

THE RIVERSIDE GROUP LIMITED
IRVINE HOUSING ASSOCIATION LIMITED

Two Hundred and Sixty-Sixth Meeting of the Board held at 5.30 p.m. on
Thursday 22 May 2025 at 44-46 Bank Street, Irvine, KA12 OLP and via MS Teams.

Minutes

Present:

Mr J. Strang (Chair), Mrs M. Burgess, Mrs J. Deans-Regan,
Mr J. Miller, Mrs S. Petrie (T)(From item 10) and Mr B. Sadler
(T).

In attendance were: Mrs D. MacLean, Mrs D. Boyle, Mr C.
Dillon (T)(Items 1-8), Ms H. Duff, Mrs L. Fairburn (T), Ms P.
Forrest, Mrs L. McCallum (Item 10), Ms P. McEvoy, Ms J.
Murray (Item 10) and Ms E. Turner (T)(Items 1-8).

T – attended the meeting via MS Teams

Apologies for Absence

Mr G. Darroch, Mrs. J Galbraith, Miss S. Greene, Ms C.
McGuinness and Mr P. Mason.

Declarations of Interests

Nil.

1. **Apologies for Absence**

Apologies were received from Mr G. Darroch, Mrs. J Galbraith, Miss S.
Greene, Ms C. McGuinness and Mr P. Mason.

2. **Chair's Remarks**

The Chair welcomed Mrs L. Fairburn, Group's new Chief Customer
Officer, attending the meeting as an observer, and introductions were
made. The Chair also welcomed Ms E. Turner and Mr C. Dillon, from

the Finance Team who were attending the meeting to present the finance related reports.

3. **Declarations of Interest**

There were no interests to declare.

4. **Minutes of Previous Meetings – 265th Board Meeting held on 19 March 2025**

The minutes of the 265th Board Meeting held on 19 March 2025 were APPROVED as an accurate record.

5. **Matters Arising from Previous Minutes**

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

The Board thereafter NOTED the updates provided in the Matters Arising report.

6. **Annual Loan Portfolio Return**



Ms Turner advised that an additional appendix had been included in the report to provide the Board with a snap-shot from the Titan Treasury System, an independent system which would allow them to fully cross-check the information provided in the Return to ensure accuracy. This was consistent with Group's approach to verifying information provided in its financial Returns and it was recommended that this report, rather than the Ledger Extract report, was used moving forward.

The Board thereafter:

- a) APPROVED the 2025 Loan Portfolio Return.
- b) AUTHORISED the Governance & Company Secretarial Assistant to submit the Return to the Scottish Housing Regulator.
- c) AGREED that the Titan Treasury System report should be presented with the Annual Loan Portfolio Return moving forward.

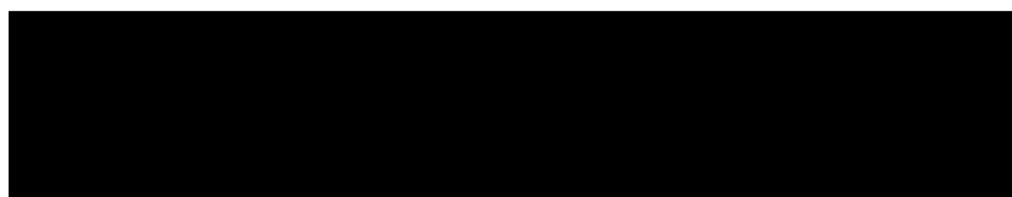
7. **Five Year Financial Projections Return**

Mr C. Dillon advised that the information provided in the Return had been taken from the first 5 years of the Financial Plan agreed by Board at its March 2025 Meeting.

The Board thereafter:

- a) APPROVED the 2025 Five Year Financial Projections Return.
- b) AUTHORISED the Governance & Company Secretarial Assistant to submit the Return to the Scottish Housing Regulator.

8. **Financial Performance Report**



[REDACTED]

[REDACTED]

Mr Dillon and Ms Turner then left the meeting.

9. **Managing Director Recruitment**

The Chair gave an update on the recruitment process for the Managing Director [REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

The Board thereafter NOTED the Chair's update and that a further update on the process would be provided at the next Board Meeting.

