

THE RIVERSIDE GROUP LIMITED

IRVINE HOUSING ASSOCIATION

Thirtieth Annual General Meeting (AGM) of the Irvine Housing Association
held at 5.30 p.m. on Wednesday 20 September 2023 at the Fullarton
Connexions Community Centre, Church Street, Irvine

Unconfirmed Minutes

Present:

Mr J. Strang (In the Chair), Mr C. Bell, Mrs M. Burgess, Mr S. Easton, Mrs F. Flannigan, Mrs M. Fontana, Mrs J. Galbraith, Mrs K. Gatherer, Mr R. Hill, Mr P. Lynn, Mr A. McInnes, Mrs D. MacLean, Mrs M. McPhail, Mrs J. Murray, and Mr S. Stewart.

In attendance were: Mrs D. MacLean, Mrs H. Anderson, Mrs D. Boyle and Mrs M. Hutchinson.

Apologies for Absence

Mr G. Darroch, Mr J. Flannigan, Mrs J. Hamilton, Mr D. McEachran, Mrs J. Mason, Mrs S. Petrie, Brig R.A.S. Rickets, Mrs A. Walker and Mr A.F. West.

1. **Preliminaries**

a) Quorum

Mrs D. MacLean welcomed everyone to the Annual General Meeting and in accordance with the Rules confirmed that a quorum was present.

b) Election of Chair

Mrs MacLean advised that in accordance with Rule 26a), the current Chair should preside as Chair of the Meeting and thereafter invited Mr J. Strang to take the Chair. Mr Strang then welcomed everyone to the 30th Annual General Meeting of Irvine Housing Association, trading as Riverside Scotland and invited Mrs H. Anderson to give a presentation on the Outcomes following the Big Conversation survey which had taken place the previous year.

2. **Presentation of Big Conversation Outcomes**

Mrs H. Anderson gave a presentation covering the actions carried out the previous year as part of the Big Conversation Consultation process, the results of which had been presented to the Board in September 2022 and included:

- Improved customer communications – responding when we say we will
- Preference for single point of contact and increased face to face interactions
- Improvement of communities and neighbourhoods
- Improvement of repairs and maintenance service
- Proactive management of anti-social behaviour
- Focus on improving existing properties rather than new build housing

Mrs Anderson then went on to report on the improvements that the Association had made in response to the Big Conversation results such as:

- Implementation of new organisational structure, introducing Tenant Partners as the single point of contact for customers.
- New Asset Team focussing on contractor performance and quality assurance works.
- New Community Engagement Officer, working closely with customers at neighbourhood level and with new Customer Scrutiny Group.
- Focus on long term sustainability of housing stock, accessing ECO and Net Zero Funding
- Roll out of Trauma Informed Practice
- New monthly customer information bulletin “Word on the Street”
- Proactive annual visits to all customers

Mrs Anderson reported that it had been a busy year, implementing the changes described. The new organisational structure was now embedded and some service improvement was beginning to show in the customer satisfaction levels. Looking to the future, Mrs Anderson highlighted the next actions that the Association would begin to work on with a view to improving services further:

- Appointing a strategic partner for sustainability works.
- Launching My Riverside App
- Shifting from “reactive” to “proactive” services e.g. carrying out customer welfare checks and property inspections
- Integrating Trauma Informed Practice and appointing a Champion
- Prioritising regeneration works.

Mrs M. Fontana enquired if the customers who did not want to access services on-line would continue be able to access all services. Mrs

Anderson confirmed that Association services were designed to be accessible to all customers through a variety of options. Customers preferring not access on-line services, would receive communications via the Monthly Bulletin which was posted out to customers. Details of their Tenant Partner and direct contact number had also been provided to customers. Those customers preferring to access services on-line would be able to do so through the App once available. Mrs Fontana advised that she had not received details of her Tenant Partner. Mrs Anderson undertook to look into this matter and provide this information to Mrs Fontana.

Mr C. Bell advised of issues he had been experiencing with regard to the landscape maintenance contractor, communications with the office and also outstanding repairs works and commented on his dissatisfaction with the services provided. Mr J. Strang suggested that given these issues were individual tenancy matters, they could be reported and appropriately responded to outwith the formal meeting format. Mrs Anderson undertook to discuss these matters at the end of the Meeting with Mr Bell. Mr Bell requested that an appointment be made to discuss a resolution to his outstanding items.

Mrs J. Murray enquired on the production of the “Word on the Street” Bulletin. Mrs MacLean confirmed that the Bulletin was produced in-house by the Riverside Group’s marketing team and the Association met the printing and posting costs.

3. **Previous Minutes**

The minutes of the Twenty Ninth Annual General Meeting, held on Wednesday 21 September 2022, were approved on the motion of Mrs M. McPhail and this was seconded by Ms J. Murray.

4. **Chair’s Report**

Mr Strang commented that he was delighted to deliver his second Chair’s Report.

The previous year he had given a commitment that following the assessment of the big conversation findings, the Association would listen and act. The ongoing work reported in Mrs H. Anderson’s presentation demonstrated that the Board of Irvine Housing Association, Trading as Riverside Scotland had honoured that pledge. Mr Strang gave his assurance that the Board would always listen, respond and act in the best interests of customers and their communities. He confirmed that the prime role of Riverside Scotland and the whole Riverside Group was to serve. He stated that the Association may not always get things right, however, if there were failures, it would own up, apologise and rectify the issue and also learn from that failure.

Over the past year the country had seen the accession and a coronation of a new head of State, and the installation of two Prime Ministers. The nation had suffered a series of economic follies which had added to the cost-of-living crisis that existed at the previous AGM. Rising interest rates, crippling energy costs and the cost of food rising causing particular hardship on the most vulnerable within communities. The reality being that poverty and destitution, on a scale not seen since the 1920/30, was being experienced once more.

Working families, relying on food charity, kids going to school hungry, rent arrears rising, the scourge of homelessness on the rise. 9,500 children, going to bed that night in temporary accommodation - most of which would not be fit for purpose. All having a long-term impact on their social and educational development.

Mr Strang stated that interest rates were likely to rise yet again which would add more misery on families and the effects of inflation levels would continue to be felt. It was unlikely that prices would decline to the pre covid levels or any real return to European energy costs would be seen. The rate of inflation was now falling, however, prices continued to rise, albeit at a slower rate. The impact of the huge inflationary highs were now baked into the living standards of all and those with the thinnest shoulders would continue to struggle.

The political uncertainty in the UK, in Scotland and around the world would have continued negative impacts, as would the war in Ukraine, and the impact of the climate crisis seen throughout the world during the summer.

The Association continued to would work its way through in the year ahead. As well as customers and communities experiencing the issues described, the organisation had also been significantly affected. The impact of interest rates on its loan book, the rising costs of materials and labour, the increase in rent arrears due to the ability of customers to make ends meet, had placed Riverside Scotland under significant pressure.

In addition to the external factors, the Association had introduced a new repairs contract, and based on the big conversation results, had restructured the business to better respond to customer needs.

In the previous year, the contactor had taken time to settle in, the asset team had been restructured to meet the challenges and improve poor performance in this service area which he apologised for. Performance had begun to turn around. It had been a long haul, however, the Board was determined to improve performance to ensure customers were satisfied with services going forward.

The Chair stated that he had advised the previous year that the Association would be pausing the new development program to enable investment in existing stock, to improve energy efficiency and component

replacement. The Tarryholme, Dundonald and Monkton developments had been completed during the year, all properties had been let and he was delighted with these developments. The Association had housed homeless families and veterans on the sites together with other waiting list and transfer applicants. Strong working relationships had been developed with organisations like Veterans First. Indeed, the Riverside Group was the lead Housing Association for the new UK-wide Operation Fortitude, designed to assist those who had served their Country in its armed forces. The Association also continued to work closely with Women's Aid to assist those affected by domestic abuse within our communities.

The Chair was pleased to report that the Association had been able to access specific funding from the wider Group to assist with endeavours to help tenants during the difficult times via the Riverside Foundation. The Association would continue to realise the benefits of having a strong relationship with the wider Group going forward.

The Chair reported that, during the summer, the Association had welcomed the Scottish Housing Minister, to the Tarryholme estate, where representations for increased government grant for future developments, as well as aids and adaptations were made.

The Chair advised that having now completed the developments, attention was now being turned to investment in existing stock. The Association had begun the tentative steps to honour the commitment of investing in the Pennyburn area. Preliminary discussions had started with the local Council and the Scottish Government. The Association would benefit greatly from the considerable regeneration experience available from the Riverside Group. He highlighted that, given the economic climate and the issues affecting Pennyburn, it would take time to achieve all that was required in the area. The commitment he gave previous year, was now beginning to be honoured and, in time, he was hopeful to be able to report on future progress.

Mr Strang commented on the difficult year for tenants, communities and for the organisation as a whole. There would be difficult decisions to make next year regarding future investments and priorities. The year ahead would not be easy, however, he assured customers that when decisions were being made, the Board would always act with caution and take into account the impact of decisions on the customer.

He then requested that interested tenants come forward to inform customer thinking, advising on how to help customers and communities best and be part of the future by joining the tenant and scrutiny groups and also the Board. Appropriate support for these roles would be provided. He encouraged tenants to bring their skills, experience and commitment to their community to the table to assist in designing how to tackle the future together as One Riverside.

The Chair closed by stating that it had been a difficult year for too many. Throughout this time the staff at Riverside Scotland had played a huge role in helping to change services, drive improvements and doing all they could to help mitigate the impact of the cost-of-living crisis on customers. He thanked each and every member of staff for this.

Mr Strang praised the Senior Management Team for their dedication to the organisation, staff and customers. Their skills, experience, compassion and steadfast commitment to service was there for all to see. He would always be grateful for this leadership.

The Chair then expressed his sincere thanks to the Board of Riverside Scotland for their support, commitment to the cause of service improvement and the application of their skills and experience to the organisation in the past year and was confident of this continued effort.

4. **Election of Board Members**

Mr J. Strang explained that, in accordance with Rule 39(a), a third of the Board was required to retire at the AGM. Mr G. Darroch, Mrs M. Burgess and Mr A. McInnes were therefore standing down, which resulted in 5 vacancies on the Board. Mr Darroch, Mrs Burgess and Mr McInnes were eligible and were standing for re-election to the Board without nomination in accordance with Rule 39(d). Mr P. Lynn had offered himself for election to the Board and had been duly nominated. Mr Strang confirmed that all required re-election and election documentation had been delivered to the Association.

Mr Strang advised that in line with Rule 40(a), where Board Members offering themselves for re-election, together with any other Members of the Association duly nominated for election, did not exceed the number of Board Member vacancies, then said Board Members and Members nominated should be declared to have been duly re-elected or elected without a vote being required.

Mr Strang, thereafter declared Mr Darroch, Mrs Burgess and Mr McInnes to have been duly re-elected and Mr Lynn to have been duly elected to serve on the Board of the Association.

5. **Annual Accounts and Auditor's Report**

Mrs M. Hutchinson confirmed that members had been provided with a copy of the accounts at the meeting and referred to the auditor's report which detailed a clean audit with no matters of concern raised.

Referring to the Statement of Comprehensive Income, Mrs Hutchinson advised that turnover had increased by £576k on the previous year, primarily due to the rent increase, rental income from new build properties

and from grant funding, which had reduced on the previous year. At the same time, the Association's operating costs had also increased by £1.1m due to increased maintenance, depreciation costs and salary expenditure associated with one-off restructuring costs. This had resulted in a reduction of Operating Surplus by £512k in the year.

Mrs Hutchinson then highlighted that the increased interest payable and similar charges in the Statement were a result of the increase in loan balances for the funding of the new build developments which had completed during the year, together with the rising interest rate charges.

Mrs Hutchinson, referring to the Statement of Financial Position, reported that Fixed Assets had increased in the year due to £2m investment in existing homes and £15m new build developments, however, these had been offset by £2m depreciation costs. Current Assets had decreased due to the reduction in the inter-company account which related to charges for shared services from Group. The increase in Creditors by £12.1m had been due to the increase in loans and grant funding relating to the new build developments. In closing, Mrs Hutchinson advised that the Association's Total Reserves increased by £2.7m to £26m which created the capacity for it to continue to invest in its existing homes and communities and to support customers during the cost of living crisis.

Mr P. Lynn enquired on the percentage of monies being allocated to the regeneration of the Pennyburn area. Mrs Hutchinson advised that this information was not known at this time. The Association was currently in the planning stage of this work and agreed budget levels would thereafter determine the levels of spend affordable for this project.

The Annual Accounts and Auditor's Report were thereafter adopted on the motion of Mr A. McInnes which was seconded by Mr S. Easton.

6. **Appointment of Auditors**

Mr J. Strang advised that in accordance with Rule 73(a), an auditor appointed to act for the Association for the preceding year of account shall be re-appointed as auditor of the Association for the current year of audit, subject to satisfying the relevant criteria.

Mr Strang thereafter confirmed that BDO satisfied the required criteria to be re-appointed as auditor and proposed a resolution that BDO be re-appointed as auditors of the Association. Mr R. Hill seconded the resolution and Mr Strang thereafter confirmed that the resolution was carried.

7. **Any Other Business**

a) Member Queries

Mrs M. McPhail and Mrs F. Flannigan passed on some listed queries to the Managing Director for response outwith the Meeting. Mrs D. MacLean undertook to make contact with Mrs McPhail and Mrs Flannigan and agree an appropriate date and format to respond fully to the queries made.

The Chair thereafter declared the Meeting closed.

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D. MacLean
Secretary
21 September 2023
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