

The Board is asked to **NOTE** the update on Committee and Subsidiary Board Activity for the period 6 September 2022 to date. Minutes of all meetings in the period can be found on Convene or are available upon request.

**Pension Trustees 6/9/22** Attendance 100%, Length 3 hrs, Mode: Hybrid

**Assurance and Risk**

Trustees considered a proposal from PwC to provide covenant appraisal for the upcoming actuarial valuation. The proposal document was requested in the light of concerns expressed after the last valuation. The Trustees considered the new proposal and, after some discussion, agreed that PWC should be re-appointed

Trustees noted the funding dashboard as at 31 July 2022, highlighting the very significant rise in gilt and corporate bond yields since 31 March 2020, however, there had been a much smaller movement in the funding level because of the hedging position. Equities had been volatile over the year, but the Scheme holds a well-diversified portfolio of growth assets including infrastructure and DGFs. The Scheme was well into surplus on the technical provisions basis and is around 95% funded on self-sufficiency.

Legal Matters: Trustees considered Pension increases on pre-97 excess and noted that a paper was being presented to the GRC with a view to agreeing the next steps. The Trustee agreed that its preferred approach was a resolution to regularise increases provided to-date and a deed of amendment to the Rules to deal with future increases. Trustees also agreed that a discretionary increase to pre-2002 pensions should not be awarded this year.

R&M/Mobius transition: Trustees agreed a sub-group was to be formed to look at the available credit options and a recommendation on credit options be submitted to the December Trustee meeting.

**Items to note**

Trustees received a training session prior to the meeting on Cyber Security.

Employer Covenant – Quarterly Update: Trustees noted the ongoing discussions in relation to capping rents and service charges and the impact that this may have on Riverside’s forward-looking projections and that the finance team were looking at various scenarios.

Actuarial Matters, including, GMP equalisation update and project plan and Impact of high Inflation Quarterly investment monitoring

Investment Matters, including Quarterly investment monitoring report to 30 June 2022 and update on R&M/Mobius transition.

Implementation Statement to be included within the published accounts.

Trustee Appraisals and Board Effectiveness Review would be considered at the December meeting.

Effective system of governance (ESOG):

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Trustees considered the Annual Voting report and SIP compliance checklist, highlighting that the voting report illustrating that the Scheme's equity managers were doing reasonably well in terms of their engagement with investee companies.

Statement of Investment Principles: Trustees noted the SIP would need to be updated to reflect the strategy decisions in due course and agreed to circulate the interim SIP update to auditors within an aim of signing off within the next 4 weeks

Trustees approved RGPTL accounts and Trustee's Report and Financial Statements to 31 March 2022, including audit report.

Risk register: Trustees noted proposals for amendments to Investment risks following a meeting of the sub-group and suggested a separate risk for cyber-security. Significant progress made recently in documenting the internal controls, and improving the Trustee's understanding of the internal control environment of FA's administration and their data policies was highlighted.

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Business Plan

Administration and Membership Matters, including, Administration Report to 31 July 2022, individual cases, Cash flow position, Scheme specific data review and Member communications update.

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**Governance Remuneration Committee 3/10/22** Attendance 100%, Length 2 hrs, Mode: Remote

**Assurance and Risk**

Pension Trustee – Pre 2002 Service

CMM took the Committee through the recent issue associated with the pre 1997 service in the Riverside Group Pension Scheme. The Committee then discussed the two broad options available to regularise the situation that had been identified, noting the value of the potential overpayment and the legal advice received from CMS The Committee approved that the pre-97 excess should be paid with the benefit of indexation of RPI at (0-5%) and

**Items to note**

Approval of Death in Service Benefits

The Committee approved the recommendation to authorise Canada Life to pay two beneficiaries

Whistleblowing 6 monthly update

The Committee received an update on ongoing cases, closing down 1 matter

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agreed a resolution to augment benefits to their current levels and to make the necessary amendments to the 2002 Deed to regularise the position for future years

#### Retention Payments

The Committee reviewed the proposed approach and governance to retention payments – which were payments to colleagues who are business critical, and who we need to retain either for the integration to be successful or to ensure continuity of other business critical operational activity for a set period. The Committee approved the proposed approach to retention payments, the proposed process and governance around the use of retention payments.

#### Succession Planning Update

The Committee reviewed the Governance Tenure document set out in the report and agreed to recommend to TRGL Board that Ingrid Fife be recommended for re-appointment to the Board for a fixed term until 30 April 2024 once her current term of office comes to an end on 28 October 2023.

The Committee also agreed to approve the re-appointments set out below to the following Committees:

- Approve the re-appointment of Ingrid Fife to the Riverside Care and Support Committee for a fixed term until 30 April 2024 once her current term of office comes to an end on 28 October 2023.
- Approve the re-appointment of Dale Meredith to the Group Development Committee for one year to 4 October 2024 once his current term of office comes to an end on 3 October 2023.

The Committee then approved the recommendation that the Governance Team initiate a recruitment process early in 2023 to replace the following members whose terms of office come to an end in 2023:

#### OD Update

CMM provided the Committee with an update in relation to OD

#### Governance Team Projects and Board Masterclass updates

Updates were provided to the Committee on progress against Governance Team projects and the Committee noted the latest version of the Board Masterclass Schedule

#### Appointment of Group Board Observer

The Committee approved the appointment of Brian Chiyama as the Group Board Observer with effect from 17 October 2022

#### Riverside Scotland Governance Framework

##### Document Changes

The Committee noted the changes to the Governance Framework Document which were appropriate to Riverside Scotland

#### NHF Code of Conduct 2022

Committee noted that the NHF had produced a revised 2022 version of the Code of Conduct and agreed that the Governance Team should review the new Code of Conduct, complete a gap analysis on compliance and report back to GRC to allow the Committee to decide whether to recommend adopting the NHF 2022 Code of Conduct to the Board of TRGL

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- Pauline Davis, whose term of office as Board Member and Vice Chair of TRGL Board comes to an end on 15 October 2023, and whose term of office on the Group Development Committee and Governance and Remuneration Committee also comes to an end on 15 October 2023.
  - Paul Newbold, whose term of office on the Group Development Committee comes to an end on 4 October 2023.
  - Nigel Perryman whose term of office on the Group Treasury Committee comes to an end on 3 October 2023.
  - Devan Bala whose term of office on the Group Treasury Committee comes to an end on 3 October 2023.

The Committee also noted that in relation to OHG Board Members the intention is that any Board Member whose term of office comes to an end in 2023, will be reappointed for a fixed term until 30 April 2024, to ensure continuity through to the completion of the merger integration project.

#### Committee Effectiveness Review

The Committee discussed the effectiveness review, noting progress against the actions and that the ToR had been reviewed. The Committee members agreed to try and attend more of the other Committees and considered some other matters which were to be added to the forward plan.

#### Equality and Diversity KPI's

The Committee reviewed the tables and KPIs for the Governance Community which were set out in the report. The Committee agreed to actively review and consider the data in the tables prior to any recruitment exercise with a view to increasing diversity on Boards and Committees, however it decided not to adopt any arbitrary targets at this stage. The data in the tables will then be monitored on an annual basis as part of our ongoing compliance with the NHF Code of Governance.

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#### Appointment of Steven Easton as new Board member of Riverside Scotland

The Committee ratified the appointment of Steven Easton as a new Board Member of Riverside Scotland with effect from 21 September 2022

**RCVE 14/10/22** Attendance 66.6%, Length 5 hrs 30m, Mode: Online (Teams)

**Assurance and Risk**

Vic Andrews welcomed all present. Apologies given and accepted. Short presentation on the Customer Offer (Riverside and One Housing Merger) on how the Customer Task and Finish Group had determined the “golden Rules” Riverside should adopt in dealing with customers. These are part of a survey on the Riverside website. Some concern these appear to discriminate against non-digital customers.

There was an update on the complaints situation, we had quite a number coming in together, a lot of these have been resolved now. Question asked on feedback from Riverside once complaint resolved.

A Healthy discussion was had around Training, Meeting Attendance, Membership numbers and how these affect the working of the RCVE. A recruitment drive will be undertaken in conjunction with the CE & I team. Tpas representative Kevin Farrell and the RCVE ASB Scrutiny Panel presented findings to the members, discussed in some detail. Agreed to send full presentation out to all members for comments prior to a “wash-up” meeting on the following Monday to determine the final article.

**Items to note**

**Riverside Scotland 19/10/22** Attendance 64%, Length 1 hrs, Mode: Remote

**Assurance and Risk**

The Board reviewed the requirements of the Scottish Housing Regulator’s Statutory Guidance on Annual Assurance Statements, the contents of the Regulatory Compliance Assessment Report and associated Improvement Plan and thereafter approved the Annual Assurance Statement for

**Items to note**

The Board noted the planned reorganisation of the Association’s staffing structure involving changes to front line services staff. This included direct links into Group’s Asset Team to provide support in relation to compliance functions moving forward. It was noted



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signature by the Chair and subsequent submission to the Scottish Housing Regulator.

that the announcement to staff would be made in early November, with consultation due to complete by January 2023.

The Board noted that the Managing Director was due to meet with the Scottish Housing Regulator in October regarding its engagement plan on the Association's customer satisfaction levels. It was hoped that the open malware attack and data breach notifiable events could be closed off as part of this discussion.

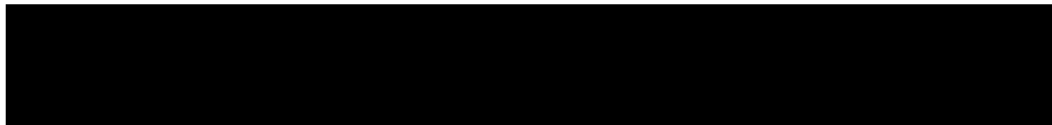
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**Prospect Board 19/10/22** Attendance 100%, Length 2 hrs, Mode: Teams

**Assurance and Risk**



There had been no health and safety issues raised since the last report. Since the introduction of the scoring system on Health and Safety, a consistently high level of performance was evident from teams on site. The Board welcomed the progress made and requested that a sample copy of the reports be included in the next meeting pack.



**Items to note**

Market Update

Management Accounts for Four Months Ending 30 September 2022

Board Effectiveness Review  
Annual Plan of Work

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[REDACTED]

A further three NHBC customer surveys had been received in the period and it was noted that, given the small number of surveys involved it was problematic to identify trends, although certain elements of dissatisfaction could have resulted from former suppliers no longer contracted to Prospect, which made enforcing rectification difficult. Assurance was provided that a new supply chain was now in place which would prevent such issues in the future.

The NHBC builder scores were very encouraging, with both RI and BRI statistics having reduced, whilst there were no failed pre-handover inspections reported in the financial year to date. In terms of construction quality reviews, IG confirmed that there was a system in place for this data to be stored, collated, evaluated, and reviewed. It was agreed to discuss offline to progress.

[REDACTED]

[REDACTED]

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Risk Register – The Board noted the ongoing impact of cost of living, increased energy prices & interest rate rises and the impact that this in turn would have on confidence in the sector and by extension mortgage availability. It was requested that a mortgage broker be invited to a future meeting to provide a presentation outlining the latest developments.

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**Foundation Trustee 25/10/22** Attendance 83%, Length 2.5 hrs, Mode: Remote

**Assurance and Risk**

Management and Operational Update

Trustees noted an overview of funded projects' performance during Q2. Further information on the progress of Helping Hands and Community Funds and developing project with key milestones. Updates on the Sport Inspired project, cost of living research. Trustees also noted work being done in the Dovecot area of Liverpool following the murder of Oliva Pratt-Korbel. Trustees discussed the impact of the cost of living crisis and benefit changes on vulnerable tenants and accelerating proposals ahead of winter.

**Items to note**

Trustees received a presentation on the Money Advise service.

Trustees received an update on the Foundation which was received by the Merger Integration Panel.

Trustees approved funding an Affordability Officer post for Riverside Scotland.

Trustees approved funding for a Handyperson service in Scotland to support tenants into employment and provide a service to residents.

Trustees reviewed the outcomes of the individual appraisal exercise for 2022.

Trustees approved a Conflicts of Interest Policy and a Risk Management Policy following regular review.



**Assurance and Risk**

The Committee discussed the current market conditions, constraints and economic/regulatory challenges being experienced within the sector and the Chair acknowledged the exceptional circumstances within the sector and the significant external pressures which had the potential to adversely impact development activities.

Particular attention was drawn to the impact of the anticipated rent cap and, whilst it was conceded that the precise details were not yet known, the anticipated outcome was a significant financial restraint, at a time of rising costs across the business, particularly in relation to development activities. As a consequence, the importance that Homes England place on the affordability of new schemes, be they build or regeneration, was highlighted. It was confirmed that there were extensive internal mechanisms in place beyond just this Committee, such as the DIAP, to continually monitor the viability of all current and planned development schemes.

It was conceded that undertaking such development activity would be done so within a deteriorating sales market, particularly amongst first time buyers and as such there was evidence across the sector of a pause in development activity whilst the market remained so uncertain, with predictions for the longer term becoming increasingly problematic. The impact upon Shared Ownership sales was particularly highlighted, although the London market was showing continued signs of resilience.

**Items to note**

- Headroom Statement
- Quarterly Development Report
- Joint Venture Update
- Board Core Brief

[Redacted content]

[Redacted content]

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Assurance was provided to the Committee that, whilst such predictions were indeed fraught with uncertainty, extensive modelling and mitigation planning had been undertaken, including what were perceived to be worst case scenarios. It was acknowledged that, as financial pressures increased, the volume of development activity may decrease as it was essential that the key priority remained the quality of service provided to existing customers, as well as fulfilling current contractual obligations.

Group Development Strategy - It was acknowledged that there were significant challenges in agreeing a full Group Development Strategy given the current climate within the sector and the pressures borne out by external factors. The wider economic and political context was extremely uncertain with significant changes in terms of market expectations of inflation and interest rates, meaning that forecasts for the housing market were significantly more pessimistic than they were when the strategy was initially conceived.



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[REDACTED]

Development Risk Register - The Committee reviewed the development risk register to ensure that it captured all pertinent and relevant development risks, that they were appropriately mitigated, and to recommend any proposed changes to the Group Board as required.

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**Riverside Care & Support Committee 10/11/22** Attendance 86%, Length 3 hrs, Mode: Remote

**Assurance and Risk**

Internal Audit Highlights Report

One new audit had been conducted into the Scheme Quality Assurance Framework with no Grade 1 recommendations made and no outstanding Grade 1 recommendations from previous audits.

Quality and Compliance Report

The report covered the period of 1 June to 30 September 2022. The Committee noted a number of incidents which had occurred in Care and Supported services in the period. Adjustments had been made to the timescales for DBS check renewals based on DBS guidelines.

Care & Support Risk Register

The Committee received an update on the Care & Support Risk Register which is reflective of the Group Strategic Risk Register and highlighted changes made since the last meeting. The new facilities management contract in the Hull PFI scheme had been appointed and integration was underway. The Committee discussed the cost of living crisis and the increased costs on those with disabilities and possible rent and service charge caps and the impact on the business plan.

**Items to note**

The Committee received an update from the RCVE meetings held in July and August highlighting disability panels and local area group meetings.

The Committee reviewed a film on Move On, which enables customers in supported services across the country to 'move on' to independence and into Riverside Social Housing and Retirement Living accommodation.

The Committee received the Building Safety Monthly Performance Report

The Committee received an update on Financial Performance in Care & Support.

The Committee received an update on Operational Performance in P6.

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### Executive Director Report

The report highlighted recent incidents of fire and flooding, the appointment of key roles in integrating the TRG and OHG C&S businesses. The Committee discussed the reduction in long-term projects for rough sleepers as commissioners cut funding and maintaining the Real Living Wage.

### Business Development

The report highlighted continued uncertainty from commissioners resulting in a number of short-term contract extensions and delays in tendering. The Committee discussed the possibility of realistic uplifts in contract values and recruitment in care services.

### Specialist Supported Housing

The committee received an annual assurance statement on the c. 385 properties which are classified as Specialist Supported Housing and noted that ten properties had been reclassified out.

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The Committee received an update on Hull Extra Care performance noting the new facilities management contract had begun and that new care provider contracts were imminent.

The Committee received an annual update on CQC services.

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**Evolve 23/11/22** Attendance 100%, Length 2 hrs, Mode: Remote

### **Assurance and Risk**

#### Riverside Direct Performance Report

The Board received a report on activities relating to Riverside Direct. It was highlighted that recruitment continues to improve, the target to reduce works in progress in excess of 28 days remains on track, improvements had been made in repairs and gas inspections. Delays had been seen in the planned programme with some use of external contractors and return to TRG to ensure programmes are delivered. [REDACTED]

### **Items to note**

The Board received a spotlight presentation on Quality, Health, Safety and Environment.

The Board received an update on Equality, Diversity & Inclusion activities in Evolve and progress against the action plan.

The Board renewed approval of the scheme of delegated authority.

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### Evolve Performance Board Report

The Board received an update from the Evolve Managing Director. Customer Satisfaction, Abandoned works, Operative on the way, Ring Ahead, Linked Repairs, Appointments made and kept, 28 days and over repairs and vacancies were discussed.

### Evolve Finance Update

The whole year forecast profit has improved compared to Q1 with a 2.1% margin. Pay banding had been reintroduced and had been generally well received. The Board approved adopting the Real Living Wage increase.

The Board noted the Schedule of Duties and Responsibilities of Riverside Group Board Members and Committee Members.

**One Housing Group 24/11/22** Attendance 100%, Length 3 hrs 15m, Mode: Hybrid

### **Assurance and Risk**

The Board had presentations on Mould and Damp and the Baycroft portfolio - both were well received. The presentations although on different areas of the business covered risks, mitigations, operational milestones, performance indicators and plans for action for the next year.

There were updates on the disposals programme, the Transfer of Engagements, and operations of the Business. Board were pleased with the work on 'customer' and the continual progress of the customer performance measurements.

The key risk areas of the Board were the macro economic areas of inflation, cost of energy and increased cost of living and how these will impact on customers and the organisation's finances. Another area of concern was the budget and financial performance of the organisation.

### **Items to note**

Board were notified on Health and Safety matters, especially lone working; and the work being done on the NHF Code of Conduct.



### **Assurance and Risk**

The Committee welcomed the Executive Director of Customer Service' report focused on progress made against all current issues affecting customer service across the business and their RAG status.

The Committee noted, in particular, the number of challenges within the CSC since September in terms of performance delivery and service to customers, including increased call volume and issues with Open Housing and contractor appointment system. Concerns in relation to the increase in call wait times to circa 13 mins on average and in abandonment rates to 40% to 50% on average were raised. Attrition had presented a significant challenge over the last few months, with over 40 colleagues exiting the CSC between the end of July and the end of October, a high percentage of staff moving internally, however, recruitment was continuing and interim measures were now being considered to safeguard resources. The Committee requested a detailed recovery report be submitted to the January meeting including annual year on year trend charts and noted a future internal audit was being planned for February/March 2023. Current issues in the CSC to be escalated to Board.

The Committee noted progress with additional resources/capacity within the Lettings Team and the reduction in empty homes available to let.

The Committee also noted the red RAG rating for Digital was due to current digital participation performance at 26.6%, against the original target at this stage being 53.8% and that although there was a plan to improve levels it was unlikely that the target of 60% would be met by end of the financial year 2022/23.

### **Items to note**

The Committee received updates from RCVE and Riverside Scotland Board.

The Committee reviewed the Group's customer satisfaction performance gained through the customer experience perception survey, transactional complaints survey and transactional repairs survey. The Committee was assured as to the recovery from the lower performance in customer satisfaction reported at year end and highlighted that although perceptions could take some time to change, the report highlighted the strong signs of recovery following extensive focus on enhancing the customer experience over the last six months. The top 3 key drivers remained the same across Social Housing and Home Ownership which were repairs and maintenance, listening to views and acting upon them, and Net Easy Score, however, in Q2, complaint handling and value for money on service charges also became key drivers. The Committee noted there was still a way to go to get into top quartile performance of above 80% and agreed that customer facing targets should be submitted to the Committee for consideration in March.



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The Committee also received an update on actions being taken to address Damp and Mould and the action plan to build a whole business approach and culture change. The Committee noted the 26 Housing Ombudsman recommendations had been met and there had been an informed response to Local Authorities on Riverside's approach as well as there being an ability to track and monitor 'severe' cases and policies and processes to support operational delivery. The Committee also noted the potential Awaabs Law proposals and that a response to the Regulators request for further assurance on the extent of damp and mould processes would be submitted by the 19 December. The Committee agreed its important role in scrutinising and challenging this area, highlighting, a culture of placing importance on this life-threatening issue that needed to be embedded throughout the organisation. A further update would be provided in March 2023.

The Committee welcomed Neil O'Halloran, Managing Director of Evolve, to the meeting to address follow up questions from the presentation received at the Away Day and was assured by the progress being made with recruitment/resources, including expansion of the apprenticeship programme, the reduction in over 28-day WIP from 888 to 500 and over 56-day WIP down to 108, and the shift in culture of every staff member having a part to play in owning complaints.

The Committee reviewed the updated Social Housing Risk Register, noting that some sub-risks and mitigations relating to Home Ownership had been transferred to the correct risk register and that inherent risk scores remained the same. The Committee was assured by the read across to the Sector Risk Profile 2022 and by the significant measures put in place to mitigate risks in relation to disrepair and issues of damp and mould.

The Committee reviewed the Group Risk Register and the scope of the internal audit on new home handovers. The Committee noted the audit

The Committee reviewed the outcomes, priorities, key messages and campaigns associated with the previous customer communication plan and the new Customer Communications Plan for 2023 onwards, developed from wide consultation with both customers and internal stakeholders. The Committee highlighted that the plan did not demonstrate links with the new Corporate Plan for 2023/26 or the Corporate Marketing and Communications Strategy. The Committee acknowledged that the Corporate Plan was still under review and although the Committee agreed that the tactical priorities should be progressed, the plan needed to be resubmitted in a more strategic condensed framework format once the Corporate Plan and Corporate Marketing and Communications Plans had been agreed.

A positive Customer story relating to the help a customer with debilitating health conditions had received from a Housing Officer, was shared in the form of a letter thanking the staff member for her support, help with paperwork, chats and changing her life for the better. The Committee was encouraged by the work to transform the customers life and agreed that a letter be sent from the Chair, on behalf of the Committee expressing their thanks and appreciation.

The Committee noted the summary report setting out proposals for the level of rent increases to be applied for the financial year 2023/4 to be presented to Group Board for approval on 15 December. The Committee highlighted, in particular, the impact on customers

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would commence in January 2023 and focus on the process for Home Ownership and Social Housing when customers moved into brand new properties. The Committee also noted checks that all necessary certificates had been handed over would be included and welcomed the focus on ensuring customer responsibilities were clear at handover.

The Committee received assurance from the actions taken to respond to challenges faced within the Helpline Service over the past 12 months and the necessary processes, procedures and culture in place to safeguard the wellbeing of customers and deliver further improvements to the service. The Committee suggested that the reflective practice undertaken within the Customer Safety Team would be useful for the Helpline Team to adopt.

The Committee reviewed the analysis of IT issues affecting the CSC covering the 6-month period April to September 2022. The Committee noted the impact across the entire period reviewed was a total of 60 colleague 'person hours' per month lost in aggregate due to IT faults, equating to 0.4FTE or 8.5 colleague 'person days' per month, put into context this was around 0.5% of the total CSC resource per month.

The main causes of IT issues affecting the CSC were contact systems (telephony and email), the integration between colleague devices and housing management system, and integration between Housing, Customer and Repairs systems. The Committee was assured by the progress made to improve engagement and technology, with the CSC and IT & Digital Business teams continuing to work closely together going forward to triage and solve IT related performance issues in the CSC and requested continuation of updates on statistics within the Executive Directors' report.

The Committee reviewed the revised Home Ownership Improvement Plan following a request from the Committee to relook at actions as many had been achieved, although customer satisfaction had continued to decline. The Committee noted the number of challenges being faced, including,

and the scaled-up resources to support customers to mitigate the cost-of-living crisis through financial assistance and support and advice and agreed that tenancy sustainment should be closely monitored going forward.

The Committee noted the 3Cs Dashboard and Customer Service Financial Performance updates.

The Committee noted Income Management performance over the first two quarters of 2022/23, detailing factors contributing to the increase in arrears and actions being taken to minimise and reduce arrears over the remaining two Quarters. The Committee also noted further improvements to performance was expected as a result of service development being applied as efficiencies were realised and more customers contacted and encouraged to clear their arrears.

The Committee noted errors in the processing of Right to Acquire (RTA) transactions, resulting in disposal of ineligible homes and incorrect calculation of discount in a small number of applications since 2019 and actions taken to prevent reoccurrence.

The Committee noted the Schedule of Board Member Duties and Responsibilities.

The Committee received a comprehensive spotlight presentation on Digital Roadmap and the creation of

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service charges, investment programme funds, communication channels, and the commencement of a national cleaning contract from January and was assured as to the insight provided and that the plan was focusing on the right areas.

The Committee reviewed the Customer Involvement and Engagement Strategy 2023-2026 that had been developed following extensive consultation across a diverse range of customer groups. The Committee expressed their thanks to Jackie Grannell for her support with the reviewing of the strategy. The Committee congratulated the team for the great piece of work carried out and was assured by the detailed action plan in place to work closely with the RCVE. The Committee approved the Customer Involvement and Engagement Policy and Strategy, subject to any further comments from RCVE and delegated authority for any amendments to be made based on RCVE feedback received.

a six-week roadmap and potential initiatives for a six-month and six-year roadmap. The Committee noted the focus of the first six weeks was increasing ability to track customer behaviour across digital channels, implementing a more robust approach to continuous improvement by ensuring it was driven by customer inputs, and getting clarity on influencing the end-to-end lifecycle of a customer with Riverside and the priority opportunities for further transformation. The Committee also noted key focus areas for the next six months included maximising the number of customers with access to digital channels, making login and registration easier and maximising the ways customers can pay their rent and manage their account via an exploration of payment options. The Committee also received a demonstration of a customers' journey through the induction process using the MyRiverside App and highlighted the importance of digital interactions being easy to use and having a benefit for customers and welcomed the focus on the customer journey and behavioural solution. The focus of the Digital Roadmap was to close the gap on digital participation, change the digital customer and employee experience and position Riverside as a digital leader.

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**Group Audit Committee 2/12/22 Attendance 86%, Length 2 hrs, Mode: In Person**

**Assurance and Risk**  
Group Risk Register

**Items to note**  
Helpline Report

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The latest risk register was reviewed by the Committee with changes since the previous Committee and Group Board meetings highlighted. Key matters impacting the risk register were discussed; exposure to damp and mould following well-publicised events elsewhere in the sector; the announcement of the rent cap for 2023/24; the Chancellor's autumn statement.

#### Sector Risk Profile

The Committee reviewed the Sector Risk Profile for 2022 which is an annual publication from the Regulator of Social Housing giving the Regulator's view of the overall risk landscape. No obvious issues were identified in the Profile which were not accounted for on the Group's risk radar.

#### IntaForensics Report

The Committee received an update from the assurance review conducted by IntaForensics against the suite of recommendations they made following a data breach incident in 2021. The report noted that all action items had been reviewed and considered seriously with the majority completed, with the remediation implemented for some actions goes above and beyond the original recommendation.

#### Right to Acquire Disposals

The Committee received a report relating to errors made in processing a small number of Right to Acquire transactions.

#### Internal Audit Highlights Report

The Committee received a report on key findings from seven audits conducted since the last meeting. There were no overdue Grade 1 recommendations from previous audits

The Committee received a review of challenges faced within the Helpline Service in the preceding 12 months and improvements made as a result.

#### 2021/22 External Audit Lessons Learnt

The Committee received a report detailing agreed actions following the review on the external audit process conducted between TRGL and BDO.

#### Quarterly Compliance Update

An updated report on compliance assurance and breaches was received. There were no areas of major concern or non-compliance identified. It was noted the new Group Corporate Compliance and Assurance Team had taken responsibility for this area.

#### Asset & Liability Register

An update on the Asset & Liability Register was provided, all items were up to date.

#### Directors Duties

The Committee noted the reviewed schedule.

#### Joint Venture Reporting

The Committee noted the reporting arrangements for Joint Venture Governance and Performance.

#### Committee Minute Extracts

The Committee received extracts from the Customer Experience Committee held on 22 September 2022, the Care & Support Committee held on 10 November

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2022 and the Riverside Scotland Audit & Risk Committee held on 3 October 2022.

Merger Integration Plan Update

The Committee noted an update on the Merger Integration Plan.

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