10. **Contact Centre Strategy**

Mrs S. Petrie, Ms J. Murray, Mrs L. McCallum joined the meeting.

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Ms Murray then queried why Scottish customers were not able to participate on Group's Customer Voice and if it was possible to request that the Association were represented on this Group. The Chair advised that the previous Customer Voice did not think this was appropriate, however, a new body had recently been created so would be opportune to ask the question again. Mrs MacLean undertook to raise this with Group.

The Board thanked Ms Murray and Mrs McCullum for attending the meeting to share their views and Ms Murray and Mrs McCullum then left the meeting.

11. **Membership Application**

Mrs D. Boyle confirmed that Ms Kerr was eligible to become an ordinary member of the Association, in accordance with the Rules, and was an active member of the Association's Service Improvement Group.

Following consideration, the Board:

- a) APPROVED Ms E. Kerr's application for membership of the Association
- b) AUTHORISED the Managing Director / Secretary to enter Ms Kerr's details in the Membership Register and issue Ms Kerr with a share certificate and a copy of the Rules of the Association.

12. **Annual Return on the Charter**

Ms P. McEvoy advised that there had been no change to the technical guidance from the previous year. Mrs McEvoy commented on the method, approach, verification activity and the collaboration between the Teams to collate all information required for the indicators and input to the commentary, which had been a great team effort.

Mrs McEvoy stated that the overall theme of the ARC was one of continuous improvement and steady performance in some areas. The change in satisfaction performance following the change of method by the commissioning of Research Resource was a key highlight of the ARC.

Mrs M. Burgess highlighted the point regarding the level of adaptations funding affecting the budget and commented on her understanding that the Scottish Government had increased the budget to fund adaptations this financial year. Ms H. Duff advised that the Association had received confirmation the day before of a funding allocation of £357k for the current year which was a significant improvement on the circa. £90k provided last year. This would allow the Association to clear the backlog of adaptation referrals received. Mrs D. MacLean stated that this may also mean that the Association did not require to self-fund adaptations in the year, when the grant funding was spent.

Mrs MacLean highlighted the work by the Project and Analyst Team in co-ordinating the process this year and ensuring that strong validation methods were in place. The Chair expressed his thanks to the Team for their efforts, particularly noting the detailed narrative in the Return, and also the resource provided by Group via the system reports.

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.

13. **Policy Review**

Mrs D. MacLean advised that the Association's Project and Planning Analyst was working to align with Group's policies as far as possible, with the exception of certain areas which required a Scotland-specific policy such as the Common Housing Allocations Policies.

Mrs MacLean highlighted the recently updated policies had been added to the Convene Document Library for the Board to review and the

extension requests proposed to allow imminent changes to guidance and legislation to be incorporated in future reviews.

Following review and consideration, the Board:

a) AGREED the updates to the following policies:

- Board Members Disputes and Grievance Policy
- Construction Design Management (CDM) Policy
- Damp and Mould Policy
- Procurement Policy
- Protecting Colleagues and Customers from Violence, Abuse and Aggression Policy.

b) NOTED the update on the Standing Orders Policy.

c) AGREED the extension requests for the review of the following policies:

- Freedom of Information and Environmental Information Policy
- Rechargeable Repairs Policy
- Tree and Woodland Management Policy.

14. **Customer Satisfaction Survey Results**

Mrs P. Forrest reported on the key features of the results, highlighting the pleasing improvements in the keeping tenants informed and providing tenants with opportunities to participate, where a significant amount of work had been carried out in these areas in the previous few years.

Mrs Forrest drew attention to the areas identified for improvement, following initial assessment of the results and stated that an action plan was currently being developed, the detail of which would be reported to the Board at its next meeting. It was intended that a further survey would be carried out during the summer months of 2027 - the results of which would be included in the 2027/28 ARC.

Mrs M. Burgess highlighted that the title on the report stated “Riverside Housing Association” rather than “Riverside Scotland”. It was agreed that the update should be made to the report prior to any publishing.

Mr B. Sadler commented on the breakdown of feedback to specific areas and queried how services would be tailored. Mrs D. MacLean advised that feedback from the survey had also been incorporated into the Neighbourhood Plans for Pennyburn and Drongan which were currently

being developed. It was intended that these would be presented to the Board at its next meeting. Irvine and Dumfries would be the next areas to have Neighbourhood Plans developed.

