THE RIVERSIDE GROUP LIMITED

RIVERSIDE SCOTLAND

Two-hundred and Seventy Third Meeting of the Board held at 5.30 p.m. on Thursday 25 June 2026 at 44-46 Bank Street, Irvine, KA12 0LP and via MS Teams.

Minutes

Present:
Mr J. Strang (Chair), Mrs M. Burgess, Mr K. Coyle, Mrs J. Deans-Regan (T), Mrs J. Galbraith, Miss S. Greene (T), Mrs A. Lockwood (T), Mr P. Mason (T) Mr J. Miller and Mrs S. Petrie (T).

In attendance were: Mr G. Naylor, Ms H. Duff, Mrs P. Forrest, Ms E. Kerr (Item 6), Ms J. McDougall (Item 6), Ms P. McEvoy, Miss P. Sutch (T)(Items 1-7), Mr G. Wiffen (Item 6) and Mr R. Wilson (Items 1-8).

Apologies for Absence
Mr G. Darroch, Mr B. Sadler and Mrs L. Fairburn.

Declarations of Interests
No declarations

1. Apologies for Absence

Apologies were received from Mr G. Darroch, Mr B. Sadler and Mrs L. Fairburn.

2. Declarations of Interest

There were no declarations of interest.

3. Chair's Remarks

The Chair welcomed members, officers and guests to the meeting, including Mr K. Coyle who was attending following his appointment as Chair Elect. The Chair noted the challenging conditions in the Boardroom and advised that he would seek to keep the meeting focused while ensuring sufficient time was given to the substantive business and Board scrutiny.

4. **Minutes of Previous Meetings – 272nd Board Meeting held on 21 May 2026**

The minutes of the 272nd Board Meeting held on 21 May 2026 were APPROVED as an accurate record.

5. **Matters Arising from Previous Minutes**

Mr G. Naylor presented the updated action plan and advised that all actions were either complete or progressing on target, with the exception of the update on the Contact Centre Strategy and further communications to customers on the Capital Investment Programme, which were both currently scheduled for completion in August.

The Board thereafter NOTED the updates provided in the Matters Arising Action Plan.

6. **Scrutiny Report – Anti-Social Behaviour**

Mrs P. Forrest welcomed Ms E. Kerr from the Service Improvement Group (SIG) who had been involved in the scrutiny exercise which had been closely supported by Mr G. Wiffen, Customer and Communities Engagement Officer, and Ms J. McDougall, Housing Manager, providing customers with a detailed opportunity to examine the Association's approach to anti-social behaviour, including policy, process, communications and customer experience.

Ms Kerr, presented on the findings and recommendations of the SIG. The Board noted that a key theme running through the review was the importance of clear, fair and trauma-informed communication with customers. The Board heard that the SIG had reviewed the standard letters issued in anti-social behaviour cases and had recommended that language was clearer, more empathetic and less accusatory at the earliest stages of investigation. In particular, the SIG considered that correspondence should reassure customers that matters were being investigated, should avoid implying blame before evidence had been gathered, and should offer appointments as a default part of early engagement.

The Board discussed the distinction between anti-social behaviour and wider neighbourhood management issues. Officers explained that issues such as fly-tipping, untidy gardens, dog nuisance and misuse of communal areas would generally continue to be managed through the Neighbourhood Management Policy unless they became persistent or met the threshold for anti-social behaviour. The Board welcomed this distinction, noting that it helped ensure that resources were focused on genuine anti-social behaviour while still allowing lower-level nuisance and estate management issues to be addressed proportionately.

The Board discussed the importance of managing expectations where customers may consider a matter to be anti-social behaviour, but where the evidence or circumstances did not meet the relevant threshold. The Board noted the value of using anonymised case studies to help customers understand how cases are investigated, what actions can and cannot be taken, and why some outcomes may not align with the customer's preferred resolution. Officers advised that case studies had already been used with the SIG to explain the complexity of some cases and that this learning would be reflected in future communications.

The Board also discussed partnership working, including the importance of alignment with local authorities, Police Scotland, partner landlords and other registered social landlords, where cases involved mixed tenure arrangements or shared communities. Officers confirmed that Riverside Scotland continued to participate in relevant external forums to share learning, identify trends and support consistent approaches to anti-social behaviour across Scotland.

Mrs A. Lockwood requested clarification on the reported resolution rate of 93.5% and asked whether this related to cases resolved within one year of being reported or within the reporting year. Ms McDougall clarified that the figure related to the relevant financial year, April to April, and that cases were counted as resolved where they were closed within that reporting period. Officers further advised that the target was generally to close anti-social behaviour cases within 28 days and that the current average closure time was approximately 16 days. The Board noted that reopened cases could affect reporting, particularly where a case was closed and then reopened within six months, and that officers took such factors into account when reporting performance to the Board.



Further discussion took place on ownership of customer experience within anti-social behaviour communications and processes. Officers confirmed that the Head of Housing and Communities had overall ownership of the policy and procedure framework, supported by the communications function, and that policies were reviewed on a rolling three-year cycle, with earlier review where operational learning or customer feedback indicated that change was required. The Board noted that the SIG had reviewed updated letters and that these had been positively received as clearer, more understandable and more customer focused.

The Chair thanked the SIG and officers for the work undertaken, emphasising the value of hearing directly from customers and ensuring that communications were shaped by customer insight.

The Board considered the findings of the scrutiny report, noted the recommendations and APPROVED the implementation of the of the Anti-Social Behaviour Scrutiny Report Action Plan. The Board further requested that the SIG and supporting officers were thanked for their contributions and that progress with the action plan was kept under review.

Ms E. Kerr, Ms J. McDougall and Mr G. Wiffen left the meeting.

7. **Draft Financial Statements and Going Concern**

Mr R. Wilson presented the draft financial statements for 2025/26, advising that rental income was approximately £600k higher than the previous year, principally in line with the rent increase applied in the year. The Board noted that the most significant movement in expenditure related to the increase in the Group cost allocation, which had risen from approximately £0.5m to £1.4m. Mr Wilson advised that, aside from that movement, there were no significant unexpected changes and covenant performance remained very healthy.

The Chair welcomed the positive financial position and noted that the results compared strongly with the wider Scottish housing association sector. The Board commented on the presentation of key performance indicators within the report and suggested that, in future, the most recent year should be shown on the left-hand side in line with the usual convention for financial statements. Officers undertook to make this request to Group's Financial Accounting Team.

Ms P. Sutch advised that the Irvine Housing Association and Thistle Housing Services financial statements had been considered by the Audit and Risk Committee two weeks previously. The only points raised related to commentary within the financial statements, which had been updated. She advised that the draft financial statements were substantially complete, that no material numerical adjustments were expected, and that the principal remaining item related to tax, which was in line with the planned audit timetable. On that basis, the Board was asked to approve the financial statements and going concern paper, and to delegate approval of any minor adjustments to the Group Chief Financial Officer and Riverside Scotland's Chair and the Chair of Audit and Risk Committee.

The Board discussed the recommendations and was satisfied that the going concern basis remained appropriate for preparation of the financial statements. The Board noted that, should any material matter arise before signing, this would be reported back appropriately.

The Board APPROVED the financial statements for Irvine Housing Association and Thistle Housing Services Limited for the year ended 31 March 2026; APPROVED the going concern basis as appropriate for preparation of the

financial statements; APPROVED the management representation letter subject to completion of the financial statements and authorised signing by a Company Director; and DELEGATED authority to the Chief Financial Officer, the Chair and the Chair of Audit and Risk Committee to approve any immaterial adjustments in advance of signing by 14 August 2026.

Miss P. Sutch left the meeting.

8. **Annual Loan Portfolio Return**

Mr G. Naylor reported on the detail of the Return, [redacted]

The Board considered the full Return together with the supporting information from the Group treasury management system and thereafter APPROVED the Annual Loan Portfolio Return and AUTHORISED officers to submit the Return to the Scottish Housing Regulator.

Mr R. Wilson left the meeting.

9. **Treasury Policy Review**

The Board considered the Treasury Policy review following the training session delivered to Board members the previous evening, where issues such as future borrowing and development capacity, security arrangements and governance, financial flexibility and responsible finance had been discussed. It was noted that Riverside Scotland did not currently have a separate Treasury Policy and Board were being asked to adopt the Group Treasury Policy at this stage. [redacted]

The Board noted that the current policy had been reviewed by the Director of Treasury and Corporate Finance and had also been subject to independent review by treasury advisers, who had concluded that the policy was comprehensive and in line with best practice. [redacted]

Mrs P. McEvoy confirmed that the previously approved Financial Regulations for Riverside Scotland were aligned to the Treasury Policy and Group Finance Policy.

The Board commented that the training session had been helpful in explaining the maturity profile and the resource base available through Group treasury

support. Officers confirmed that further reporting would be provided through the year as part of routine treasury monitoring.

The Board APPROVED the adoption of the Group Treasury Policy for Riverside Scotland.

10. **Board Skills Review and Recruitment**

Mr G. Naylor presented the Board Skills Review and advised that the paper followed the earlier approval of the Board recruitment process. The Board noted that the Chair recruitment process had been successful, with Mr K. Coyle joining the Board, and Board vacancies expected at the AGM to be recruited to. Officers sought the Board's views on the skills and experience to be prioritised prior advertisement.

The Board noted that the current membership comprised professional, tenant and Group representative members, and that the skills analysis identified a number of areas where mitigation already existed through Board experience, Group support or external advisers. Officers advised that the Senior Management Team considered the strongest areas of need to be development and regeneration, and strategic asset management, particularly to support future discussion on investment, asset priorities, [redacted]

The Board supported the skills focus but emphasised retaining housing sector expertise to ensure effective challenge and balance. Mr Naylor highlighted that appropriate housing sector knowledge would be retained on the Board beyond the AGM, however, undertook to consider the balance further in future recruitment planning.

The Board also discussed tenant representation. Officers advised that conversations had begun with Tenant Partners and the Customer Engagement Officer to identify potential tenant members. The Board reiterated its support for increasing tenant representation and noted that, ideally, a new tenant Board member would be in place by the September AGM. If this was not achievable, the individual could join the Board as a co-opted member and be formally appointed at the following AGM.

