THE RIVERSIDE GROUP LIMITED

RIVERSIDE SCOTLAND

Two-hundred and Seventy Second Meeting of the Board held at 5.30 p.m. on Thursday 21 May 2026 at 44-46 Bank Street, Irvine, KA12 0LP and via MS Teams.

Minutes

Present:
Mr J. Strang (Chair), Mrs M. Burgess, Mr G. Darroch (T), Mrs J. Deans-Regan (T), Miss S. Greene (T), Mrs A. Lockwood (T), Mr J. Miller, Mrs S. Petrie (T) and Mr B. Sadler (T).

In attendance were: Mr G. Naylor, Ms H. Duff, Mrs L. Fairburn, Mrs P. Forrest, Ms P. McEvoy and Mr R. Wilson (Items 1-16).

Apologies for Absence
Mrs J. Galbraith and Mr P. Mason.

Declarations of Interests
No declarations

1. **Apologies for Absence**

Apologies were received from Mrs J. Galbraith and Mr P. Mason.

2. **Declarations of Interest**

There were no declarations of interest.

3. **Chair's Remarks**

The Chair welcomed all attendees to the meeting and thanked officers for the high quality of the papers presented, noting in particular the strength of the year end financial and asset management reports. He also referred to the recent attendance of Board Members at the Hilton Hotel to support Mrs M. Burgess following her nomination for a Lifetime Achievement in Housing Award, remarking that, irrespective of the formal result, she remained a housing hero to the Association.

4. **Minutes of Previous Meetings – 271st Board Meeting held on 5 March 2026 and Special Board Meeting held on 28 April 2026**

The minutes of the 271st Board Meeting held on 5 March 2026 and the Special Board Meeting held on 28 April 2026 were APPROVED as accurate records.

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 following two items.

a) Contact Centre Strategy

Mr Naylor reminded the Board that Customer Service Centre colleagues would now attend the August Board Meeting to provide a full update on progress on the Strategy.

b) Capital Investment Programme

[redacted]

During discussion, the Chair and Mrs A. Lockwood reflected positively on the recent visit by the Riverside Group Board to Scotland, noting the strength of the site visit, the enthusiasm of tenants and the quality of the presentations delivered by staff. The Board agreed that the visit had provided a strong showcase of the Association's investment work and wished the minutes to reflect its appreciation for the effort and professionalism of officers involved.

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

6. [redacted]

[redacted]

[redacted]

[redacted]

The Board thereafter NOTED the financial performance position at Period 12.

7. **Annual Write-Offs**

[redacted]

Mrs A. Lockwood drew attention to the highest value debts and queried whether the pattern indicated a broader issue around abandoned properties. Officers advised that, whilst individual abandonment cases did arise, there was no evidence of a wider trend. They highlighted the proactive tenancy management arrangements in place, including settling-in visits, neighbourhood intelligence and early investigation of concerns regarding empty homes, which supported prompt action where abandonment was suspected. A wider discussion followed on court processes and the extent to which delays in progressing eviction decrees could increase debt. Officers confirmed that current processes were robust, that customers were offered support and repayment opportunities at an early stage and that court continuations were now less likely to be prolonged than in previous years.

The Board thereafter NOTED the annual debt write-offs undertaken.

8. **Five Year Financial Projections Return**

Mr R. Wilson presented the Five Year Financial Projections Return, advising that the report was effectively a shortened version of the 30 Year Financial Plan approved by the Board in March and that the same assumptions and financial framework continued to apply. [redacted] Mrs S. Petrie referred to the regulator return and queried the projected movement in the number of units owned. Officers confirmed that the increase reflected the purchase of four properties during the year offset by the disposal of two properties in Dumfries, resulting in a net increase of two units to 2,500.

Following consideration, the Board APPROVED the Five Year Financial Projections Return for submission to the Scottish Housing Regulator.

9. **Annual Return on the Charter (ARC)**

Ms P. McEvoy presented the draft Annual Return on the Charter for approval in advance of submission by 31 May 2026. She advised that the return had been prepared in line with technical guidance, drawing on a combination of automated reporting, manual records, validation checks and year-on-year cross checking. She highlighted the continued strength of performance across a number of key measures, including overall tenant satisfaction at 87.1%, communication satisfaction at 98.2%, opportunities to participate at 97.7%, significant improvement in average re-let performance from 31 to 18 days, 94.23% anti-social behaviour case resolution, 100% gas compliance and 100% electrical compliance under the Association’s operational position. She further advised that rent arrears remained broadly stable, rents lost through voids had reduced to 0.37% and adaptations performance had improved significantly.

Ms P. McEvoy also drew attention to the areas under pressure, including increased emergency and non-emergency repair completion times, largely arising from system issues in the final quarter, and the first year of reporting on damp and mould indicators. Miss H. Duff advised that the Association was comfortable with the validation of the damp and mould data submitted, whilst recognising that sector benchmarking in this area was still emerging. Discussion followed regarding the high proportion of mutual exchanges, the significant increase in reported satisfaction scores following the revised methodology, the continued collection of homelessness-related data despite regulatory changes and the overall confidence of the Senior Management Team in the return. Officers advised that the current satisfaction methodology was widely used across the Scottish sector and was accepted by the Scottish Housing Regulator. They also confirmed that the homelessness data would continue to be collected for operational and strategic purposes.

Following full consideration, the Board APPROVED the Annual Return on the Charter for submission to the Scottish Housing Regulator.

10. **Chair Recruitment Process**

Mr G. Naylor presented a report on the outcome of the recruitment process for the Association’s next Chair. He reminded the Board that it had previously approved the recruitment approach, including support from McGregor Bond. [redacted]

[redacted]

[redacted]

Following discussion, the Board APPROVED Mr Kevin Coyle's membership application, AGREED to recommend his appointment through the necessary Group governance approvals and APPROVED that he be invited to join the Board as a casual member from 25 June 2026 until the Annual General Meeting in September 2026, at which point he would stand for election to the Board and thereafter as Chair.

11. **<u>Communities and Livelihood Strategy Update</u>**

Mrs P. Forrest presented an update on Year 2 of the Communities and Livelihood Strategy and reported that strong progress had been made across all seven objectives, with most actions achieved and several now embedded as business as usual. She highlighted positive outcomes for customers in relation to tenancy sustainment, access to support, reduction in isolation, community resilience and greater customer influence. Key achievements included strengthened affordability support, the Housing First for Families service in Dumfries, increased access to advice, practical interventions to tackle poverty, community-based activities to support health and wellbeing, and increased opportunities for customers to participate in training, volunteering and employability pathways.

The Board warmly welcomed the report and commended the quality of the narrative and the breadth of the achievements delivered. Mrs A. Lockwood suggested that the future presentation of the report could be strengthened further through the inclusion of more data illustrating the scale of impact achieved. Mrs S. Petrie asked what the principal challenges had been in Year 2. Mrs Forrest advised that the most significant challenge remained around customer voice and influence, particularly ensuring that customers consistently understood the different mechanisms through which they could shape services and saw clear evidence of how their feedback was acted upon. She confirmed that this would remain a major focus in Year 3 alongside continued delivery of tenancy sustainment, poverty reduction, neighbourhood plans and evaluation of strategic impact.

The Board were pleased to note the strong relationships which were being built with customers and thereafter NOTED the report and asked that its appreciation was conveyed to the wider team for the excellent progress achieved.

12. **The Housing (Scotland) Act 2025**

Mrs P. Forrest presented a briefing report on the implications of the Housing (Scotland) Act 2025. She advised that the Act introduced significant legislative changes, with implementation being phased between April and October 2026. The report focused particularly on the implications for evictions, homelessness prevention, domestic abuse duties, succession, pets and the implementation of Awaab's Law. She noted that the changes would increase expectations around evidence gathering, decision-making, customer protection and statutory compliance.

In relation to evictions, Mrs Forrest explained that courts were now required to consider reasonableness and delay in a more structured manner, including the potential impact on hardship and vulnerability. In relation to homelessness prevention, she advised that the Ask and Act duty was now in force and would require the Association, as a relevant body, to identify and respond proactively where a customer may be at risk of homelessness within six months. In relation to domestic abuse, she explained that new statutory requirements would require enhanced pre-action work in arrears cases and provide a potential route to seek eviction of one party to a joint tenancy where that party was the perpetrator of domestic abuse. She also noted forthcoming legislative requirements in relation to damp and mould, including statutory timescales and potential compensation liabilities.

[redacted]

The Board thereafter NOTED the report and welcomed the structured implementation work already underway.

13. **Factoring Action Plan Update**

Mrs P. Forrest presented an update on progress against the factoring action plan following the introduction of the temporary Factoring Coordinator role in November 2024. She advised that significant progress had been made in stabilising the service, improving owner records, centralising title deed information, reducing debt and strengthening owner communication and engagement. [redacted]

[redacted] Greater transparency had been achieved through clearer invoices, newsletters, enhanced communication and more direct owner engagement.

[redacted]

[redacted]

The Board thereafter NOTED the progress made and requested that a further report on the long-term arrangements for the service was presented in August or September 2026.

14. **<u>Complaints Performance Annual Report</u>**

Miss H. Duff presented the annual complaints performance report. She advised that complaint volumes had remained broadly steady compared with the previous year and that transactional satisfaction with complaints handling had increased slightly, although she cautioned that the sample size remained low. She further advised that the largest volume of complaints continued to relate to repairs, which was unsurprising given the operational pressures in that service area. A key priority for the coming period would be to better understand why a significant proportion of complaints were not upheld, and to ensure that officers consistently differentiated between service requests and complaints in line with policy requirements.

Mrs A. Lockwood sought clarification regarding the complaints framework in Scotland and officers confirmed that the Association's process was aligned with the Scottish Public Services Ombudsman model, which required a two-stage process before escalation to SPSO. Officers also confirmed that, where complaints had progressed to SPSO during the year, the Ombudsman had been satisfied that the Association had followed its procedures appropriately and that no further intervention was required.

The Board thereafter NOTED the annual complaints performance report.

15. **Quarterly Performance Report**

Mrs P. Forrest presented the quarterly performance report and advised that officers had continued to refine the format of the report and dashboards to make them more concise and impactful, while also increasing operational management accountability for performance narratives and actions. She highlighted continued positive trends in a number of areas, including improvements in repair satisfaction and strong emergency repair response times. She noted that the transactional neighbourhood satisfaction measure was lower than the broader annual regulatory survey result, but emphasised that it provided useful real-time insight into customer experience and could help identify localised issues requiring operational response, such as anti-social behaviour, dog fouling or fly tipping.

The Board welcomed the continuing effort to improve the presentation of performance information and expressed satisfaction with the overall performance position and the refreshed dashboard style.

16. [redacted]

[redacted]

[redacted]

[redacted]

[redacted]

17. **Riverside Group Policy Review**

Ms P. McEvoy presented two Group-wide policies for noting: the Data Retention Policy and the Equality, Diversity and Inclusion Policy. She advised that the revisions were minor in nature and did not involve substantive policy change.

The Board thereafter NOTED the updated Group policies.

18. **Riverside Scotland Policy Review**

Ms P. McEvoy presented four Riverside Scotland policies for approval: the Electrical Safety Policy, Gas Safety Policy, Heating and Ventilation Systems Policy, Rechargeable Repairs Policy and Tree and Woodland Management Policy. She advised that the proposed amendments were modest and largely reaffirmed the Association's existing approach rather than representing major policy change. In addition, she requested an extension to the review date for the Buyback Policy, from 31 March 2026 to the end of August 2026, owing to staff absence, workload pressures and the need for input from a joint working group. She confirmed that no material risk arose from the extension requested.

Following consideration, the Board APPROVED the revised Riverside Scotland policies and AGREED the extension request in relation to the Buyback Policy.

19. **Managing Director's Report**

Mr G. Naylor presented his report and highlighted three principal updates:

a) Annual Engagement Plan

Mr Naylor advised that the Association's annual engagement plan with the Scottish Housing Regulator remained standard for the forthcoming year, with no requirement for enhanced engagement or a deeper inspection. He noted that this represented a positive position and reflected confidence in the Association's governance and operational performance.

b) [redacted]

[redacted]

c) [redacted]

[redacted]

The Board welcomed these updates, particularly the standard regulatory engagement status, [redacted].

The Board thereafter NOTED the Managing Director's Report.

20. **Minutes / Updates**

The Board then NOTED the following minutes and updates:

a) Unconfirmed 62nd Audit & Risk Committee Minutes – 28 April 2026.
b) Group Board Meeting Highlights – March and April 2026.

21. **Any Other Business**

No additional items were raised.

22. **Date of Next Meeting**

273rd Board Meeting – 5.30 p.m. on Thursday 25 June 2026 at Riverside Scotland's Office, 44-46 Bank Street, Irvine, KA12 0LP and via MS Teams.

G Naylor
Secretary
22 May 2026
GN/db

Signed ………………………………………………………..

Dated ………………………………………………………..