The Chair commented on the great results achieved by the staff efforts to improve services and Board's decision-making to allow for the changes in service delivery. The Association was now on a positive journey to develop and improve services even further.

Ms L. Fairburn enquired on plans to share the results of the survey with customers. Mrs D. MacLean advised that the results would be communicated via the Association's bi-monthly publication Word on the Street, through the Service Improvement Group, website and socials. The Association would continue to feedback throughout the year, through the "You Said, We Did" section of Word on the Street and there would also be a publication produced in October, where the Association presented its ARC performance against its peers.

The Chair suggested that the Association was nominated for the Housing Team of the Year Award at the Chartered Institute of Housing in Scotland's Awards Ceremony later in the year. Mrs MacLean undertook to liaise with the Association's Marketing Business Partner on this.

Mrs MacLean advised that the full results of the survey were due to be presented at the Team Away Day the next week.

The Board then NOTED the content of the Customer Satisfaction Survey Report from Research Resource.

15. **Communities & Livelihoods Strategy**

Mrs P. Forrest reported on performance against the Year One action Plan, advising that of the 18 actions identified, 14 were completed, with 3 rolling into the Year Two action plan and one being unable to complete due to lack of interest and practicalities. This action had been changed to ensure a positive outcome for customers through the provision driving lessons which resulted in one customer passing their test, opening up new opportunities for them.

Mrs Forrest advised that 24 actions had been identified in the Year Two action plan, designed to offer support and build community capacity. It was intended that the outcomes of the Year One action plan would be published, along with the headlines for the Year Two action plan.

Following a query from Mr B. Sadler, Mrs Forrest advised that the Handyperson was not something which could be delivered at present,

however, if circumstances changed, this may be considered as an action in the future.

The Chair advised on funding which was being made available for initiatives to prevent homelessness and queried if the Association would seek to access this. Mrs Forrest confirmed that the Association had submitted a couple of proposals with a view to developing the Housing First for Families service further, in partnership with other registered social landlords and had also been successful with support through the BBC children in need emergency grant scheme fund which supported vulnerable children up to the age of 17 with essential items.

The Board were pleased with the positive progress being made and thereafter NOTED:

- a) The update on progress against the Year One action plan of the Strategy.
- b) The contents of the Year Two action plan of the Strategy.

16. **Complaints Performance**

Ms H. Duff reported on the performance throughout the year, since the new Complaints Officer role had been in place. Of the 209 complaints received during the year, 179 had been closed at stage 1, with the remaining closed at stage 2. Officers now wanted to improve on this performance further and reduce the number of complaints progressing to stage 2.

Ms Duff advised that the main theme of complaints was the repairs service, particularly the completion of the follow-on works, communication and the timing of satisfaction surveys being sent out and work was ongoing to look at ways of addressing these issues.

Following a query from Mr B. Sadler, Ms Duff advised on the monitoring of complaints and liaison with contractors which currently took place to ensure complaints were resolved in a timely fashion.

Mrs J. Deans-Regan queried the process for closing down complaints and Ms Duff confirmed that complaints were not closed until confirmation was received from the customer that they were content for it to be closed and all follow-on works were tracked through to completion by the Complaints Officer.

In response to a question from the Chair, Mrs D. MacLean confirmed that a deep dive was being carried on complaints performance as part of the Annual Assurance Assessment process, with the results of this exercise due to be presented to the Board in August.

The Board were pleased to note the positive performance in this area and thereafter NOTED the Complaints Performance Report from April 2024 – March 2025 and the actions identified to support further service improvement.

17. **Tenant & Resident Safety Update**

Ms H. Duff reported on the positive performance during the year resulting in almost 100% compliance across all areas of health and safety, with only one property remaining outstanding for electrical safety compliance which was expected to be completed shortly. Ms Duff advised that the positive results would not have been possible without the collaboration between the teams to achieve the mutual goals and the management of the compliance processes by the Association's Asset Building Safety Officer.

Ms Duff also highlighted the inclusion of damp and mould performance data in the report to the Audit & Risk Committee and Board moving forward.

