquired if there were future plans to build on the Group survey to achieve that additional value in the years where external surveys were not carried out. Mrs MacLean advised that discussions in this regard would be progressed with Group's BI&I Team, however, the Group survey was carried out for the whole of Group and whilst the survey included some ARC questions, there were limited resources to undertake additional work for a small part of the Group.

The Board welcomed the detailed information which would be gathered as part of the survey and thereafter NOTED the plans for the comprehensive customer satisfaction survey to be carried out by Research Resource during the months of February and March.

13. **Quarterly Performance Report – Quarter 3**

Ms H. Duff reported that Quarter 3 had seen a significant increase in satisfaction levels when compared to Quarter 2, particularly in the overall satisfaction, opportunities to participate, management of neighbourhood, keeping tenants informed and the repairs and maintenance service areas. It was pleasing to note that work to promote positive work and staff accountability was starting to show through on customer satisfaction levels.

The Board were pleased to NOTE the positive results reported in the Quarterly Performance Report for Quarter 3, 1 October – 31 December 2024 and requested that the Board's appreciation was passed on to the staff team for their efforts.

14. **Formal Registers**

Mrs D. Boyle confirmed the Association's processes in place to ensure that all interests declared, gifts and hospitality received and provided, decisions made in relation to the granting of a benefit and the investigation of any potential fraud or loss were appropriately notified and recorded in the Association's Registers.

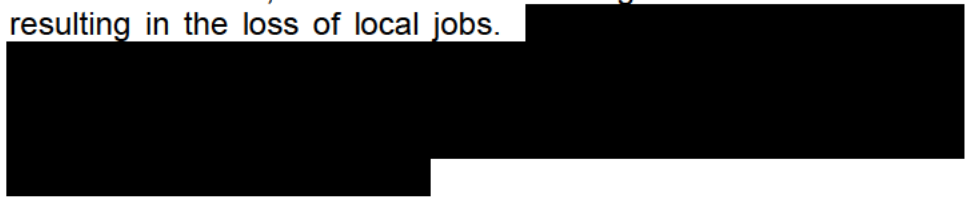
The Board thereafter NOTED the entries in the following Registers:

- Declaration of Interests
- Fraud & Loss
- Gifts and Hospitality
- Grant of Benefits.

15. **Managing Director's Report**

a) **Connect Modular**

Mrs D. MacLean reported that the builder of the Association's Dundonald estate, Connect Modular had gone into administration resulting in the loss of local jobs.



The Board noted that many businesses building modular properties were currently in financial difficulties and wished Connect Modular well for navigating the challenging times ahead.

b) **Head of Finance and Business Support**

Mrs MacLean reported that following the resignation of the Head of Finance and Business Support, the current plans to ensure continuity of service were that Group would employ a Finance Business Partner to be based in Irvine to deliver financial services to the Association and a Head of Business Support post would be recruited on the part-time basis of 3 days per week. The Board accepted the proposals being made by the Managing Director and Group Finance.

The Board thereafter NOTED the contents of the Managing Director's Report.

16. **Minutes / Updates**

The Board NOTED the following minutes and updates:

- a) Confirmed Group Customer Experience Committee Minutes – 19 September 2024.
- b) Unconfirmed Group Customer Experience Committee Minutes – 28 November 2024.
- c) Group Board Meeting Highlights – December 2024.

17. **Any Other Business**

There were no other items of business for discussion.

18. **Date of Next Meeting**

265<sup>th</sup> Board Meeting - 5.30 p.m. on Wednesday 19 March 2025 at the Riverside Lodge Hotel, 46 Annick Road, Irvine and via MS Teams

D MacLean  
Secretary  
22 January 2025  
DMcL/db

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Date: .....