The Board APPROVED the recruitment approach and agreed that the external recruitment should be targeted towards development, regeneration and strategic asset management experience, while continuing to consider housing sector experience and tenant representation as part of future recruitment planning.

11. **Retirements and Elections**

Mr G. Naylor presented the report on retirements and elections in advance of the Annual General Meeting scheduled for 17 September 2026. The Board noted that five vacancies would arise at the AGM in line with the Association's Rules requiring one third of the Board to stand down and also reflecting members reaching the end of their terms. The Board further noted that Mr K. Coyle, as a casual member, would be required to stand down before standing for formal election to the Board.

The Board noted the potential for further candidates to stand for election depending on progress with the recruitment process discussed under the previous item. Officers advised that the advertisement would be issued shortly and that members would be contacted individually regarding the Board nomination process. The Board noted the report and the proposed timetable.

The Board NOTED the retirements and elections report and the proposed AGM nomination arrangements.

12. **Tenant and Resident Safety Report**

Ms H. Duff presented the annual Tenant and Resident Safety report, advising that the report provided a 12-month look back on performance and assurance in relation to tenant and resident safety. The Board noted that tenant and resident safety continued to be a key priority for the Asset team and that updates were routinely provided to the Audit and Risk Committee. The report also looked ahead to the implementation of Awaab's Law and the preparatory work required across asset, housing and business support functions.

The Chair welcomed the strength of the report and congratulated the team on 100% compliance in gas, electrical safety and fire safety, together with full compliance in asbestos control. Mrs A. Lockwood also commended on the report, noting that it provided strong assurance that the team had its "finger on the pulse".

Miss S. Greene asked about the timeframe for the implementation framework for Awaab's Law. Officers advised that the framework was being developed ahead of implementation in October, drawing on learning from the wider Group where implementation had already begun in England. The Board noted that work was progressing on staff training, communications, letters and processes, and that a detailed action plan had been presented to Audit and Risk Committee and would be shared with Board members via Convene.

The Board considered whether a further briefing session should be arranged at the next Board Strategy Day, prior to implementation to provide additional assurance. Officers confirmed that this would build on the earlier Board discussion now that more detail was available. The Board also noted that Audit and Risk Committee had approved quarterly reporting on damp and mould as

a standalone report, separate from wider building safety reporting, to provide continuing assurance and allow exception reporting where required.

The Board asked whether any significant horizon risks were anticipated for the coming year. Officers advised that the principal risk related to implementation during the winter months but confirmed that no current issue was considered unmanageable. It was noted that phase two of implementation was likely to be more challenging than phase one.

The Board NOTED the Tenant and Resident Safety report and requested that further detail on the Awaab's Law implementation framework be shared with the Board, with consideration given to a dedicated briefing session at the Board Strategy Day in October.

13. **Riverside Group Policy Review**

The Board considered the Riverside Group Health, Safety and Environment Policy, which had already been approved through Group governance. Officers advised that no local amendments were required for Riverside Scotland. The Board noted that the policy had been significantly rewritten to strengthen the governance and assurance framework and to provide clearer expectations around a safety-first culture, risk management and environmental responsibilities.

The Board thereafter NOTED the Health, Safety and Environment Policy.

14. **Managing Director's Report**

Mr G. Naylor provided the following updates:

a) Energy Efficiency Awards

Mr Naylor reported that Riverside Scotland had been shortlisted at the Energy Efficiency Awards. Ms H. Duff advised that the Association had won Large Scale Project of the Year for the Pennyburn, Kilwinning project and had been highly commended for Housing Association of the Year. The Board expressed its congratulations and asked that thanks and appreciation be passed to the teams involved, noting the continuing success of Riverside Scotland in sector awards.

b) Board Meeting Schedule

Mr Naylor advised that officers intended to review the timing and scheduling of Board and governance reports during the year. He noted the significant commitment required from Board members and officers and stated that it was good practice to periodically review what reports came to which meetings, particularly in relation to regulatory submissions and the overall

number of meetings. The Board supported this approach and noted that a paper would be brought to the next Board meeting for discussion.

c) Retiring Board Members

Mr Naylor referred to Board members approaching the end of their terms of office and advised that officers wished to mark their contribution following the next Board meeting on Thursday 20 August 2026. [redacted]

The Board NOTED the Managing Director's Report and supported the proposed review of the Board reporting schedule and the arrangements to recognise retiring Board members.

15. **Minutes / Updates**

The Board then NOTED the following minutes and updates:

a) Unconfirmed 63rd Audit & Risk Committee Minutes – 10 June 2026.
b) Confirmed Group Customer Experience Committee Minutes – 30 April 2026.
c) Group Board Meeting Highlights – 14 May 2026.

16. **Any Other Business**

No additional items were raised.

17. **Date of Next Meeting**

274th Board Meeting – 5.30 p.m. on Thursday 20 August 2026 at Riverside Scotland's Office, 44-46 Bank Street, Irvine, KA12 0LP and via MS Teams.

G Naylor
Secretary
26 June 2026
GN/db

Signed ……

Dated ……