The Board were pleased to note the excellent results and thanked the Team for their efforts. Mrs D. MacLean commented that the Association had been on a journey towards achieving the positive results over the previous few years and would maintain the required level of focus in this area of the business.

Mrs B. Sadler referred to stairlift compliance and queried if all certification was up to date. Ms Duff confirmed that all certification was in place and had been uploaded to the C635 system which was monitored on a weekly basis.

The Board thereafter NOTED the Association's Customer Health & Safety Compliance Performance for the period April 2024 – March 2025.

18. **RAAC Update**

Ms H. Duff advised on the results of the recent desk-top and on-site survey works to establish if the Association's properties contained RAAC which had also been reported and discussed at the recent Audit & Risk Committee Meeting.



Ms Duff confirmed the definition of the Association's property build types detailed in the report.

Following a query from Mrs M. Burgess on the impact on customers of the digital switch-over of electricity meters. Ms Duff confirmed that customers were being made aware of the actions required. The Chair requested that a note was provided to the Board on this matter to give comfort regarding the Association's support to customers.

The Board NOTED that:

- a) following extensive desktop and on-site surveys, Officers were confident that Riverside Scotland properties did not pose a risk of containing RAAC.
- b) The intention to provide training to front-line colleagues on the identification of RAAC to provide ongoing assurance.

19. **Quarterly Performance Report: Q4**

Ms H. Duff advised that the data provided in the report was taken from the Group surveys. This information was also useful as it allowed Officers to monitor trends and take appropriate action.

Mrs Duff reported that there had been a decline in satisfaction since the previous quarter, particularly in the opportunities to participate and repairs and maintenance categories, however, in the 12 month rolling KPI's, satisfaction figures had seen increased satisfaction levels in the satisfaction with services and decisions, satisfaction with repairs and neighbourhood management categories.

Ms Duff highlighted the proposed new reporting format for use moving forward. The Board welcomed the new user-friendly format, where trends were easily identified.

The Board thereafter:

- a) NOTED the 12 month rolling KPI's Q4 2024/25
- b) AGREED the proposed new dashboard format for future KPI reporting.

20. **Annual Write-Off**

Ms P. McEvoy highlighted that a total of 93 debts had been written-off [REDACTED] which was a split of former tenant and factoring debt. All debts written-off had been approved by officers within the limits set out in the scheme of delegation.

The Board then NOTED the contents of the report detailing all debts written off during the 2024/25 financial year.

21. **Managing Director's Report**

a) **Work Experience**

Mrs P. Forrest advised on the successful provision of work experience to a pupil from a local school with a view to promoting a career in housing. Positive stories were shared on social media regarding this initiative and the pupil enjoyed his experience and was glad to have had the opportunity. The Board noted that the Association was now registered with the Ayrshire Chamber of Commerce and intended to provide this opportunity to another pupil next year.

[REDACTED]

[REDACTED]

c) **Proactive Visits**

Mrs Forrest advised on the positive results of the pro-active visits now being carried out by the Tenant Partners and the approach adopted to be satisfied that no action / assistance was required prior to close down on the system.

The Chair was pleased to note that 23 customers were now being supported as a result of the initiative.

d) **New Finance Business Partner**

The Chair was pleased to note that the new Finance Business Partner was due to commence employment the next week.

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

22. **Minutes / Updates**

The Board NOTED the following minutes and updates:

- a) Unconfirmed Audit & Risk Committee Minutes – 1 May 2025.
- b) Confirmed Group Customer Experience Committee Minutes – 27 February 2025.
- c) Group Board Meeting Highlights – March and April 2025.

23. **Any Other Business**

Board and Committee Meeting Schedule 2026/27

Mrs D. MacLean advised that the June meetings may be subject to change due to the timing of the external audit of the financial statements and Committee / Board approval process and this would be finalised in the coming weeks.

The Board thereafter approved the Board and Committee Meeting Schedule for 2026/27.

24. **Date of Next Meeting**

267th Board Meeting - 5.30 p.m. on Tuesday 1 July 2025 at Riverside Scotland's offices, 44-46 Bank Street, Irvine, KA12 0LP and via MS Teams.

D MacLean
Secretary
23 May 2025
DMcL/db

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Date: