

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-Second Meeting of the Board held at 5.30 p.m. on
Wednesday 21 August 2024 at 44-46 Bank Street, Irvine and via MS Teams.

Minutes

Present:

Mr J. Strang (In the Chair), Mrs M. Burgess, Mr G. Darroch, Mrs. J Galbraith, Mr R. Hill (T)(From Item 6), Mr P. Lynn, Mr P. Mason, Mr P. New (T) and Mr S. Stewart.

In attendance were: Mrs D. MacLean (T)(Items 1-18), Mrs D. Boyle (T)(Items 1-18) Ms H. Duff (Items 1-18), Mrs M. Hutchinson (Items 1-18), Ms P. Forrest (Items 1-18) Mr B. Sadler (T) (Items 1-5 and 7-19).

Apologies for Absence

Mr S. Easton and Mrs S. Petrie.

Declarations of Interests

Mrs M. Burgess and Mrs J. Galbraith declared interests as Directors of Thistle Housing Services Ltd.

1. Chair's Remarks

The Chair advised this would be Mr S. Stewart's and Mr R. Hill's last Board Meeting. He expressed his thanks for their stewardship, participation and the value they brought to the Board. The Chair commented that Mr Hill's stewardship of the Audit & Risk Committee had been exemplary; and he had been grateful for Mr Hill's wisdom and support. The Board agreed that Mr Stewart and Mr Hill would be missed.

The Chair also welcomed Mr B. Sadler who was attending the Meeting as an observer.

2. **Apologies for Absence**

Mr S. Easton and Mrs S. Petrie.

3. **Declarations of Interest**

Mrs M. Burgess and Mrs J. Galbraith declared interests as Directors of Thistle Housing Services Ltd.

4. **Minutes of Previous Meeting – 261st Board Meeting held on 25 June 2024**

The minutes of the 261st Board Meeting held on 25 June 2024 were APPROVED as an accurate record.

5. **Matters Arising from the Previous Minutes**

Mrs M. Hutchinson confirmed that the actions due for completion by August 2024 were due to be discussed at other items on the agenda. The Board thereafter NOTED the Matters Arising report.

Mr B. Sadler left the meeting.

6. **Board Member Nominations**

Mr R. Hill joined the Meeting.

Mrs M. Hutchinson highlighted the 4 Board Members due to stand down at the Annual General Meeting (AGM), which together with the current vacancy, would create 5 vacancies at the AGM. The Board noted that Mr P. Mason planned to stand for re-election to the Board and that 4 nominations to stand for election to the Board had been received by Mr J. Miller, Mrs J. Deans-Regan, Mr B. Sadler and Ms S. Greene.

Following consideration of the proposed nominations to the Board received, the Board AGREED the nominations for Mr Miller, Mrs Deans-Regan, Mr Sadler and Ms Greene.

7. **Corporate Plan Update**

Mrs M. Hutchinson advised that the report provided an update on the 23 actions identified for year 1 of the Plan, with 20 having been completed and the remaining actions being carried forward into year 2 of the Plan.

Referring to year 1 of the Plan, Mr R. Hill requested clarification regarding the launch of the My Riverside App. Ms H. Duff confirmed that the App was live and was being used in Scotland, however, it did not currently have full functionality as it did elsewhere in the Group. Customers could report repairs via the App, however, these were currently not being directly reported through to the contractor and were being reported through to the CSC Team instead. This was to allow an inspection by a member of the asset team to be arranged, if 3 or more repairs were reported at the same property within 7 days, which the App did not have capability to do. Ms Duff advised she was currently working with Group colleagues to establish if this capability could be developed and undertook to provide an update and timeframe as to when this issue was likely to be resolved at the next Meeting.

Mr S. Stewart suggested that when the Asset Management Strategy was being developed later in the year, that consideration was given to affordable warmth, given the significant financial impact some of the net zero options could have on customers. Ms Duff undertook to factor this in.

The Chair commented on the quality of the report and requested that the Board's appreciation was communicated to the author.

The Board thereafter NOTED the updates on progress against the Corporate Plan Delivery Plan.

8. **Annual Assurance Statement – Deep Dive Results**

Ms Duff highlighted the results of the deep dives into the compliance inspections, the results of which had previously been discussed at the June Audit & Risk Committee and Board Meetings. Ms Duff stated that there were areas identified for improvement, mainly around data and how it was tracked. She advised that one of the main areas of focus for the new Asset and Building Safety Officer would be the monitoring and tracking of the compliance data and this would remain a high priority for the Association moving forward.

Following a query from Mr S. Stewart, Ms Duff confirmed that the new Asset and Building Safety Officer would be supported by the Assets Operations Manager, herself and also Group's Building Safety Team to ensure that the Association remained compliant and was kept abreast of current legislation through training etc.

Mr P. Mason enquired on arrangements for providing assurance on the quality of data moving forward. Mrs D. MacLean advised that currently she participated on the Group-wide Data Governance Group. As part of this work, Data Stewards across all business areas had been appointed to ensure all data was verified, updated and appropriate processes were put in place as part of the journey towards achieving data excellence.

