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 Sixty-Seventh Meeting of the Board held at 5.30 p.m. on Tuesday 1 July 2025 at 44-46 Bank Street, Irvine, KA12 OLP and via MS Teams.

Minutes

Present:
Mr J. Strang (Chair), Mrs M. Burgess (Items 1-7 & 9-21), Mr G. Darroch (Items 1-7 & 9-21), Mrs J. Deans-Regan (T), Mrs. J Galbraith, Miss S. Greene, Mr P. Mason (T), Mr J. Miller (T), Mrs S. Petrie (T) and Mr B. Sadler.

In attendance were: Mrs D. MacLean (Items 1-19), Mrs D. Boyle (Items 1- 20a), Ms H. Duff (Items 1-19), Ms F. Hollingsworth (Item 15), Mrs L. McCallum (Item 15) Ms J. McDougall (Items 1-19), Ms P. McEvoy (Items 1-19), and Ms R. MacGregor (T)(Items 1-7), Mr G. Wiffen (Item 15) and Mr R. Wilson (T)(Items 1-7).

T – attended the meeting via MS Teams

Apologies for Absence
Ms C. McGuinness.

Declarations of Interests
Nil.

1. **Apologies for Absence**

Apologies were received from Ms C. McGuinness.

2. **Chair's Remarks**

The Chair highlighted that an update on the Managing Director recruitment process would be provided under Any Other Business, where the related report was due to be considered and Officers would not be present for this discussion.

3. **Declarations of Interest**

Mrs M. Burgess and Mr G. Darroch declared an interest at Item 8, Succession Planning – AGM Elections and it was noted that Mrs Burgess and Mr Darroch would vacate the room for this discussion.

4. **Minutes of Previous Meetings – 266th Board Meeting held on 22 May 2025**

The minutes of the 266th Board Meeting held on 22 May 2025 were APPROVED as an accurate record.

5. **Matters Arising from Previous Minutes**

Mrs D. MacLean advised that updates on the actions since the previous meeting were included in the report.

[redacted]

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

6. **Draft Financial Statements 2024/25**

The Chair welcomed Ms R. MacGregor, Head of Group Financial Accounting and Control, to the meeting.

Ms R. MacGregor stated that the financial statements would be considered draft until the point of signing. The Audit & Risk Committee had considered the draft accounts at its recent meeting and had agreed to recommend them to the Board. The Audit Partner had attended the meeting and had reported that the audit was progressing well. Ms MacGregor advised on the current stage of the audit and highlighted that no changes had been required to the accounts since the Audit & Risk Committee Meeting and the audit was close to being finalised.

Ms MacGregor advised that the accounts had been confirmed on a going concern basis and there was a separate report to the accounts providing detail on this.

[redacted]

Ms MacGregor confirmed that Thistle Housing Services Ltd was dormant, therefore an audit was not required for the accounts.

[redacted]

[redacted]

Following consideration, the Board thereafter:

a) APPROVED the financial statements for Irvine Housing Association Ltd and Thistle Housing Services Ltd for the year ended, subject to the satisfactory completion of the external audit.
b) APPROVED the Management Representation Letter, subject to change as per the accounts and authorised signing by a company Director.
c) DELEGATED to the Chief Financial Officer (Cris McGuinness), the Chair (Jim Strang) and the Chair of the Audit & Risk Committee (Paul Mason) the approval of any immaterial adjustments to be made to the financial statements in advance of the signing of the Financial Statements on 15 August 2025.

7. **Financial Performance Report**

The Chair welcomed Mr R. Wilson, Finance Business Partner, to his first meeting of the Board.

[redacted]

[redacted]

[redacted]

[redacted]

[redacted]

[redacted]

The Board thereafter NOTED the Financial Performance Report covering the first two months of the 2025/26 financial year.

Ms MacGregor and Mr Wilson were thanked for their contributions and then left the meeting.

8. **<u>Succession Planning – AGM Elections</u>**

Mrs M. Burgess and Mr G. Darroch left the meeting.

Mrs D. Boyle highlighted that a third of the Board were required to retire at the Annual General Meeting in line with the Rules. Mrs J. Galbraith and Mrs S. Petrie would be due to stand down and were eligible to do so without nomination. Mrs M. Burgess and Mr G. Darroch would reach the end of their 9 years term of office at the AGM, and during this period of significant change for the organisation, a recommendation was being made to the Board to consider extending Mrs Burgess and Mr Darroch's term of office for further year. Mrs Burgess and Mrs Darroch were willing to serve on the Board for a further year and continued to demonstrate their continued effectiveness at Board and Audit & Risk Committee meetings.

Mrs Boyle advised that, subject to the Board agreeing to the extension of a Board Member's term of office, this matter would also require to be considered and ratified by Group's Governance and Remuneration Committee.

After consideration, the Board:

a) NOTED that a third of the Board were required to stand down at the AGM in line with the Rules.
b) NOTED that, in the absence of voluntary stand downs, Mrs J. Galbraith and Mrs S. Petrie would be required to stand down at the AGM and both were eligible to stand for re-election without nomination.
c) NOTED that Mr G. Darroch and Mrs M. Burgess would reach the end of their 9 year term at the AGM and would require to stand down.
d) AGREED the proposed resolution that:
   "Mr G. Darroch and Mrs M. Burgess are granted a further term of office of one year, to serve as a Board Member of Irvine Housing Association Ltd in accordance with Rule 39a)".
e) AGREED to recommend to Group's Governance and Remuneration Committee to approve the extension of Mr Darroch and Mrs Burgess's term of office for a further year, to serve as a Board Member of Irvine Housing Association Ltd.
f) NOTED, that in addition to stand downs, the Association currently had one vacancy on the Board, meaning there would be 5 vacancies on the Board at the AGM and invitations of nominations to the Board would be invited during July.

9. <u>Chair's Action Procedure</u>

Mrs M. Burgess and Mr G. Darroch re-joined the meeting.

Mrs D. Boyle advised that Chair's action had been sought to approve additional commentary within the previously approved Five Year Financial Projections Return to explain a figure provided in the Return and confirmed there was no change to the figures provided in the Return, previously approved by the Board at its May meeting.

The Board thereafter NOTED the Chair's decisions as follows:

a) APPROVED the inclusion of the additional comment in the Association's Five Year Financial Projections Return 2025.
b) AUTHORISED the Governance & Company Secretarial Assistant to submit the Return to the Scottish Housing Regulator.

10. **Policy Review – Group Policies**

Ms P. McEvoy advised that minor changes had been made to the Fire Safety Management Policy.

The Board thereafter APPROVED the Group Fire Safety Management Policy.

11. **Policy Reviews – Riverside Scotland Policies**

Ms P. McEvoy stated that a light touch review had been carried out on the Policies presented. The Adult Support & Protection, Child Protection and Domestic Abuse (Customers) Policies had also been reviewed by the Service Improvement Group to ensure they were customer-friendly and easily accessible.

[redacted]

Miss S. Greene advised on recent changes to PGV and Disclosure Scotland guidance and queried if there was an awareness of the changes. Ms McEvoy confirmed that there was. Mrs D. MacLean confirmed that there were processes in place to ensure appropriate up-to-date documentation was in place for all colleagues requiring to have these checks carried out, to allow them carrying out their role.

Ms McEvoy advised that following service reviews of the Void Management process, Officers were currently working through recommendations made, therefore an extension request for the review of the Policy was made to ensure it fully aligned with the new process being developed. In response to a query from the Chair, Ms McEvoy advised that she envisaged the policy review would be carried out by the end of the calendar year.

Following consideration, the Board:

a) APPROVED the following Riverside Scotland Policies:

   a. Adult Support & Protection Policy
   b. Child Protection Policy
   c. Domestic Abuse (Customers) Policy
   d. Entitlement, Payments and Benefits Policy
   e. Rent Setting Policy
   f. Salary Policy

b) APPROVED the extension request for the review of the Void Management Policy.

12. **Financial Redress and Compensation Policy Update**

Ms H. Duff advised that the policy had now been in operation for a year and had been working well. Training and guidance had been provided to colleagues to ensure the differences between financial redress and compensation were understood.

Ms Duff highlighted that the highest awards of compensation payments had been made to customers requiring to be decanted from their homes for various reasons. Following a query from Mrs M. Burgess, Ms Duff confirmed that, where appropriate, payments made to customers were reclaimed from the Association's contractors.

Mrs D. MacLean stated that following implementation of the policy, Officers were now better able to monitor the payments being made to customers and more accurately set budget levels in this area. It was also highlighted that savings had been made in this area since implementation of the policy.

Mr G. Darroch queried if the Association was benchmarking its spend in this area. Mrs MacLean advised that the Association benchmarked with Group who had a similar policy in place, however, looking at benchmarking with the Association's G8 benchmarking group, would also be taken as an action. Following a query from the Chair, Mrs MacLean confirmed that the Association had its own separate policy to that of Group for this area.

Mr B. Sadler questioned where required improvement work costs were captured. Mrs MacLean confirmed that these costs were included within the report.

The Board thereafter NOTED the update provided on the results of the first year of operation of the Financial Redress and Compensation Policy.

13. **Customer Satisfaction Improvement Plan**

Ms H. Duff stated that the Improvement Plan presented had been developed by the Senior Management and Leadership Teams in response to the feedback received from the recent Customer Satisfaction Survey carried out by Research Resource. The actions in the Plan responded to the following key areas:

- Overall satisfaction
- Repairs and housing quality
- Management of neighbourhoods
- Rents and value for money

Mrs Duff confirmed that updates on progress against the improvement plan would be provided to Board.

Mr B. Sadler queried how the improvement plan and outcomes would be communicated to customers. A discussion followed and it was thereafter agreed that a communication plan would be developed for reporting on the outcomes of the improvement plan.

The Board thereafter NOTED the actions detailed in Customer Satisfaction Improvement Plan.

14. **Neighbourhood Plans**

Ms J. McDougall reported on the process for gathering the information for the appraisal of the Pennyburn and Drongan areas to enable the development of the presented Neighbourhood Plans. Ms McDougall advised that a 20% response rate to the surveys had been achieved, which was in line with similar survey results within Group. The main issues highlighted in the feedback received from the 2 areas had been:

- Fly tipping
- Tidiness of communal areas
- Community events
- Communication from Riverside Scotland

Ms McDougall advised that the local Offerings had been communicated on the Association's social media channels that day and hard copies of the document would also be sent to all customers in the Pennyburn and Drongan areas the next week. The Board noted that Neighbourhood Plans were also to be developed for the Dumfries and Irvine areas.

Following a question from the Chair, Ms McDougall confirmed that the outcomes of the local Offerings would be reported back to Board. The Chair commented that he would be interested to see the results of the future Appraisals and was keen for the Board to visit the Dumfries area and view the properties in this area and the significant work which had been carried out to them.

A discussion followed on the Irvine area and the fact that having smaller pockets of properties in a few different areas could potentially limit the outcomes which could be achieved in these areas. Ms McDougall confirmed that Officers would also work with local authorities to deliver solutions where appropriate in these areas.

Ms McDougall advised on the lessons learned from the previous exercise which would be factored into the development of the next

Neighbourhood Plans. The Board were pleased with the ongoing work and acknowledged the significant effort involved in developing the Plans.

Mrs S. Petrie queried if the 20% response rate to the survey was enough to develop the Offerings from. Ms J. McDougall stated that the responses provided enough information to get a feel for the key issues in the areas. A discussion followed and it was agreed that the benefit of being able to gather qualitative feedback, meant that lower response levels were still able to provide an adequate level of feedback to develop plans from. The Board also noted the plans to carry out the Appraisal process differently in the Irvine and Dumfries areas, would establish if this generated an improved response rate, which could be used moving forward.

The Board NOTED the Appraisal and Offering reports for the Pennyburn and Drongan areas, developed as part of the Neighbourhood planning process and requested that its thanks were passed on to the Team for their work in developing the Plans.

15. **<u>Service Improvement Review – Complaints Performance</u>**

Ms F. Hollingsworth, Mrs L. McCallum and Mr G. Wiffen joined the meeting and were welcomed by the Board. The Chair commented on the valued work carried out by the Service Improvement Group (SIG) and looked forward to their presentation.

Mr G. Wiffen advised the Board on what had led the SIG to select Complaints Performance as the next area to carry out a scrutiny exercise on and the process adopted by the SIG. Mrs Hollingsworth and Mrs McCallum then presented the findings and recommendations in the report. Mrs Hollingsworth thanked all staff involved in assisting with the scrutiny process, for the provision of information requested, their time and feedback and commented that they were to be commended for their efforts.

The Chair thanked the SIG for their in-depth and thought-provoking analysis of this area of the business. There were resource implications to implementing some of the recommendations, however, each would be fully considered. Mrs M. Burgess welcomed the report and commented that certain recommendations should be relatively straightforward to implement.

The practicalities for capturing accessibility information for all customers and checking customer preferences on the frequency of updates were discussed.

Mr P. Mason queried the process for developing an action plan in response to the report, and how this would be reported to Board. Mr G. Wiffen advised that following Board's consideration of the report, the

Leadership Team would consider the recommendations made and agree actions and projected target timescales. If the Association was unable to implement a recommendation, a detailed explanation of the reasons would be provided to the SIG by the end of August. The action plan would then be produced by the end of September and progress against this would be provided on a quarterly basis to the SIG. Mrs D. MacLean recommended that an update on progress against the action plan was included as part of the Complaints Performance Report which would be presented to the Board in May 2026. This was agreed.

The Board thanked Ms Hollingsworth, Mrs McCallum and Mr Wiffen for attending the meeting to present the findings of the report and undertook to task the Team with developing an action plan to respond to the recommendations made and monitor completion of the actions. Ms Hollingsworth, Mrs McCallum and Mr Wiffen then left the meeting.

Following a query from Mr Mason, a discussion followed on the scrutiny process and the importance of customers being able to engage directly with the Board when presenting their findings to allow the Board to hear the customer voice. Mrs MacLean highlighted the significance of the Association being able to respond fully to the SIG on its plans to implement the recommendations made.

In response to a question from Mr J. Miller, Ms McDougall advised that there had been instances in the past where a complaint had been logged on Group's complaints system rather than the Association's system where complaints response timescales where different. Ms H. Duff highlighted that the recent internal audit of this area together with the scrutiny exercise provided Officers provided a wealth of information with which to drive further improvements in this service area.

Mr P. Mason enquired on the Board having site of the action plan in order to understand the impact on resources. Following discussion, it was agreed that the action plan would be made available to Board on Convene by the end of September.

The Board thereafter thanked colleagues for their input to this exercise and NOTED the content of the Complaints Handling Scrutiny Exercise Report and its recommendations for improving the service.

16. **Factoring Action Plan**

Ms J. McDougall advised that the Factoring Action Plan had been developed following a recognition that in order to improve service delivery in this area, the Association had to shift from providing a reactive to a pro-active service. The main aims of the action plan were to improve communications with factoring customers and the service being provided to them. A fixed term Factoring Co-Ordinator role had therefore been created [redacted]

Two existing staff had taken up the Factoring Co-ordinator role on a part time basis and had been making good progress bringing all records up-to-date. The Factoring Policy was currently being reviewed and this would be brought to Board for consideration in due course. The Association's written statement of service and all communications with factored owners, including letters and invoicing were also being reviewed.

[redacted]

Mr B. Sadler enquired when the next satisfaction survey would be carried out in this service area. Mrs MacLean confirmed that the next in-depth satisfaction survey would be carried out in 2 years.

Mrs M. Burgess suggested that communications to aid understanding of how the Association was funded and why owners required to contribute to their share of grounds maintenance costs within the estates would be useful. The importance of taking action against private landlord's contributing to the poor condition of estates was discussed and Ms McDougall confirmed that Officers currently liaised as appropriate with the local authority partners to ensure private landlords and owners were aware of their responsibilities.

The Chair commented that it was pleasing to see progress being made to improve this area of the business for customers.

The Board thereafter NOTED the Factoring Action Plan developed to improve services provided to the Association's factored owners.

17. **<u>Operational Performance Report</u>**

Ms H. Duff reported on performance in period 2, highlighting a slight increase in performance, when compared to the previous year. Satisfaction with listening to views had decreased slightly in the period, [redacted] It was noted that overall, satisfaction trends were improving.

Ms Duff highlighted the 99.8% repairs completed first time performance. Mrs D. MacLean advised that average re-let times were reducing and heading in the right direction. Ms P. McEvoy commented that the positive impact of the change in asbestos contractor was also likely to reduce timescales further in future periods. The Board were pleased to note the positive results and requested that its thanks were passed on to the Teams and contractors for their efforts in working together to improve performance.

Mrs MacLean highlighted the current arrears levels which had reduced significantly in recent years where the Board had previously raised concerns regarding the performance in this area. The Board acknowledged the positive performance in this area and were thankful to the Teams involved in achieving the positive results.

The Board thereafter NOTED the Operational Performance Report for Period 2.

18. Managing Director's Report

a) House to Home Project

Mrs D. MacLean highlighted the positive results of engagement with the Association's contractors by Ms H. Duff and the Customer and Community Engagement Officer to be able to offer employment opportunities to young people in the Association's communities.

b) People Plan

The Board noted the People Plan which had been developed in response to the results of the recent colleague survey.

[redacted]

[redacted]

[redacted]

[redacted]

[redacted]

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

19. **<u>Minutes / Updates</u>**

The Board NOTED the following minutes and updates:

a) Unconfirmed Audit & Risk Committee Minutes – 17 June 2025.
b) Confirmed Group Customer Experience Committee Minutes – 1 May 2025.
c) Group Board Meeting Highlights – May 2025.

Ms H. Duff, Ms J. McDougall, Ms P. McEvoy and Mrs D. MacLean then left the meeting.

20. **<u>Any Other Business</u>**

a) <u>Managing Director</u>

The Chair suggested that a farewell event for the current Managing Director with the Board was arranged and a suitable location was researched. This was agreed. The Chair also suggested that a charitable donation, on the Managing Director's behalf, was made in order to mark her service to the organisation. Mrs D. Boyle undertook to research suitable venues and also check the policy position regarding donations and report back to Board as appropriate. Subject to clarification of the policy position, the Board agreed that a charitable donation should be made on behalf of Mrs D. MacLean to a charity of her choosing.

Mrs D. Boyle then left the meeting.

b) <u>Managing Director Recruitment</u>

[redacted]

[redacted]

21. **<u>Date of Next Meeting</u>**

268th Board Meeting - 5.30 p.m. on Thursday 21 August 2025 at Riverside Scotland's offices, 44-46 Bank Street, Irvine, KA12 0LP and via MS Teams.

D MacLean
Secretary ………...
2 July 2025
DMcL/db Date: …………………………………………