

**THE RIVERSIDE GROUP LIMITED**

**RIVERSIDE SCOTLAND**

Two-hundred and Sixty-Nineth Meeting of the Board held at 5.30 p.m. on Thursday 20 November 2025 via MS Teams.

**Minutes**

Present:

Mr J. Strang (In the Chair), Mrs M. Burgess, Mr G. Darroch, Mrs J. Deans-Regan, Mrs J. Galbraith (From Item 5), Ms C. McGuinness, Mr P. Mason, Mr J. Miller, Mrs S. Petrie and Mr B. Sadler.

In attendance were: Mr G. Naylor, Mrs D. Boyle, Mrs P. Forrest and Ms P. McEvoy.

Apologies for Absence

Miss. S. Greene.

Declarations of Interests

No declarations

1. **Apologies for Absence**

Apologies were received from Miss S. Greene.

2. **Declarations of Interest**

There were no interests to declare.

3. **Minutes of Previous Meetings – 268<sup>th</sup> Board Meeting held on 21 August 2025 and Special Board Meetings held on 16 September and 24 October 2025**

The minutes of the 268<sup>th</sup> Board Meeting held on 21 August 2025 and Special Board Meetings held on 16 September and 24 October 2025 were APPROVED as accurate records.

4. **Matters Arising from Previous Minutes**

Mr G. Naylor advised that updates on the actions identified at previous meetings were included in the report. The following points were particularly highlighted:

a) [REDACTED]

b) Contact Centre Strategy  
Mr Naylor commented that this item would be discussed in detail later in the meeting, however, highlighted plans for members of the Contact Centre Team to attend the Board Strategy Day in March 2026 to provide a progress update on the implementation of the Strategy.

c) Finance Performance Report  
Mr Naylor stated that a full report on repairs spend would be presented to the January 2026 Board Meeting, as part of the budget setting discussions.

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

5. **Finance Performance Report**

Mrs J. Galbraith joined the meeting.

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

The Board thereafter NOTED the report on the financial performance at the end period 7 across the business.

6. **Financial Plan**

Mr G. Naylor advised that the Board were asked to consider the assumptions used in the draft budget presented and for the 30 year financial plan.

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Following discussion, the Board AGREED the assumptions to be used when compiling the revised 30 year financial plan, subject to the points raised regarding the Group Service Charge being clarified. The Board also NOTED that the budget for 2026/27 would be brought to Board for consideration and approval at the January 2026 Board Meeting.

7. **Rent Consultation**

Ms P. McEvoy referred to the discussions at the Board Strategy Day in October when the impact of the current year's rent increase, the challenges experienced and its comparability with other housing associations had been considered, together with the proposed rent increase options and implications of each for the 2026/27 financial year. The Board at that time had agreed in principle to consult with customers on one rent increase option of 5.7% for the 2026/27 financial year and to work this through for further Board consideration at the November meeting.

Ms P. McEvoy advised that the Association's proposed approach, the draft letter and leaflet to tenants had been discussed with the Service Improvement Group (SIG) and amendments had been made to the documentation to

strengthen the rationale for the one option consultation and to provide more information on the investment programme.

Ms McEvoy highlighted that, following the reintroduction of the rent harmonisation process in the previous year, approval was sought to continue with the process in order to continue the plan to achieve harmonisation of all property rents with the policy rate. It was noted that a small number of customers would be affected by this.

Mrs M. Burgess referred to the last paragraph of the “rental offer” section of the letter and suggested that the wording was simplified to convey that the Association’s rent increase was comparable with other housing providers. Mr G. Naylor undertook to review the wording of this section.

Mr B. Sadler commented on the length of the letter and queried if this had been to reflect the feedback received from the SIG. Ms McEvoy confirmed this and advised that due to the plan to consult on just one option this year, the SIG felt it important to strengthen the justification for this approach.

Mrs S. Petrie queried if the letter had gone through an accessibility process, given it was very involved. Ms McEvoy stated that it was challenging balancing the provision of necessary information in an easy-to-understand format, however, the Association had liaised with Marketing and Communications colleagues to assist with the wording of letters, to ensure they complied with guiding principles. The letter was also translated and provided in 7 alternative languages.

The Board thereafter:

- a) APPROVED the proposed rent increase rate of 5.7% for tenant consultation
- b) APPROVED the continuation of the rent harmonisation supplement at a maximum of £1.50 per week.

## 8. **Contact Centre Strategy – Customer Analysis**

Mrs P. Forrest highlighted the intention that colleagues from the Customer Services Team would attend the March 2026 Board Strategy Day to present on progress on the Contact Centre Strategy.

Mrs Forrest advised that the report presented the outcome of the analysis of customer intelligence in relation to the Customer Contact Centre, following concerns being raised by Board and the Service Improvement Group following the implementation of the Contact Centre Strategy. The data reviewed from August 2024 – July 2025 included the monthly transactional surveys, the research resource survey and the repairs works surveys. The analysis focused on key words used in order determine positive and negative comments and from that, 5 key improvement actions were identified:

- Reducing call wait times

- Improving ability to resolve enquiries at first contact
- Monitoring customer call backs through KPIs to ensure within 2 working days
- Improving communication on follow-up works
- Review of website to ensure accessibility for customers

Mrs Forrest reported that the actions the Association was able to progress had been added to the Customer Satisfaction Improvement Plan, previously produced to address the feedback received through the research resource customer satisfaction survey. The action regarding the reduction of call wait times was, however, outwith the Association's area of control. The Customer Contact Centre Team had undergone significant change during the year and call volumes had increased during this time. The Association and Group were both working on continuous improvement projects and would work together, sharing information as appropriate to improve this service. Colleagues from the Customer Contact Team would present on progress in this area to Board in March 2026.

The Chair welcomed the report and was comforted to receive the interim update, highlighting the improvement actions being worked on, given the Board's previous concerns around this area of the business. The Board was pleased to see the level of priority and focus on improving this area of the business.


The Board thereafter NOTED the update provided in the report to drive improvements in customer satisfaction in relation to the Contact Centre Strategy and AGREED that a further update should be provided from colleagues from the Customer Contact Centre Team at the March 2026 Board Strategy Day.

9. **Quarterly Performance Report Q2 2025**

Mrs P. Forrest referred to 2.2 of the report and reported on a positive quarter, particularly highlighting that the average time to complete emergency repairs was well within target, gas safety compliance was 100% and electrical safety compliance remained at 98.7%, as officers continued to work towards being able to safely complete the necessary works.

Mrs Forrest was pleased to report the improving relet days at 20.1 days, with some further improvement anticipated in quarter 3, currently 95% of anti-social behaviour cases were resolved and rent loss through voids at 0.57%.





Mr B. Sadler commented it was pleasing to see the re-let and void rent loss KPIs improving, given the ongoing work to improve performance in this area of the business.

The Board thereafter NOTED the Association's operational key performance indicators covering quarter two of 2025/26 and requested that the Team were thanked for the improved reporting formats.

10. **Riverside Group Policy Review**

Ms McEvoy advised that as part of the delegated authority review included in the annual assurance action plan, the alignment of the sign-off of Group policies would be included to ensure there was clarity regarding policy approval within the governance structure.

Ms McEvoy highlighted the minor changes to the policies presented for noting, particularly highlighting that the Community Safety Policy was an integration of the Group's policy with Riverside Scotland's and One Housing Group's policies, however, the guiding principles had not changed. Officers had highlighted the need for consistency in all policies, with Scottish flags highlighting where there was Scotland-specific guidance within the policies moving forward. The Board noted that the changes in the Damp and Mould policy were to align with definitions and timescales set out in Awab's law.

Ms McEvoy advised that the Group Shareholding Policy only related to Riverside Scotland by way of the one share, currently held by the Association's Chair.

Mr P. Mason enquired following the merging of the Community Safety policies if officers were content that the policy captured all principles. Ms McEvoy confirmed that the policy had been reviewed in detail by the Senior Management Team and all other stakeholders. Mrs P. Forrest confirmed she was content that all principles of tackling anti-social behaviour had been included in the policy and a comprehensive set of guidance and procedures to deliver the policy were also available.

After consideration, the Board NOTED the:

- Approval and Control of Contractors Policy
- Community Safety Policy
- Damp and Mould Policy
- Shareholding Policy

Ms McEvoy confirmed that only minor wording had been updated in the policies presented for approval.

The Board, thereafter, APPROVED the:

- Asbestos Management Policy
- Mechanical Equipment (inc. Lifting Equipment) Policy
- Water Safety Policy

11. **Riverside Scotland Policy Review**

Ms P. McEvoy advised that the Factoring Policy had been reviewed as part of the wider Factoring service review and the Void Policy had been reviewed as part of the continuous improvement process, with both being agreed by the Senior Management Team and presented for approval. It was highlighted that the Void Policy would be reviewed again in a year, as the Team continued to make improvements to the voids process, to ensure any required policy changes identified during the year were incorporated.

Ms McEvoy advised that the extension requests for the review of the Electrical Safety Policy, Safety, Heating and Ventilation Schemes Policy and the Tree and Woodland Policy had been due to absence within the Asset Team. It was currently envisaged that these policies would be reviewed and presented for approval in Quarter 4, when staffing levels within the Team were hoped to return to normal. The Chair queried if there was any legislative impact on the delay to the reviews. Ms McEvoy confirmed there was not.

Mr P. Mason highlighted that the Void Policy was not available in the Convene library. Ms McEvoy undertook to ensure the Void Policy made available to the Board to allow appropriate future consideration and approval.

The Board thereafter:

- a) APPROVED the Factoring Policy and
- b) AGREED the extension requests for the Electrical Safety Policy, Safety, Heating and Ventilation Schemes Policy and the Tree and Woodland Policy.

12. **Equality, Diversity & Inclusion Strategy 2023/26**

Mr G. Naylor reported that of the 13 actions contained in the action plan, 10 were now complete and the remaining 3, relating to management training to support teams, training on disability, religious and cultural awareness and tenant profiling exercises, were in progress and on target to be completed by March 2026.

The Board thereafter NOTED the update on the Riverside Group Equality, Diversity and Inclusion Strategy 2023/26, Riverside Scotland supplementary action plan.

13. **Board Member Appraisal Review**

Mrs D. Boyle highlighted the proposed objectives for the next year, highlighting in particular:

- Ongoing development and attendance at Group's Board Member Masterclasses and Riverside Scotland's Training sessions
- Succession planning review
- [REDACTED]
- Consider options for Board to hear tenant / employee opinions first hand

Mrs Boyle advised that proposals for Riverside Scotland Board Member training sessions would be reported to Board in January 2026 when the Group Board Masterclass programme for 2026 was known.



Mr P. Mason referred to the Results of the Board Collective Appraisal and commented that the results for 2025 did not seem to add up to 100% in the graphs, which made comparisons difficult. Mrs Boyle undertook to raise this with the Governance Team and report back as appropriate.

Following review of the individual appraisal outcomes for 2024/25, the Board Skills Matrix and the results of the Group Board Appraisal Survey, the Board AGREED the proposed objectives for 2025/26 and noted that succession planning for the Board would be progressed early in the New Year.

14. **OSCR Return**

Ms P. Evoy reported that the Return was required to be submitted to the Office of the Scottish Charity Regulator (OSCR) within 9 months of the financial year end.

Following review, the Board APPROVED the submission of the on-line Annual Return to OSCR.

15. **Managing Director's Report**

Mr G. Naylor presented the report providing an overview of current issues and activity across the business and highlighted the following points:

a) Chartered Institute of Housing Awards

Mr Naylor congratulated the Team, Mrs D. MacLean and Board for the hard work and leadership over the previous years. Gaining the recognition across the sector and receiving 2 out of 4 awards nominated for in Housing-led approaches to ending homelessness and Excellence in leadership was a great platform for the Association to build on in future years.

b) Staff Away Day

Mr Naylor reported on the success of the recent staff away day which had focussed on communication, customer service and wellbeing discussions. It had been great to see real energy and collaboration from the teams on the day, where workshops on high performance and the Customer Care Policy had been well received.

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

e) Constitutional Partnership Agreement

Mr Naylor advised that following on from discussions at the Board Strategy Day, it was agreed that the partnership agreement required some review, given it had been written in 2011 and contained clauses which were out of date and required some modernising. Mr Naylor highlighted the importance of the document containing key governance processes of both

organisations to ensure it protected each organisation, should either party fail to meet their obligations. The document should also reflect the commitment to collaboration and partnership across the organisations and the desire to continue to build the relationship with Group for maximum benefit for the Association's tenants.

Mr Naylor reported that the next step would be to develop a timetable and process for the review with Group's Governance Team and bring this back to Board for further discussion prior to progression.

Mr B. Sadler queried the timetable for further Board consideration. Mr Naylor confirmed that this item would be added to the matters arising action list. It was intended that he met with Group's Governance Team prior to the Christmas break and hoped to report to Board earlier in the New Year regarding an outline timetable.

The Chair commented he was comfortable with the current plans and timeframes and advised that he would report on any outcomes from his discussion with Group's Chair and Chief Executive on the matter the next week.

f) Riverside Voice Survey

Mr Naylor highlighted the positive results received from the recent staff survey and the improved high engagement levels. The Board were pleased to note the following positive drivers:

- Strong relationships with line managers
- High trust and empowerment
- Positive feedback on equality, diversity and inclusion

Mr Naylor reported that the areas for future focus had been identified in:

- Visibility and communication from senior leadership
- Career development opportunities
- Collaboration across teams

Work was already being progressed in these areas, and barriers to progression such a system issues and clarity of roles within teams were being worked on through the continuous improvement process.

Mr Naylor advised that once the full results of the Riverside Scotland survey were made available, they would be presented to staff, with a view to developing an action plan to present to the Board in the New Year.

The Chair expressed his thanks to the Senior Management Team for the great results and requested that his and the Board's congratulations were passed on to the Team and [REDACTED].

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

16. **Minutes / Updates**

The Board NOTED the following minutes and updates:

- a) Unconfirmed Audit & Risk Committee Minutes – 9 October 2025
- b) Unconfirmed Customer Experience Committee Minutes – 18 September 2025
- c) Group Board Meeting Highlights – October 2025

17. **Any Other Business**

Chair’s remarks

The Chair extended his best wishes to the Board and Staff for a great Christmas and New Year and a restful break.

18. **Date of Next Meeting**

270<sup>th</sup> Board Meeting – 5.30 p.m. on Thursday 22 January 2026 at Riverside Scotland’s offices, 44-46 Bank Street, Irvine, KA12 0LP and via MS Teams.

G Naylor  
Secretary  
21 November 2025  
GN/db

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