

**Minute of meeting of River Clyde Homes' Board  
held in the Tontine Hotel, Greenock on Tuesday 29<sup>th</sup> May 2018 at 5.30pm**

	<b>Name</b>	<b>Designation</b>
<b>Present</b>	Albert Henderson (AH) Jenny Speck (JeS) Marilyn Beveridge (MB) Graeme Brooks (GB) Craig McGinn (CMcG) Chris Curley (CC) Elizabeth Grant (EG) Sheila Adamson (SA)	Board Member (Chair) Board Member Board Member Board Member Board Member Board Member Board Member Co-optee
<b>Apologies</b>	Stephen McCabe (SMcC) Jillian Moffat (JM) Chris McEleny (CMcE) Lesley McInnes (LMcI) Tom Ferrier (TF) Richard Turnock (RT)	Board Member Board Member Board Member Co-optee Co-optee Executive Director Group Services
<b>Others in Attendance</b>	Kevin Scarlett (KS) Sandra McLeod (SMcL)  Gary Wilson (GW)  Aileen Metcalfe (AM) Siobhan O'Kane (SO) Marion Wilson (MW) (items 3.1 and 3.2 only) Ian McArthur (IMcA) (items 3.1 and 3.2 only) Elizabeth Berry (EB) (items 3.1 and 3.2 only) Alex Bowers (AB) (items 3.1 and 3.2 only) Donna Milton (item 5.1 only)	Chief Executive Executive Director (Customer Services)  Executive Director (Property Services) Head of Finance and Legal Services Minute Taker Customer Senator Customer Senator Customer Senator Customer Senator Customer Senator Arneil Johnston

**1. Sederunt, welcome introduction and apologies**

AH welcomed all and sederunt as outlined above. He advised that Jim Strang has resigned from the Board for medical reasons.

AH welcomed the Customer Senate to the meeting.

**2. Declarations of Interest**

AH and JM declared that they both sit on the RCPM Board.

**3.1 Customer Senate Report – The Customer Repairs Journey**

3.1.1 Representatives from the Customer Senate presented their report to the Board confirming how they had undertaken their review of the customer repairs journey, the evidence they had gathered and its sources, as well as their

recommendations for improving the repairs service.

3.1.2 GW commented on the recommendation to relating to the provision of tools to operatives. He advised that the company would consider replacement of electrical tools but that as each operative receives a tools allowance, they would remain responsible for providing their own non-electrical tools.

3.1.3 GW further advised the Customer Senators that there are a number of measures underway that will further improve the overall customer repairs experience including new fleet, stores capability, self-serve and dynamic repairs scheduling. AH suggested that the Customer Senate meet up with GW to discuss these measures in more detail to ensure that their recommendations reflect the changing service.

**The Board:**

- **Agreed that this report should be reviewed following discussions with GW and thereafter returned to the Board in August.**

### **3.2 Customer Involvement Strategy**

3.2.1 SO advised that the strategy and action plan has been consulted upon widely and has had input from the Customer Senate as well as RTO's and individual customers.

3.2.2 SO confirmed that a Customer Involvement Impact Assessment had been developed formally confirming how customer involvement and feedback has influenced service improvement and performance. This impact assessment will be refreshed and published annually.

3.2.3 SA requested that an acknowledgement to Octavia Housing Association be included within the document; SO confirmed that this will be included to take account of their input.

**The Board:**

- **Approved the Customer Involvement Strategy and action plan;**
- **Noted the Customer Involvement Impact Assessment.**

### **4.1 Minute and Confidential Minute of meeting held on 20<sup>th</sup> March 2018**

**The Board:**

- **Approved the minutes as a true record.**

### **4.2 Action Tracker**

4.2.1 KS advised that Board actions 2, 3 and 6 are now completed and requested that they be removed from the tracker. He advised that all other actions are on track to be completed within identified timescales.

4.2.2 GB requested that, in respect of the Audit & Finance Committee Tracker, an additional action be included as per 5.2.5 of the Confidential Board Minutes. AM confirmed that this will be included.

Approved 21 August 2018

## **5.1 Rent and Charges Review**

5.1.1 AM introduced DM and advised the Board that Arneil Johnston has been appointed to assist the company in a review of its rents and charges policy, which last took place in 2013. AM confirmed that the review will involve significant consultation with customers.

5.1.2 DM delivered a presentation to the Board outlining how RCH's current rent structure compares to others. She then discussed an analysis of rent affordability and the methodology employed by the Arneil Johnston when undertaking a rent restructuring exercise.

5.1.3 DM confirmed that RCH compares well to other RSL's in the local Inverclyde housing market, with its rents on average around 3% lower than its competitors. However, there is a noticeable discrepancy relating to 1 bedroom properties, as they are currently 10% above the average rents charged by the other local registered providers.

5.1.4 AM confirmed that the review findings and recommendations will be presented to the Board at its November strategic planning weekend event. Those recommendations will also be based on an aim to ensure all rents charged by the company are affordable and not exceed 30% of the living wage.

5.1.5 SA advised that she has been involved in similar exercises and that an issue frequently raised was in relation to usable floor space within the property. DM agreed that this can be an issue when determining any future rent policy.

5.1.6 AH noted that there are likely to be 'winners' and 'losers' as a result of this review; it is therefore important that we promote and communicate the review appropriately.

### **The Board:**

- **Noted the progress made on the Rent and Service Charges Review;**
- **Noted the intention to develop a measure of rent affordability as part of the review.**

## **5.2 Business & Operational Performance Review (including new targets for 2018/19)**

5.2.1 KS presented this report to the Board and advised that the Business Plan Scorecard and our Level 1 KPI's are attached to the report. He reminded the Board of our involvement in developing the Sector Scorecard and advised them that this document contains a number of new measures. He explained that we are currently benchmarked against the UK average, however, we are in the process of developing Scotland's average which we intend to use in the future. He then discussed some of the performance information and advised that the scorecard has been developed in this format to allow greater scrutiny by the Board.

5.2.2 He then directed the Board towards the targets identified for the next 12 months and assured them that these are achievable and that they will continue to be monitored by the Performance & Services Committee.

5.2.3 SA commented that she was happy with the format and noted the vast performance improvement within the organisation. She requested inclusion of upper quartile figures and KS advised that we will provide the information from Housemark members, however, he noted that there is still a reluctance in Scotland to benchmark so information may be limited.

5.2.4 CC sought clarity on the new target of 7 days for the average time to complete routine repairs given that we are currently achieving this within 2.8 days. GW confirmed that this new target was based on sector upper quartile performance, but also recognizes the need to balance good performance with cost and value for money.

**The Board:**

- **Noted the overview of the business and operating performance review;**
- **Approved the basis of reporting business and operating performance going forward, through the Business Plan Scorecard and Key Performance Indicators report.**

**5.3 ARC Submission and other Regulatory Returns 2017/18**

5.3.1 KS presented this report to the Board and advised that information and discussion on the loan portfolio and also the 5 year projections took place at the meeting in March. He further advised that these returns and the ARC submission have also been subject to scrutiny at the Audit & Finance Committee.

5.3.2 AH noted the good performance outlined within this submission. KS highlighted the decline in rent collection, however, advised that this is primarily due to the fact that we are now subject to full Universal Credit and compared to others in this position, our performance is good.

**The Board:**

- **Noted the Financial Year 2017/18 ARC performance;**
- **Approved the submission of the following Regulatory Returns:**
  - a. **ARC return**
  - b. **Loan Portfolio**
  - c. **5 year financial projections**

**5.4 Section 107 Consent – Refinancing and additional Board Meeting (Confidential Item)**

Contained in the Confidential Minute.

**5.5 General Membership Applications (Confidential Item)**

Contained in the Confidential Minute.

**6.1 Health & Safety Annual Review and Policy**

6.1.1 GW advised the Board of the significant amount of work that has gone into improving health and safety management and in achieving compliance across the organisation. He further advised that the Executive Directors meet monthly to discuss health and safety, that policies and procedures have been significantly improved upon and that staff are taking greater responsibility for health and safety than ever before.

6.1.3 SA sought assurance that the plan presented is fully funded and achievable; GW confirmed that appropriate resources are available and that there is ongoing monitoring of plan to ensure its delivery.

**The Board:**

- **Approved the revised Health & Safety Policy 2018 as attached as Appendix 1 to the report;**
- **Noted the significant progress made in relation to improved Health and Safety governance and compliance in both RCH and its subsidiary as detailed in the report and noted the Health & Safety Action Plan and the annual Health and Safety Statistics for 2017/18 (attached as Appendix 3 and 4 respectively);**
- **Noted that the action plan submitted to Health and Safety Executive (HSE) in response to the Hand Arm Vibration (HAVs) Improvement Notice, has been accepted and the notice has been closed-out, with no further actions.**

## **6.2 Data Protection Policy**

6.2.1 SO advised the Board that we are GDPR's 'ready' and that the company has reviewed all relevant policy, procedures and privacy notices. She confirmed that in doing so, we took account of best practice across the sector and the guidance produced by a number of bodies.

6.2.2 She further advised that the Privacy Notice has been issued to all staff and the customer version will be issued by the end of next week. She assured the Board that all efforts are being made within the organisation to achieve full compliance with the GDPR's and that an action plan is in place.

6.2.3 CMcG suggested that we reconsider our position in respect of the retention period for former tenant arrears files as his view would be that we can hold them for longer than the 5 years stated in the retention schedule. He also advised that we can legitimately hold employee records whilst the employees in question are still employed by the company.

6.2.4 SO confirmed that we would amend the schedule accordingly.

**The Board:**

- **Approved the revised Data Protection Policy.**

- **Noted the supporting Data Protection Procedures: Rights of the Data Subject and Breach Reporting and Response Procedure.**

### **7.1 Efficiencies Register 2018/19**

7.1.1 AM reminded the Board that in March 2015 an efficiencies target of £2.5 million was approved by the Board and that this target was subsequently increased to £3 million. She advised that to date we have achieved savings of £1.2 million and are projected to achieve a further £1.2 million during 2018/19. AM reminded the Board of the importance of making these savings as our financial plan is predicated on this. She further advised that this report focuses on actual financial savings but does not take account of “non-cash” savings which have been identified as part of the VFM project.

7.1.2 CC sought clarification on the position with RCPM profit; AM confirmed that any profit made is gift aided back to the charitable parent company, RCH.

#### **The Board:**

- **Noted the background in relation to efficiency measures and historical performance (£1.2m of efficiencies achieved to date)**
- **Noted the various planned initiatives in relation to delivery of further efficiencies**
- **Noted the governance process in relation to efficiencies going forward**

### **7.2 Minute and Confidential Minute of Audit and Finance Committee meeting on 17<sup>th</sup> April 2018**

#### **The Board:**

- **Noted the content of the minute.**

### **7.3 Minute and Confidential Minute of Performance & Services Committee meeting on 24<sup>th</sup> April 2018**

#### **The Board:**

- **Noted the content of the minute.**

### **7.4 Confidential Minute of Personnel Committee meeting on 25<sup>th</sup> April 2018**

#### **The Board:**

- **Noted the content of the minute.**

### **7.5 CEO Update (Confidential Item)**

Contained in the Confidential Minute