Mrs MacLean also advised on the process adopted to ensure the accuracy of data collated for the Association's Annual Return on the Charter Return.

Ms H. Duff advised that the deep dive on the Verification of Contractor Data was ongoing and the results of this exercise would be available in October.

Mrs M. Hutchinson advised that as part of the Accuracy of Accruals deep dive, £2.2k of accruals had been missed which equated to 0.03% of the operating costs. On this basis, it could be assumed that the accruals in the financial statements were accurate. The report did, however, highlight that some accruals were picked up later in the year than they should have been and to ensure there were no issues in future years, these areas would be reviewed by the Senior Management Team and staff made aware of when accruals should be processed moving forward.

Following a query from Mr P. Lynn, Ms Duff confirmed that the Association did not clone asbestos survey information. Ms Duff confirmed that despite some properties having been found to not have a survey previously carried out prior to capital investment works, the contractor carrying out the works had carried out a visual inspection of the property prior to any works commencing to identify potential asbestos.

The Board thereafter NOTED the update and findings on the recent deep dive reviews carried out for:

- Compliance Inspections
- Verification of Contractor Data
- Accuracy of Accruals.

9. **Chair's Action Procedure**

The Chair thanked the Audit & Risk Committee for their co-operation and due diligence during the period which resulted in the financial statements and associated documentation being approved within the required deadlines.

Mrs M. Hutchinson advised that all documentation requiring approval had been made available to the Chair and the Audit & Risk Committee via Convene for review and approval. Following the Committee's approval, the documents were then approved via the Chair's Action Procedure which allowed the financial statements to then be signed by the signatories in preparation for them being adopted at the Association's Annual General Meeting in September.

The Chair and Mr R. Hill commented that although the preference was for the accounts to be considered and approved by the Committee and Board at their pre-arranged meetings, the process adopted for the approval of the documents this year had been acceptable, given the circumstances.

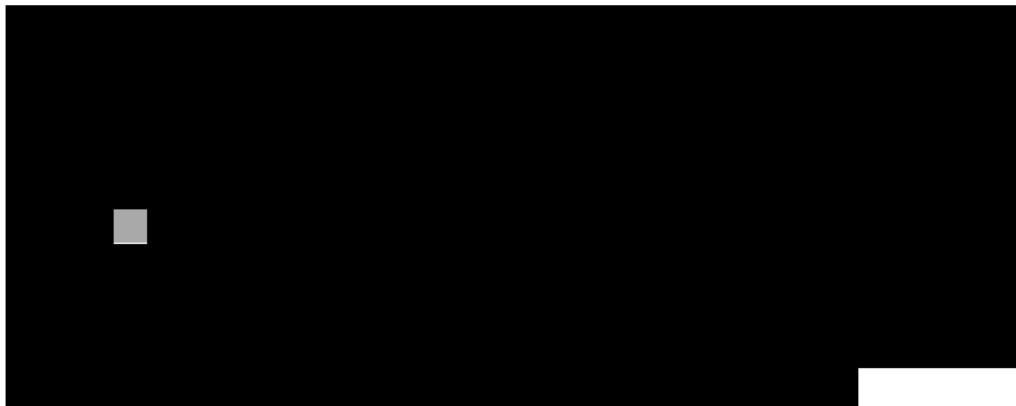
The Board thereafter NOTED the Chair's (and Audit & Risk Committee's) approval of the:

- a) financial statements and associated covenant position for Irvine Housing Association for the year ended March 2024
- b) letter of representation
- c) report from BDO (ISA 260)
- d) financial statements for Thistle Housing Services Ltd for the year ended March 2024.

10. **Rule 67 Statement by the Secretary**

The Board NOTED the Company Secretary's formal statement in relation to Rule 67.

11. **Asbestos Audit Update**



[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

12. **Repairs & Maintenance Service Update**

Ms Duff updated the Board on the progress towards improving the repairs and maintenance service, highlighting in particular the following points:

- There were fluctuations in contractor performance throughout the year which was to be expected.
- Communication with the contractor was much improved, as was a willingness to work in partnership to make real improvements to the service, with a key focus on KPIs and customer satisfaction.
- On a rolling 12 month basis, improvements could be seen, particularly on transactional satisfaction with the last repair carried out.
- Continuous improvement would be a constant key feature of all contractor liaison meetings, involving both the contractor's and the Association's staff to drive improvements forward.



The Board thereafter NOTED the report and the repairs improvement plan and confirmed it was assured by the actions being taken and planned to deliver improvement to the repairs and maintenance service.

13. **Quarterly Performance Report**

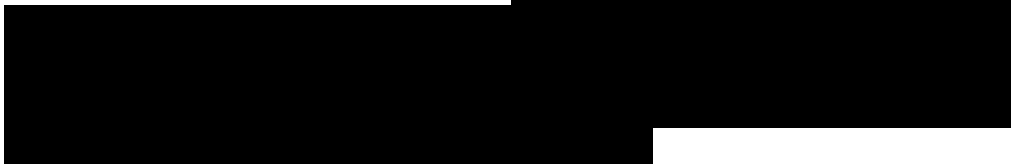
Mrs P. Forrest reported on the positive results for the Quarter when compared to the previous year. Referring to Q1 performance against target, Mrs Forrest advised that the Association was either on target or nearing target for the majority of the performance indicators. Positive performance in the average length of time to complete emergency repairs and % of repairs completed first time areas were particularly

highlighted. Mrs Forrest referring to the financial indicators, reported that rents lost through voids had also improved on the previous year.

Focus was being targeted towards the customer satisfaction areas, which had shown a decline during the quarter, however, when compared to the rolling period over the previous 12 months, improvements had been seen in all areas of customer satisfaction. Mrs Forrest advised that due to the number of returns used for the monthly reporting of customer satisfaction, officers were recommending that the rolling 12 month period report was a more meaningful tool for monitoring customer satisfaction performance and this would be discussed later in the meeting.

Mrs Forrest stated that the voids and relet timescales performance was also being worked on in order to achieve target. Housing and Asset teams were analysing the processes and delays in carrying out asbestos surveys prior to void works and arranging meter replacements and top ups with utility companies had been identified as areas requiring more focus and improved joint working with the Association's partners to improve timescales in these areas.

Mr G. Darroch enquired if the common allocation policies in place were working for the Association. Mrs Forrest confirmed that there were 3 policies currently in place for the Association's current operational areas which took managing, however, demand continued in all areas, with low refusal rates on allocations made.



Mr S. Stewart enquired how medical adaptations were being managed given that funding had not as yet been confirmed by the Scottish Government. Ms Duff advised that the Association currently had a waiting list and those customers requiring works which prevented them from being mobile in or returning to their home from hospital were being prioritised. The costs of these works were being met by the provision made in the Association's budget and all customers were being advised on the current situation.

The Chair queried, given the announcement that the Scottish Government was focusing on emergency spend only, if it was possible that funding may not be received this year. Ms Duff advised that funding was still expected, however, the levels of funding may be further reduced on what had previously been received. Following a further question from the Chair, Mrs M. Hutchinson confirmed that this potential issue had been discussed and would be factored into the next quarter forecast.

The Board NOTED the content of the Quarterly Performance Report for Quarter 1, April – June 2024.

14. **Financial Performance Report**

Mrs M. Hutchinson, referring to the summarised quarter 1 forecast, advised that the assumption regarding medical adaptations funding had been reduced, together with the income and expenditure assumption. If, and when, a funding amount was confirmed, this would be reviewed again and, if required, additional monies may require to be diverted from other areas in order to carry out required adaptations for customers.

Mrs Hutchinson highlighted the report on the forecast, compared with the original budget for the year, which detailed the key variances. The operating surplus had improved due to interest savings which improved the overall surplus and the operating margin. Mrs Hutchinson reported on difficult times ahead, however, the forecast reported an improved position when compared to the original budget.

Referring to the Financial Performance Report, Mrs Hutchinson drew attention to the improved rental income position. This was due to a change in calendar reporting periods, which would result in positive and negative differences in some months, balancing out throughout the year, meaning the overall position for the year would be unchanged.

The Board requested the careful monitoring of the medical adaptation funding position in order to take swift action where required.

The Board NOTED the:

- a) Summarised Quarter 1 Forecast
- b) Finance Performance Report for the first four months of the 2024/25 financial year.

15. **Managing Director's Report**

Satisfaction Surveys

Mrs M. Burgess enquired on the monitoring of the satisfaction levels during the 12 month rolling period planned to be reported to Board. Mrs D. MacLean confirmed that the Business Information Team and the Senior Management Team would continue to monitor the monthly and 3 month rolling reports to interrogate and take action where required, however, it had been agreed it would be more robust to provide the Board with the 12 month rolling period report as it enabled Board Members to see the trends more clearly.

The Board thereafter NOTED the Managing Directors report.

16. **Minutes / Updates**

The Board NOTED the unconfirmed minutes of:

- a) The Audit & Risk Committee Meeting held on 24 June 2024
- b) Group's Customer Experience Committee Meeting held on 27 June 2024.

17. **Any Other Business**

Mrs D. MacLean thanked Mr R. Hill for his support to the Senior Management Team and his contribution not only as a Board Member, but also as Chair of the Audit & Risk Committee. Mr Hill thanked the Board and Managing Director for their comments and commented that he had learned from others as much as he had provided his advice. His experience of his time on the Board had been positive and he expressed his best wishes to everyone.

18. **Date of Next Meetings**

Wednesday 18 September 2024: 5.30 p.m. Annual General Meeting – and 6.30 p.m. Special Board Meeting at Fullarton Connexions Community Centre, Church Street, Irvine, KA12 8PE.

Mrs D. MacLean, Mrs D. Boyle, Ms H. Duff, Mrs P. Forrest and Mrs M. Hutchinson left the Meeting.

19. **MD Appraisal**

The Board NOTED the Chair's report on the outcome of the Managing Director's appraisal and the agreed Goals and Success Factors for the Managing Director.

D MacLean
Secretary
22 August 2024
DMcL/db

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Date: