



ENVIRONMENTAL, SOCIAL AND GOVERNANCE

SUSTAINABILITY
REPORTING
STANDARD
2024

our first,
every single
time.



It's
just who
we are.



FOREWORD

As one of the country's largest and longest-established charitable housing associations, we are pleased to introduce our fourth report on our Environmental, Social and Governance (ESG) performance. In it, we seek to set out the impact we have on the diverse customers and communities we serve and the values which underpin our thinking and our actions and which shape the way we treat colleagues.

The report aligns with the 2023 updated UK Sustainability Reporting Standard (SRS) which places a greater focus on sector priorities and in particular on improving transparency around net zero commitments, management of damp and mould and Equality, Diversity and Inclusion.

This report provides an overview of activity over our financial year ending 31 March 2024. Whilst the new standard places an expectation on housing providers to report year-on-year results, this is our first report to provide group-wide results since we merged with One Housing Group and will therefore act as a new baseline report. Despite this, the report shows the significant progress we have made on our ongoing ESG journey across all areas.

ENVIRONMENTAL



We are committed to preserving the long-term viability of our homes and our Corporate Plan includes a commitment to invest c£600m in planned maintenance and improvement throughout 2023-2026. As part of the delivery of our Asset Strategy and in response to the new Regulator of Social Housing (RSH) Consumer Standards, we are focusing on obtaining more robust stock condition data to enable us to make informed decisions about where this investment is best placed.

We recognise the importance of our role in tackling climate change and supporting the Government to reach its net zero target. In 2023, we launched our latest Climate Responsibility Strategy (2023-2026), setting out the steps we will be taking over the next few years as part of our long-term commitment to reducing carbon emissions associated with our homes and our business.

We are actively engaging with customers, planning and initiating a long-term programme to raise the energy efficiency standards in both our existing homes and in the construction of new homes to higher energy efficiency standards.

As part of wave 2.1 of the Social Housing Decarbonisation Fund (SHDF), Riverside successfully secured over £12m of funding in March 2023. As a result, works have commenced on delivering energy efficiency improvements to homes in Carlisle, Liverpool, London and Runcorn. Works include wall and loft insulation, roof works, new windows and doors and ventilation upgrades. These upgrades will increase the energy efficiency rating of 1,100 homes to a minimum EPC band C. Additionally, extensive retrofit training has been delivered to colleagues in relevant services, including five officers who have undertaken training to achieve the PAS2035 Retrofit Coordinator Certificate.

Like many housing providers, we have seen a sharp rise in reports of damp and mould in recent years. We recognise that this is primarily a landlord responsibility and as a result we have developed a three-year damp and mould strategy backed by £3m of additional investment each year. To deliver the strategy, we have recruited a specialist team to handle the most severe cases of damp and mould.

We are also committed to creating greener neighbourhoods and have a dedicated Sustainability Fund which supports innovative, community-driven projects which have a significant impact across our regions. Throughout 2023/24, a total of £50,000 was awarded across 18 different projects.

SOCIAL

As a charitable provider of social housing, we recognise that we are able to have the most social impact by ensuring that our customers are living in safe, decent, affordable homes and that we are responding to their diverse needs and listening to their views, shaping our services appropriately. To support us in achieving this, we are in the process of co-producing a new Customer Engagement Framework with customers and the support of an independent consultant, learning from best practice elsewhere and creating a sector-leading approach to engaging with customers in ways that work best for them.

a variety of projects and services which assisted customers with access to employment and training, money advice, digital inclusion, tenancy sustainment and food and fuel support. As part of this, a range of community-based projects have received funding with the aim of creating safe, sustainable and inclusive communities. This investment has resulted in 174 customers securing employment, 153 customers engaging in training/ volunteering and 1,591 customers receiving tenancy sustainment support with a success rate of over 98 %.

Our Helping Hand fund is also available to help individual customers who are facing significant financial hardship. Last year, over £500,000 was used to provide support to customers, including food vouchers, energy vouchers, cash vouchers and the provision of furniture and white goods.

The Riverside Foundation, our charitable foundation, exists to provide practical support to help people overcome obstacles for a better quality of life. In the financial year 2023/24, Riverside made a significant investment of £3.25m into the Foundation. The Foundation in turn awarded around £2.7m to





GOVERNANCE

We are pleased to have regained our G1/V2 rating (relating to effective Governance and financial Viability) after an in-depth assessment by the Regulator in March 2024. We had previously been issued with an interim rating of G2/V2 following the merger with One Housing Group, but believe that this regrading shows confidence in the leadership and governance of Riverside and is testament to the hard work of colleagues.

We recognise that we must operate in a culture where our colleagues feel appreciated and our values are shared. In 2023 we updated 'Our Riverside Way', incorporating a new value 'We are Inclusive' along with existing values 'We Care' and 'We are Trusted'. We are also in the process of updating 'Our Riverside Deal' to ensure we are offering a range of attractive benefits to our colleagues.

As well as being reflected in our values, we aim to embed Equality,

Diversity and Inclusion (EDI) throughout the organisation. We have four colleague networks and several peer support groups as well as 140 EDI Champions. In 2023, we published our first Equality, Diversity and Inclusion Strategy, with 38 objectives agreed by colleagues, network chairs and members, EDI Champions, involved customers and the executive management team.

We have made significant progress since our first ESG report, but acknowledge there is still much to do, especially now that we have a much larger carbon footprint following the merger with One Housing Group. As an organisation, Board and Executive Team we remain committed to placing our customers and our ESG responsibilities at the heart of decision making, which we hope comes through in our results for the last financial year. We very much hope you enjoy reading this report.



Cris McGuinness
Chief Financial
Officer



Patrick New
Executive
Director
Customer
Services

KEY INSIGHTS

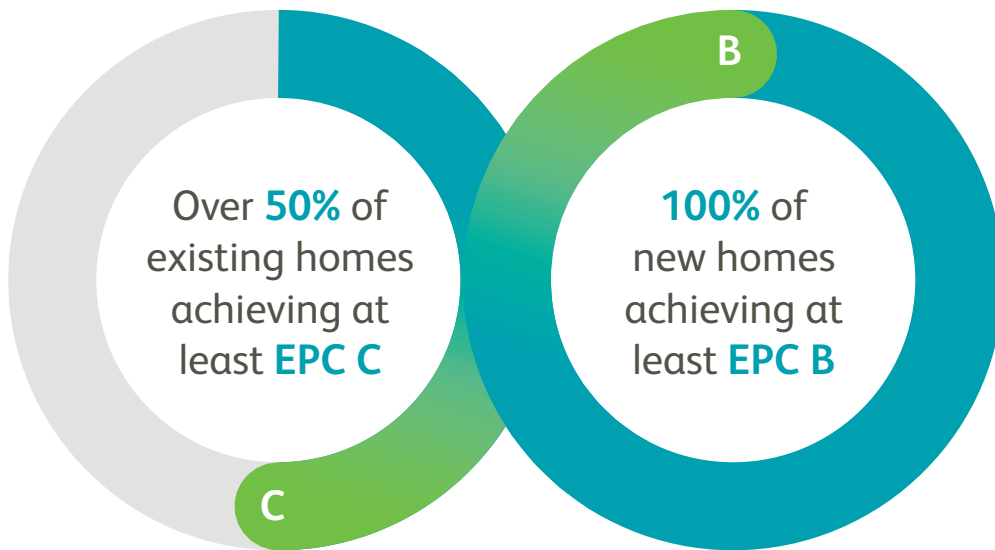
Total number of homes

73,477

of which over 50% are social rented homes



Over 2,000 customers part of our **iCommunity** who participate in online consultation surveys and digital product testing.



99.88%

of homes meeting **Decent Homes Standard**



Overall customer satisfaction

61.4%

£2.69m

funding to projects
that support Riverside's
**Communities and
Livelihood Strategy**

140
**Equality,
Diversity and
Inclusion Champions**
across the organisation



G1/V2

Regulatory Grading

CONTENTS

ENVIRONMENTAL

| | |
|---------------------|-----|
| Climate change | p10 |
| Ecology | p14 |
| Resource management | p17 |

SOCIAL

| | |
|-----------------------------|-----|
| Affordability and security | p20 |
| Building safety and quality | p23 |
| Resident voice | p25 |
| Resident support | p28 |
| Placemaking | p30 |

GOVERNANCE

| | |
|--------------------------|-----|
| Structure and governance | p34 |
| Board and trustees | p36 |
| Staff wellbeing | p38 |
| Supply chain | p41 |

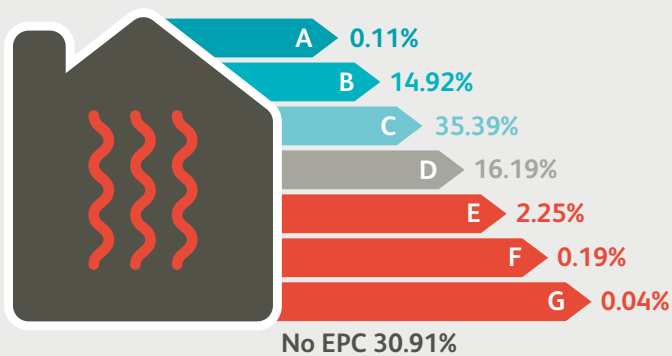




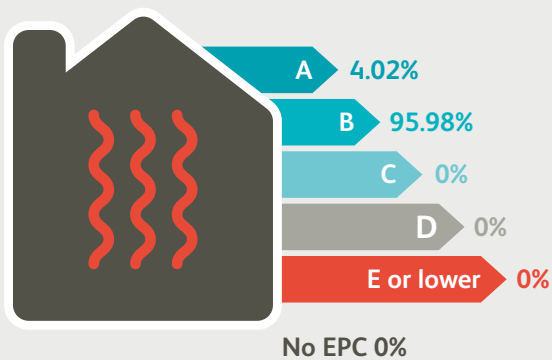
ENVIRONMENTAL

CLIMATE CHANGE

C1. Distribution of EPC ratings of existing homes (those completed before the last financial year)



C2. Distribution of EPC ratings of new homes (those completed in the last financial year)



C3. Does the housing provider have a Net Zero target and strategy? If so, what is it and when does the housing provider intend to be Net Zero by?

Riverside has a commitment to achieve net zero by 2050. A roadmap is being developed focusing on the largest contributor to our carbon emissions, our homes. All of our homes will be a minimum EPC C by 2030 as the first significant milestone on this journey.

We have a Climate Responsibility Strategy which covers homes, places and working practices along with a wide range of sustainability objectives and a dedicated team to support the organisation in delivering it. Amongst a broad remit, this covers our commitments to:

- retrofitting our homes and improving the efficiency of heating systems
- track our environmental performance
- train residents and colleagues to make more sustainable choices
- deliver low carbon new homes
- achieve and retain ISO 14001
- reduce the environmental impact of our offices and operations, including our suppliers through procurement and contract management
- transition to cloud-based storage and deliver ongoing technological advancement
- reduce emissions associated with business travel and company car scheme.

C4. What retrofit activities has the housing provider undertaken in the last 12 months in relation to its housing stock? How do these activities align with, and contribute towards, performance against the housing provider's Net Zero strategy and target?

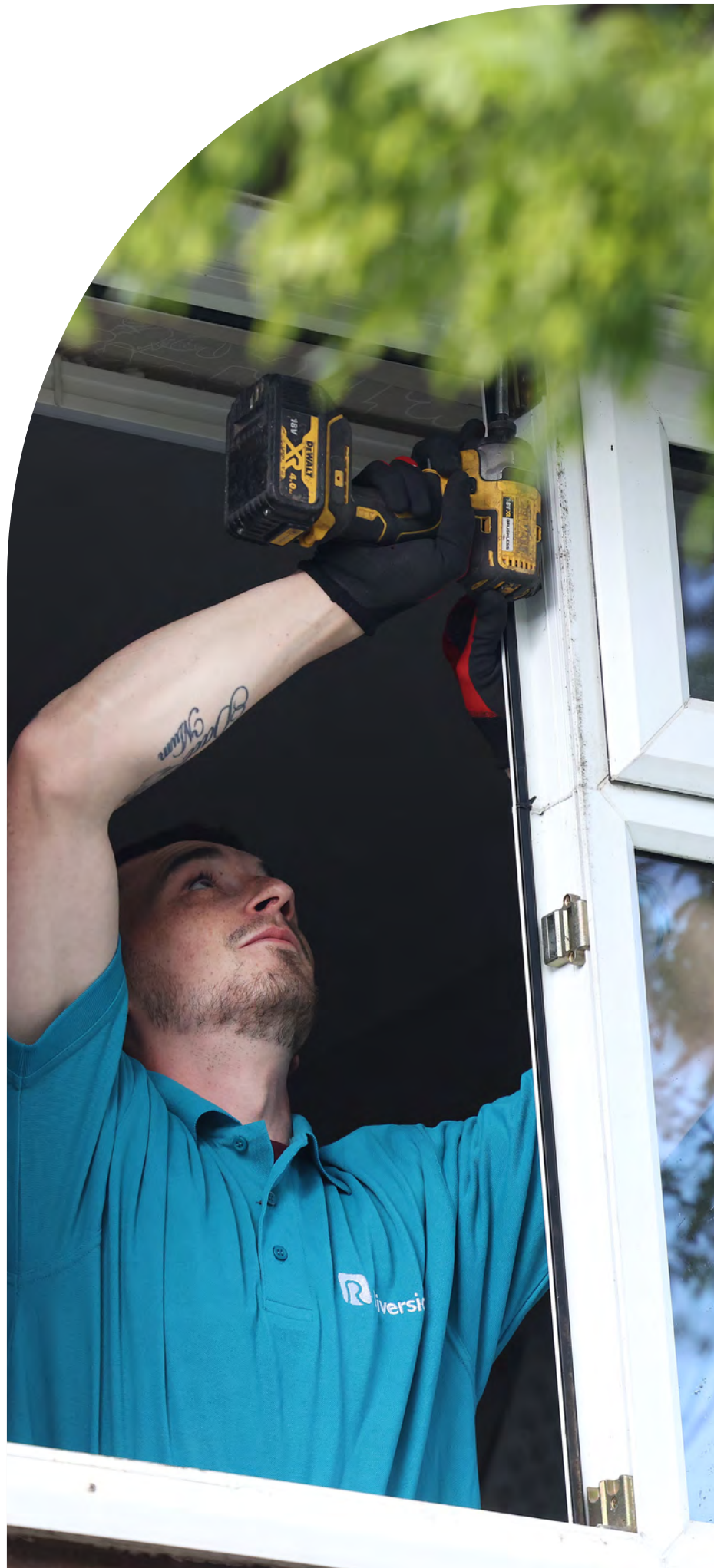
As part of our dedicated retrofit programme in 2023/24 we started upgrades on windows at 178 properties, doors at 176 properties, cavity wall insulation at 67 properties, external wall insulation at 67 properties and loft insulation at 83 properties. Where doors and windows were replaced, draft proofing was also implemented.

This retrofit programme will increase in scale in the years leading up to 2030 and our minimum EPC C target.

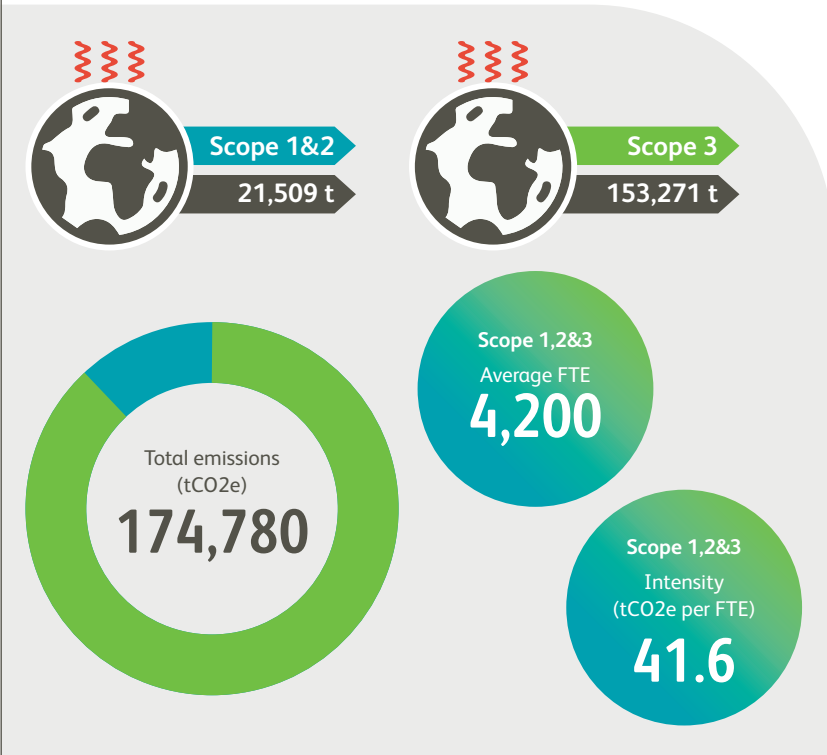
As part of our wider planned investment, we also carried out replacement of the following components:

| | |
|-------------------|--------------|
| Boilers | 1,729 |
| Doors | 1,095 |
| Roof | 211 |
| Window | 476 |
| Windows and doors | 137 |
| Total | 3,648 |

The continued investment into our homes through energy efficiency measures contributes to our net zero target.



C5. Scope 1, Scope 2 and Scope 3 greenhouse gas emissions per home



Due to a merger of One Housing Group and Riverside, this year is a re-baseline year.

Riverside understands the importance of an accurate baseline to measure our carbon footprint. This year additional categories have been measured and data quality improved, providing a more accurate carbon footprint. Progress has also been made to measure our supplier emissions and embodied carbon for new developments and we plan to report on this next year.

Additional Scope 3 categories have been captured including our property emissions that represent 88 % of Riverside's total emissions.

The below visual represents current categories across Riverside.

| Scope | New homes development | Existing homes and neighbourhoods (inc managed properties) | Operations and corporate services |
|--|------------------------|--|--|
| Scope 1 Direct emissions from Riverside Group | No categories measured | Communal gas supply | Offices and Hubs gas supply Maintenance fleet |
| Scope 2 Indirect emissions from Riverside Group | No categories measured | Communal electric supply | Offices and Hubs electric supply |
| Scope 3 Indirect emissions upstream and downstream activities from Riverside Group | No categories measured | Property emissions | Business travel – private vehicle Business travel – rail Business travel – air Staff commuting Water usage and waste water |

Measured Partly measured

C6. How has the housing provider mapped and assessed the climate risks to its homes and supply chain, such as increased flood, drought and overheating risks? How is the housing provider mitigating these risks?

Our Head of Health, Safety & Environment is actively engaged with our insurers to identify areas of risk across the portfolio in relation to changing climate. This includes evaluating flood risk and developing an appropriate mitigation and response plan.

Riverside has a Flood Action Plan which details the arrangements for prevention, response and recovering from flooding incidents. The Action Plan provides guidance for all operational areas of the business on their responsibilities in the event of any flood impacting properties belonging to Riverside.

As part of adopting the Taskforce on Climate Related Financial Disclosures (TCFD) a detailed climate risk analysis was completed; stakeholders across Riverside and external subject matter experts supported identifying Riverside's physical and transitional risk related to climate change. The risk was assessed against three potential future scenarios to provide recommended mitigations for the short, medium and long term. A structured framework and process has been approved to maintain climate risk identification and monitoring across Riverside.

Riverside is introducing more nature-based flood solutions into our greenspaces to mitigate run-off water and heavy rain. Over the next year we will be looking at more localised flood risk and challenges in partnership with our insurance partner, along with identifying areas of heat stress.

Overheating is a particular risk in dense, over-populated urban areas. We therefore have specific requirements applicable to London, including the below.

- Contractors must procure an overheating assessment in accordance with the methodology outlined by the Chartered Institution of Building Services Engineers, which must be submitted to Riverside for approval.
- If the approved Overheating Assessment identifies overheating of any part of the building the Contractor shall implement

the recommendations contained within the Overheating Report at no additional cost to Riverside.

- Any proposed site will need to adopt a comprehensive approach to mitigate overheating in residential apartments by providing guidance for early design stages.
- The criteria as set out by the Chartered Institution of Building Services Engineers must be met for naturally ventilated buildings, this sets limits for:
 - the number of hours that the operative temperature can exceed threshold comfort temperature,
 - the severity of overheating within any one day, and
 - the absolute maximum daily temperature for a room.
- Any overheating mitigation should be, where possible, via passive ventilation using openings, subjected to viability of openable windows against air-quality, noise and future weather.
- Communal areas must have windows for ventilation and natural light. To minimise the possibility of overheating in communal areas, pipework shall be sized to the minimum necessary to satisfy the designed heat demand and insulation to communal heating pipework within risers and ceilings shall meet or exceed the required enhanced standard for insulation.
- Comfort cooling will not generally be required, unless the overheating criteria cannot be met or openable windows are not feasible for acoustic or air quality reasons.
- Pipework will be insulated with enhanced levels of insulation to minimise heat loss and to avoid summer overheating.
- Plantroom ventilation will be provided for combustion air purposes and/or to prevent plantroom overheating.

- In plantrooms where no fossil fuel/biomass fired heat generation plant is installed, but a risk of overheating may occur, ventilation shall be provided to ensure that the plantroom temperature meets with the current statutory requirements.

Riverside also has an Adverse Weather Contingency Plan which provides a management framework for service delivery in the event of a suspension or disruption in the delivery of heating and hot water services and a Winter Resilience Plan, focusing on actions for disruptive weather and colleague availability, the impact of disruptive weather on the supply chain, the impact of weather on customers and properties, disruption to systems and disruption to infrastructure.

ECOLOGY

C7. Does the housing provider have a strategy to enhance green space and promote biodiversity on or near homes? If yes, please describe with reference to targets in this area. If no, are you planning on producing one in the next 12 months?

Riverside has an Ecology and Biodiversity Policy which sets out the process for existing sites and new developments. The Policy outlines definitions of protected sites, protected species, protected trees and hedgerows and invasive species along with how to ensure continued protection and what training staff are required to undertake.

We encourage biodiversity on all of our development sites and enhance current landscape by features such as street trees, proximity to local woodland, public gardens and open spaces. We work closely with our development partners to address the environmental aspirations of Local Authority Planning Departments.

In early 2024, we launched a Green Spaces Initiative, along with a working group responsible for identifying ways to enhance biodiversity across our neighbourhoods. A Green Spaces Plan with reference to targets will be launched later in 2024.

As part of our commitment to creating greener neighbourhoods, we have a Sustainability Fund that provides money for community-driven projects. In 2023/24 £50,000 was allocated to projects across Riverside.



Case study – Silver birch trees planted across the North West

A funding application was made and granted in August 2023 to plant 70 silver birch trees over 19 locations across Warrington and Wigan. These trees would increase the carbon capture of our landscape portfolio in areas that previously had very few trees, as well as enhancing the natural environment for the residents/wildlife.

Silver birch was identified as the ideal tree due to its small leaf litter which casts only dappled shade and the fact it is cost effective in planting and large enough to make the project worthwhile.

19 sites were identified where trees could be planted without causing disruption to residents and planting began in March 2024.



Case study – Ribblers Court

Ribblers Court is based in Kirkby Liverpool, customers do not have access to green spaces and the communal area attached the scheme is a concrete yard. Riverside staff members put forward a proposal to use grant money from the Sustainability Fund to create raised beds to grow vegetables and some wildflowers to attract birds and butterflies. Volunteers from ACT, a group for young people with disabilities and autism, supported on the project.

The space was transformed by painting the walls and having hanging baskets. Raised beds were installed at a height where those using wheelchairs were able to access them and these were filled with vegetables and flowers.



C8. Does the housing provider have a strategy to identify, manage and reduce pollutants that could cause material harm? If so, how does the housing provider target and measure performance?

Whilst Riverside does not have a specific pollutants strategy, we do have a wider Aspects and Impacts Procedure. The point of this procedure is the identification and evaluation of the environmental aspects and impacts of Riverside activities including, where relevant, those of our sub-contractors, to determine their significance, and the establishment of appropriate controls.

Aspects and their impacts should include:

- actual direct aspects through consumption or emissions/releases/wastes under normal operating procedures
- indirect aspects which can be influenced by the organisation e.g., contracted activities or supplier activities
- aspects arising throughout the lifecycle of the activity or service e.g., raw material use, end of life treatment.
- past or future activities which can include the consequences of transitioning organisations or changing processes in the future
- aspects arising from abnormal conditions which would be planned but infrequent such as maintenance activities

- potential aspects / impacts from emergency situations which may occur because of spillage, accidents etc. or from potential environmental situations which may have an impact on the business (e.g., flooding).

Environmental aspects can therefore be considered to include:

- controlled and uncontrolled emissions to atmosphere/discharges to water, waste generation and management, particularly hazardous wastes
- contamination of land from leakages and spills/pre-existing land contamination
- use of land
- use of raw materials and natural resources including fuels, electricity, and water
- noise, odour, dust vibration and visual impact
- local/community environmental issues
- flooding and severe adverse weather.

The Aspects and Impacts Procedure was last reviewed in January 2024 and is on a yearly review schedule.

RESOURCE MANAGEMENT

C9. Does the housing provider have a strategy to use or increase the use of responsibly sourced materials for all building and repairs works? If so, how does the housing provider target and measure performance?

We do not currently have a strategy in place; however, we work to requirements that ensure that all materials for new build homes are sourced from responsible and traceable suppliers.

As part of the new procurement regulations, Riverside are taking this opportunity to include sustainability metrics within all strategic contracts.

C10. Does the housing provider have a strategy for waste management incorporating building materials? If so, how does the housing provider target and measure performance?

Riverside is fully committed to reducing its impact upon the environment by managing its waste streams in an effective and sustainable manner. We have a Waste Management Procedure in place to support this commitment, setting out our duties to ensure waste is disposed of responsibly and using approved, registered waste contractors.

The procedure states that the Riverside Group will adopt the 'best practicable environmental option' in the delivery of its waste management practices. Riverside will also apply a 'waste hierarchical approach,' to reduce, re-use, recycle & compost, recover, create energy (where applicable/possible) from waste products in preference to the disposal of waste to landfill.

There is a legal requirement for all who produce, keep, or dispose of any waste of any type to comply with the various regulations and the Duty of Care under the Environmental Protection legislation. Riverside recognises the importance of meeting these legal requirements and to manage its waste responsibly, reduce the volume of waste sent to landfill and maximise re-use and recycling where possible.

Riverside requires all staff and contractors to comply with this Procedure and also encourages residents and anyone else making use of our premises to comply.

Waste management performance is measured using four KPIs, these are:

- total tonnes of waste generated
- total tonnes of waste recycled
- total tonnes of waste recovered (i.e. energy from waste)
- total tonnes of waste sent to landfill.

For Riverside generated waste, the waste performance data is collated centrally by the Environment, Energy & Sustainability Team, using information provided by the Riverside's preferred waste suppliers.

C11. Does the housing provider have a strategy for water management? If so, how does the housing provider target and measure performance?

Riverside has a Water and Wastewater Management Procedure in place with the purpose of setting out how to manage site discharges and drainage and the various requirements for surface water and foul water discharge consents and water abstraction. This procedure also highlights the need for efficient use of water.

Wastewater samples are taken periodically to ensure compliance and any non-compliance is recorded and investigated as an environmental incident.



SOCIAL



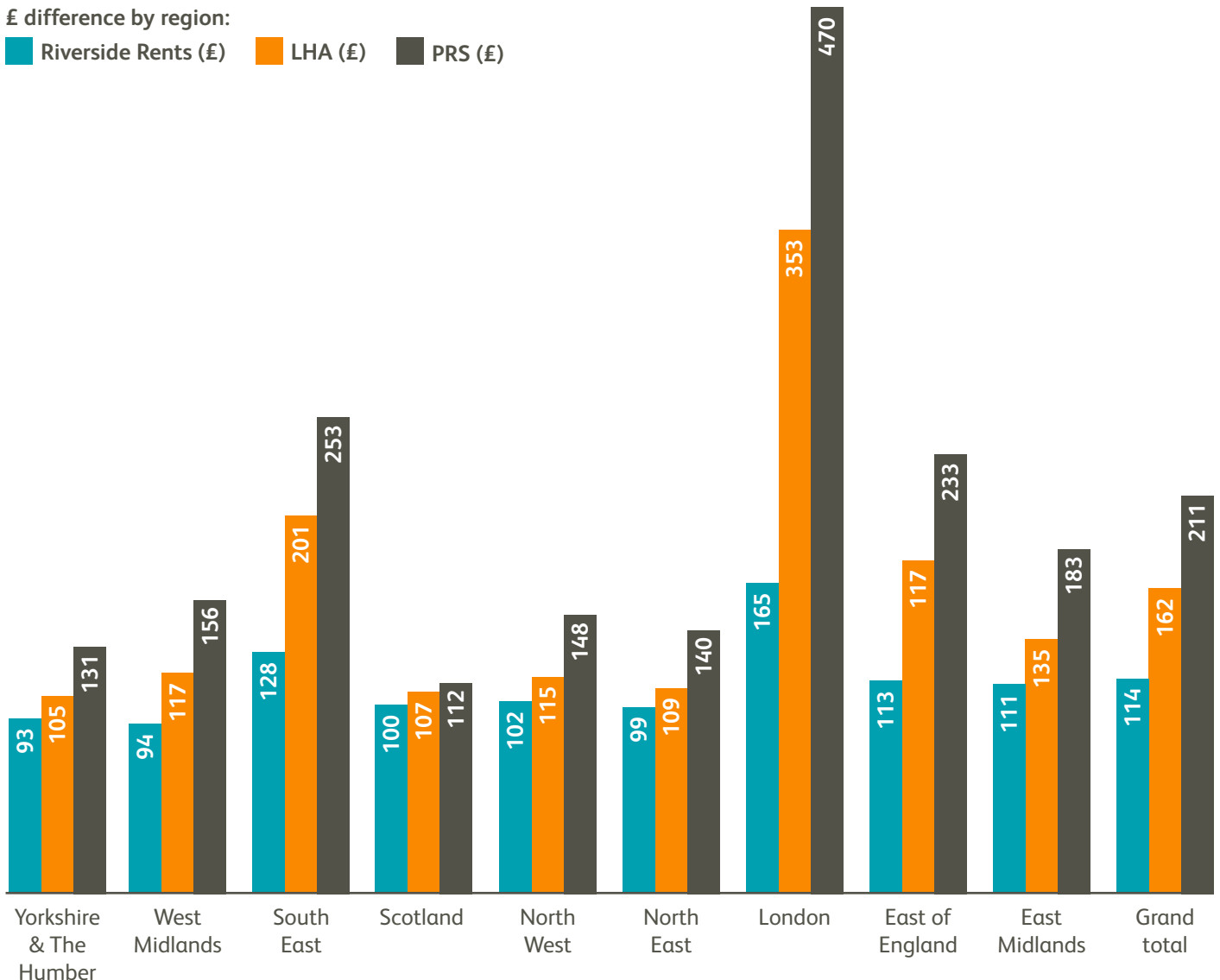
AFFORDABILITY AND SECURITY

C12. For properties that are subject to the rent regulation regime, report against one or more Affordability Metric: 1) Rent compared to median private rental sector (PRS) rent across the relevant Local Authority 2) Rent compared to the relevant Local Housing Allowance (LHA)

On average, our rents are 42% lower than Local Housing Allowance (LHA) rates and 85% lower than Private Rented Sector (PRS) rents. It is important to note that we operate nationally in several local authority areas. The chart below shows how our rents and service charges combined compare by region with LHA and PRS rents.

£ difference by region:

■ Riverside Rents (£)
 ■ LHA (£)
 ■ PRS (£)





C13. Share, and number, of existing homes (owned and/or managed) completed before the last financial year allocated to: General needs (social rent), Intermediate rent, Affordable rent, Supported Housing, Housing for older people, Low-cost home ownership, Care homes, Private Rented Sector, Other.

| Tenure of existing homes | Number of homes | Percentage |
|------------------------------------|-----------------|-------------|
| General Needs | 31,842 | 52.7 % |
| Intermediate Rent | 268 | 0.4 % |
| Affordable Rent | 8,942 | 14.8 % |
| Supported/Housing for Older People | 9,535 | 15.8 % |
| Low-cost Home Ownership | 2,916 | 4.8 % |
| Care Homes | 346 | 0.6 % |
| Non-social Rent | 327 | 0.5 % |
| Private Rented Sector | 6,194 | 10.3 % |
| Total | 60,370 | 100% |

C14. Share, and number, of new homes (owned and/or managed) that were completed in the last financial year, allocated to: General needs (social rent), Intermediate rent, Affordable rent, Supported Housing, Housing for older people, Low-cost home ownership, Care homes, Private Rented Sector, Other.

| Tenure of existing homes | Number of homes | Percentage |
|--------------------------------------|-----------------|-------------|
| General Needs | 7,236 | 55 % |
| Supported / Housing for Older People | 1,184 | 9 % |
| Intermediate Rent | 432 | 3 % |
| Affordable Rent | 1,694 | 13 % |
| Low-cost Home Ownership | 2,561 | 20 % |
| Total | 13,107 | 100% |

*Tables reflect addition of One Housing Group stock following merger

C15. How is the housing provider trying to reduce the effect of high energy costs on its residents?

Our Affordable Warmth service is a national service and predominantly phone based. It provides advice and assistance for those facing fuel poverty. Work can include helping with grant applications to the Warm Home Discount Scheme and Trust Fund applications, whilst also assisting with energy behaviour plans and registration onto the Priority Service Register. The team can offer advice on making changes within the home that would save customers money and improve their position. The team work alongside the gas teams to target those who's gas has been cut off, to try and get heating and hot water reinstated and also use information from Switchee devices to pro-actively contact residents in properties where there is a risk of cold, damp or even overheating.

In 2023/24 the team worked with HACT to issue fuel vouchers to customers struggling with energy bills. The team have recently partnered with Torus housing to access funding from the Energy Action Trust, enabling our teams to access energy vouchers to help combat fuel poverty.

In 2023/24 the Affordable Warmth service received around 1,100 referrals and helped customers gain over £84k in grants and refunds. The KPI set was to achieve £75k.

In 2023/24, the team attended 21 community events around the UK to promote affordable warmth and energy efficiency and continue to attend events providing advice and energy tips.

Riverside Helping Hand fund has provided almost 1,000 energy vouchers during 2023/24 to support those at risk of self-disconnection.

C16. How does the housing provider provide security of tenure for residents?

The vast majority of our tenancies are 'lifetime' tenancies – that is periodic assured tenancies which can only be terminated following a court order in accordance with specific grounds set out in the tenancy agreement.

The circumstances in which we offer less secure forms of tenancy – for example assured shorthold tenancies for a fixed period, starter tenancies or license agreements – are set out in our Tenancy Policy, and conform with the Regulator of Social housing's tenancy standard, unless the accommodation is not low cost rental. These are offered in specific circumstances where the purpose of the tenancy is to provide short to medium term accommodation, for instance where a customer is occupying temporary accommodation whilst intensive support needs are met, or where a tenant is on a path to home ownership through a 'rent to buy' arrangement.



BUILDING SAFETY AND QUALITY

C17. Describe the condition of the housing provider's portfolio, with reference to: % of homes for which all required gas safety checks have been carried out. % of homes for which all required fire risk assessments have been carried out. % of homes for which all required electrical safety checks have been carried out.

99.59%

of homes for which all required **gas safety checks** have been carried out.

98.79%

of homes for which all required **fire risk assessments** have been carried out.

91.08%

of homes for which all required **domestic electrical safety checks** have been carried out.

99.18%

of homes for which all required **communal electrical safety checks** have been carried out.

97.81%

of homes for which all required **asbestos management surveys** or re-inspections have been carried out.

99.74%

of homes for which all required **legionella risk assessments** have been carried out.

94.45%

of homes for which all required **communal passenger lift safety checks** have been carried out.

C18. What % of homes meet the national housing quality standard? Of those which fail, what is the housing provider doing to address these failings?

99.88 % of our homes meet the Decent Homes Standard.

Those that do not meet the criteria are put into an investment programme with works completed for them to become 100 % compliant.

C19. How do you manage and mitigate the risk of damp and mould for your residents?

Like many other housing providers we have seen a sharp rise in reports of damp and mould over the past few years. In 2021 we began to focus on damp and mould as one of our highest priority areas, recognising that it is primarily a landlord responsibility.

Riverside has developed a three-year damp and mould strategy covering the period April 2022 to March 25, backed by £3m additional investment each year. We published a comprehensive Damp and Mould policy in December 2022 with revised procedures.

To deliver the strategy we have recruited a specialist team of 23 who now handle the most severe cases. Specialist building pathology training has been provided for technical staff, and all front-line and customer service staff have undergone awareness training helping them identify damp and mould and deal with customer queries. Colleagues in our Customer Service Centre also have access to more comprehensive resources to help deal with telephone and email inquiries.

We've made it easier for customers to report damp and mould, with bespoke information on our website, reinforced through newsletters, and changes made to the app through which many customers report repairs – My Riverside. Where customers are telling us they have a concern about damp or mould in their home we are responding, completing over 10,000 inspections and 4,446 repairs during 2023-24.

As part of a preventative approach, we have improved our use of data, installing remote monitoring equipment (Switchee devices) which can measure temperature, humidity and thermal comfort in homes where we have had reports of damp and mould, or property types we think are particular vulnerable. We have installed 3,000 of these devices to date, and plan to install more. We are currently using this and other data, to develop models which will help us identify where there is a high risk of damp and mould (or excessive heat) in a particular property type and where there is a risk of fuel poverty. We have also developed a dashboard of KPIs which enables us to monitor how effective we are in delivering our own service standards relating to damp and mould.

Riverside secured £1.2m funding from Greater Manchester Combined Authority to tackle damp and mould on the Langley Estate. Measures included ventilation, insulation and preventing ground water saturation.

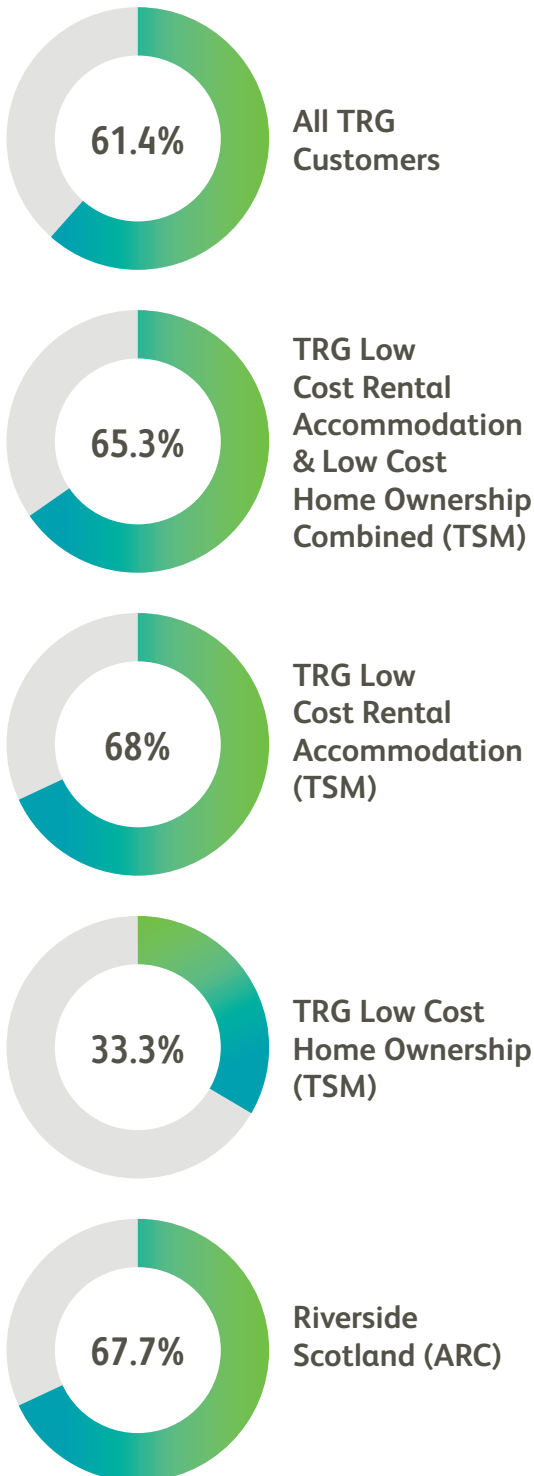
We continue to work in partnership with other organisations and specialists to develop and share best practice, these include Greater Manchester Housing Providers, Future Homes Consortium and various forums.



RESIDENT VOICE

C20. What are the results of the housing provider's most recent tenant satisfaction survey? How has the housing provider acted on these results?

Overall Customer Satisfaction (23/24):



Background information

Satisfaction data is collected as part of an ongoing monthly perception survey with all TRG customers, with feedback for these figures collected each month from April-23 to Mar-24. For the 'all TRG' customer view of overall satisfaction 6,705 customers provided feedback which represents 9% of all customers. The survey is completed using a combination of telephone and online surveys based on a random stratified sample, results are weighted to reflect TRG's overall population based on both tenure and geography.

Feedback from this and other transactional satisfaction surveys are used to drive improvement across TRG, the feedback provided by customers is monitored on an ongoing basis with proactive contact made with customers to address individual areas of dissatisfaction. More strategically satisfaction feedback is prominent across key performance indicators and performance dashboards across the Group, with feedback from customers used to design and implement improvement plans around key services. Satisfaction results are made visible to customers on our website on a monthly basis, with performance data shared as part of ongoing newsletters, an annual report to customers as well as specific TSM data being made available online to allow for customer scrutiny.



C21. What arrangements are in place to enable residents to hold management to account for the provision of services?

Riverside has a Customer Engagement Framework within which sits a number of panels with processes that hold Riverside to account for its services.

The Riverside Customer Voice Executive (RCVE) is the national consultative committee for policy and strategy consultation and the national customer forum for performance reporting. They hold bi-monthly meetings and their minutes are published on the Riverside website. They manage the scrutiny panel that completes annual scrutiny exercises with the support of an independent consultant. The Board has a Board Observer role for the RCVE. The Board, the Customer Experience Committee, the Care and Support Committee and the Group Development Committee all provide summary reports to the RCVE meetings. The RCVE members also carry out engagement visits to hear direct from customers about the services they are receiving.

The Customer Experience Committee (CEC) has three positions for customers. All policy and strategy documents that are presented to the CEC for approval, are required to have customer consultation evidenced. The CEC receives updates from the RCVE, the Scrutiny Panel and the Customer Complaint Panel. The Board has one customer member as well as the Board Observer role.

Riverside is in the process of coproducing a new Customer Engagement Framework with customers and with the support of an independent consultant. This will create a new integrated service that brings together Riverside and legacy One Housing involved customers.

The Customer Complaints Panel provides a quality assurance and scrutiny function for the complaint handling service and reports findings and recommendations to the Customer Experience Committee. In 23/24 it updated its remit following the new Housing Ombudsman Complaint Handling Code, and no longer carries out third stage complaint investigations.

The three Regional Hubs are new customer panels chaired by the Heads of Social Housing for each region – the North, Liverpool City Region and South & Central. These panels provide an opportunity for customers to report service issues to the Heads of Social Housing and an opportunity to take part in customer consultations.

The Equality, Diversity and Inclusion Customer Panel is a new panel that provides customers with an opportunity to focus in on policy, strategy and service design from an ED&I perspective. This panel can form part of a consultation process for reports to the Customer Experience Committee.

The Home Owner Customer Panel is a new panel that enables home owner and leasehold customers the opportunity to take part in consultation and share service issues with senior Home Ownership colleagues. The panel is chaired by the Head of Home Ownership.

The iCommunity is a mailing list of 2,000+ customers who participate in online consultation surveys, digital product testing and online consultation projects.



C22. In the last 12 months, in how many complaints has the national Ombudsman determined that maladministration took place? How have these complaints (or others) resulted in change of practice within the housing provider?

This year, we've seen an increase in the total number of referrals to the Ombudsman and have received 86 determinations compared to 67 during 22/23. However, several determinations showed that we had given reasonable redress and that there was no service failure. These cases will support us in identifying best practice.

The below table provides a breakdown of these determinations, including the number of complaints where the Ombudsman determined that maladministration took place.

| Outcome | Brief description | Quantity |
|--------------------------|---|-----------|
| No maladministration | Landlord has followed relevant policies / procedures / legislation. Minor or no service failings. | 8 |
| Service failure | The lowest level of maladministration, minor failings where some action is required to put things right. | 20 |
| Maladministration | Where the landlord, for example, has failed to comply with its legal obligations, its policies and procedures or unreasonably delayed in dealing with the matter. | 39 |
| Severe maladministration | Where failings have had a significant impact on customers or have occurred over a long period of time. | 5 |
| Mediation | Where the Ombudsman has acknowledged a breakdown in communication and an independent mediator would assist in repairing relationships. | 3 |
| Reasonable redress | Where there is some level of failings, but the landlord has already acknowledged this and put things right before the Housing Ombudsman have completed their investigation. | 5 |
| Withdrawn | Determination has been redacted. | 1 |
| Outside jurisdiction | Where the Ombudsman considers it quicker, fairer, more reasonable, or more effective to seek a remedy through the courts or other tribunal or procedure | 5 |
| Total | | 86 |

Whenever we receive a determination from the Housing Ombudsman, we review it to help us learn and to drive improvements and enhance customer satisfaction. In addition, we report to our Board Members and our Customer Experience Committee, with a mix of customers and a wealth of experience across various sectors.

Here are some of the improvements we have made this year as a result of complaints.

- Understanding the customer experience for damp and mould and how we can put things right for our customers. Focusing on getting things right first time and stopping any reoccurring issues within the home.
- Home Ownership and Shared Spaces teams have worked collaboratively to agree improvements on a scheme-by-scheme basis following estate services and mechanical and electrical repairs complaints.
- We have undertaken a review of our Asbestos Management plan and have improved our systems, procedures, and guidance notes. Staff have also received training in asbestos handling and reporting.
- Following feedback from the Ombudsman we reviewed the information held in our Sales & Marketing guide and the information held on our website. We developed a new Shared Ownership Sales procedure and guidance notes. This was to manage expectations and improve the transparency of information shared immediately after the sale.

RESIDENT SUPPORT

C23. What are the key support services that the housing provider offers to its residents? How successful are these services in improving outcomes?

Following our merger with One Housing Group, we pledged to allocate an additional £2.5m per annum to projects and services to support customers and communities. The Board approved the transfer of this new investment to the Riverside Foundation in March 2022 for a three-year period to 2025. In 2023/4 The Foundation provided a total of £2.69m funding to projects that support Riverside's Communities and Livelihoods Strategy.

Riverside has a Money Advice team who provide specialist benefit advice. This is a national, predominantly phone-based service. Last year the team received almost 4,000 referrals. They helped customers claim £2.8m of additional benefits. The KPI target was to achieve £2m. Around £900k of this was Housing benefits, including discretionary housing payments which directly go to rent accounts to help sustain tenancies.

We have an Affordability Team who provide advice and assistance to applicants who have been offered a Riverside tenancy to ensure they have furniture and ensure they understand how to set up their new tenancy, including claiming any housing benefits. Last year the team had around 400 referrals and helped customers obtain grants for furniture and rent in advance with a value of around £25k.

Riverside Helping Hand fund can be accessed by all front-line workers in Riverside to help customers who are facing a crisis and/or significant financial hardship. Last year over £500k was used to provide a variety of support. This included almost 1,200 food shopping vouchers, almost 1,000 energy vouchers to those at risk of self-disconnection, and almost 600 cash vouchers. The Helping Hand Fund also helps with furniture and white goods. The items will always be the most energy efficient models. Last year over 300 brand new white goods were ordered for customers. The fund can also be used for flooring which helps with maintaining heat in a property. Almost 90 customers were helped with new flooring.

Significant support has been provided to help to tackle food insecurity in 23/24 through the Riverside Foundation. Donations were made to

over 40 organisations to support food banks, pantries, luncheon clubs and cookery schemes. 23/24 also marked the largest commitment for the Foundation to date, with just under £1m over three years allocated to supporting Riverside's partnership with Can Cook to roll out its successful Well-Fed project to two further areas in Greater Manchester and Cheshire East.

We have a team of 5.2 (FTE) Employment and Training Officers plus a full-time Employment and Training Team Leader – these posts are funded by the Riverside Foundation. Helping people to fulfil their potential by supporting their academic and professional goals through advice, training and volunteering opportunities. In 2023/24 the team supported 459 customers, with 157 securing jobs and 88 accessing training/volunteering (these are the three KPI's reported back to the Foundation).

For our Retirement Living Services, the Health and Wellbeing Programme is a Riverside Foundation project where colleagues can apply for activities and equipment to promote health and wellbeing, examples include:

- chair-based exercise sessions or equipment
- gardening equipment
- hire of an external body to deliver activities
- wellbeing activities
- arts / crafts / hobby clubs
- music / dance related activities
- celebrations / cultural events such as parties where there is a definable health benefit.

In 2023/24, the Health and Wellbeing Programme received 94 applications, of which 81 were awarded funding. The total amount of funding provided was over £18,000 and this benefited 1,887 customers.

Our Housing Sustainment/Tenancy Sustainment teams supported over 1,000 customers during 23/24 with an average of 98.3 % of tenancies sustained.



PLACEMAKING

C24. Describe the housing provider's community investment activities, and how the housing provider is contributing to positive neighbourhood outcomes for the communities in which its homes are located. Provide examples or case studies of where the housing provider has been engaged in placemaking or placeshaping activities.

The Riverside Foundation Community Fund supported 66 applications in 23/24 providing just over £280k of funding to local community and voluntary groups. Through the Community Fund a wide range of activities were provided within communities including community events, warm hubs, environmental projects, and initiatives for young people and reaching 88,000 beneficiaries.

Case Study – The Pennine Centre

£35,000 of Foundation funding was approved in January 2023 for the Pennine Centre. Over three years, the project will ensure that the centre is able to secure and significantly expand activities as a Community Support Hub in North Bransholme, Hull. 8000 total visits to the centre per year are anticipated. Activities the Pennine Centre will provide include:

- debt management support
- benefits advice
- employment and training
- charity shop
- online access sessions
- household starter help
- food support
- mental health listening and support
- wellbeing activities
- healthy eating on a budget
- support groups.





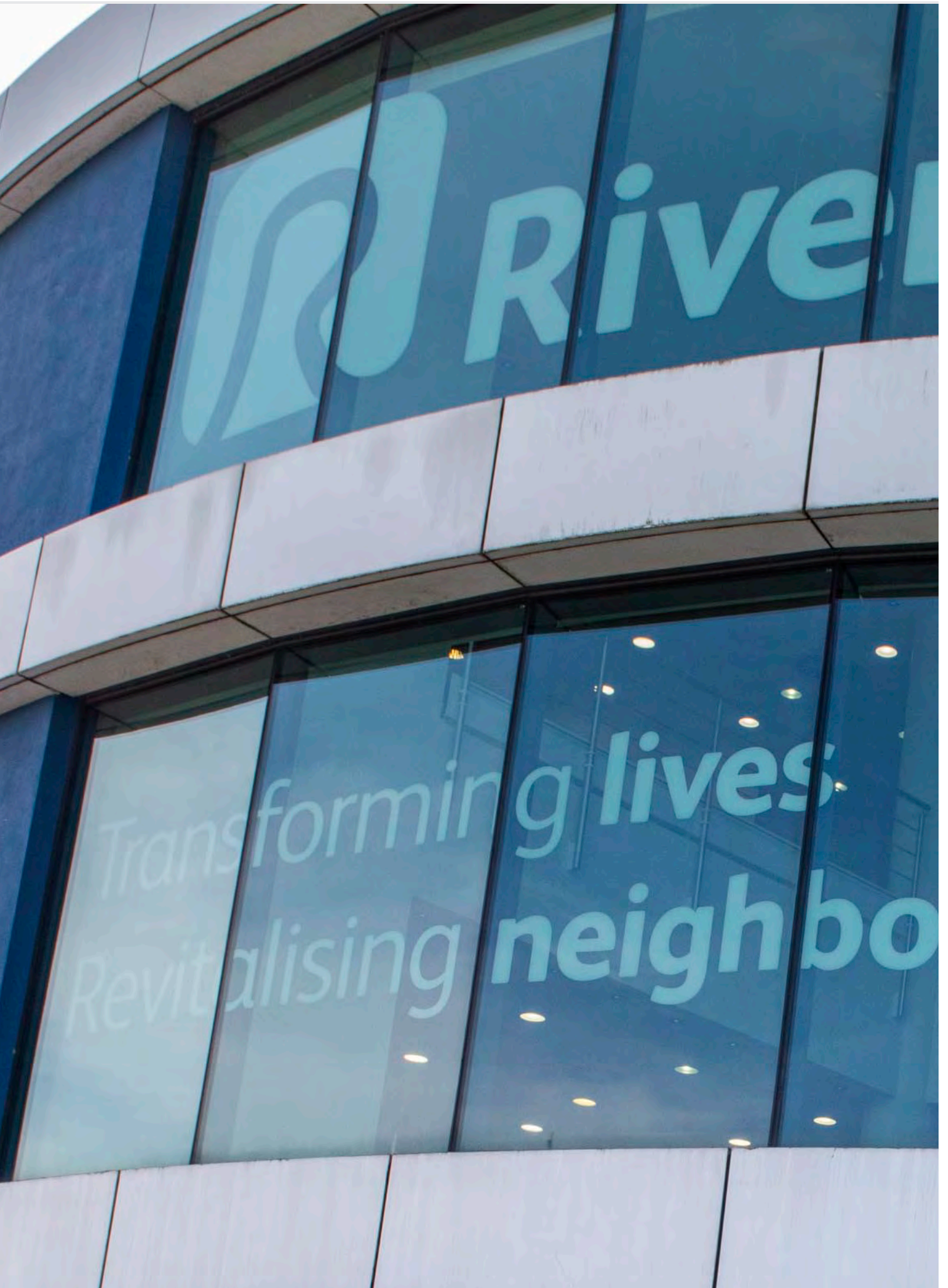
Case Study – Street Games UK

The Street Games UK project was approved for over £38,000 funding across one year in January 2024. The project was developed in collaboration with the Community Planning and Resilience Team in response to priorities identified within the Community Plans for both neighbourhoods.

- Over 12 months Street Games UK will work together with locally trusted organisations to deliver a Doorstep Sport Project in Stoke, Moss Green and Salterbeck in Cumbria.
- The project will provide new sport and physical opportunities to engage young people through delivery of 240 doorstep sport activity sessions, two activator workshops and two youth voice workshops.
- The project will aim to work with 120 young people during the lifetime of the project aiming to improve their wellbeing, self-confidence, and interpersonal skills.
- Street Games will also build capacity with community providers to support the activity to be sustained beyond the initial 12 months.



GOVERNANCE



STRUCTURE AND GOVERNANCE



C25. Is the housing provider registered with the national regulator of social housing?

Yes.

C26. What is the housing provider's most recent regulatory grading/status?

G1/V2.

C27. Which Code of Governance does the housing provider follow, if any?

National Housing Federation's Code of Governance 2020.

C28. Is the housing provider a Not-For-Profit? If not, who is the largest shareholder, what is their % of economic ownership and what % of voting rights do they control?

Yes.

C29. Explain how the housing provider's board manages ESG risks. Are ESG risks incorporated into the housing provider's risk register?

The Groupwide strategic risk register is owned by Riverside's Group Board. It is a standing item at every meeting of Board, Group Audit Committee and Customer Experience Committee. The risk register has a clear line of sight between risks, mitigations and board assurance.

ESG risks are identified and mitigated across the risk register, including:

Quality of homes: We are committed to preserving the long-term viability of our homes and the Corporate Plan for 2023-26 includes £600m investment in planned maintenance and improvement. We recognise the national awareness and interest in social housing property conditions which means that any properties found to be in poor condition will not only result in a poor customer experience but could also provide significant reputational issues. For customers, the quality of the home is not just about the components but also shared spaces and the external environment. The importance of maintaining a tight grip on the quality of homes is highlighted in the RSH's 2022/23 review of consumer regulation. The new Safety and Quality standard emphasises the importance of having robust stock condition data. OHG brought a portfolio of tall buildings - building condition is especially important in this environment where issues like leaks, utility outages and component failure (even if not caused by Riverside, for instance, by utility work nearby) can quickly escalate into a major incident with adverse impact on customer experience.

Sustainability: Climate change is inherently uncertain and environmental standards, solutions and technology may change over time. We are committed to meeting our Carbon Zero

responsibilities and our Climate Strategy sets out how we will do this which will be balanced with the need to protect the business plan especially with concerns over value for money and deliverability of EPCC/net zero on some stock types.

Cost and supply chain difficulties in meeting EPC Band C (2030) and Carbon Zero (2050):

Achieving Carbon Zero and EPCC by 2030 could lead to financial challenges beyond those modelled in the business plan, especially where we are unable to secure Social Housing De-Carbonisation Funds and with certain archetypes which cannot be brought up to standard. Shortages in the supply chain could lead to difficulties as well as pressure on the business plan.

Increased incidence of climate events e.g.

overheating or flooding: Climate change will make flooding and overheating more frequent leading to rising insurance costs, customer disruption and harm.

The Risk Register also sets out how we are mitigating against these risks, including through:

- publication of Riverside's Climate Strategy 2022-26 – setting out how the Group will retrofit existing stock as well as meeting tougher standards for new builds.
- flood risk contingency arrangements
- emergency response plans in place to protect customers in the case of an adverse event such as flooding or overheating
- grant funding for Carbon Zero.

C30. Has the housing provider been subject to any adverse regulatory findings in the last 12 months (data protection breaches, bribery, money laundering, HSE breaches etc.) – that resulted in enforcement or other equivalent action?

No.

BOARD AND TRUSTEES

C31. How does the housing provider ensure it gets input from a diverse range of people, into the governance processes? Does the housing provider consider resident voice at the board and senior management level? Does the housing provider have policies that incorporate Equality, Diversity and Inclusion (EDI) into the recruitment and selection of board members and senior management?

Diversity and Inclusion are important to Riverside and we have signed up to the National Housing Federation's 'Chairs' Challenge' to create a vision to become more equal, diverse and inclusive, and prioritise diversity in succession planning. During 2023, the way in which Board vacancies were advertised was reviewed, with a view to attracting a more diverse range of customers, particularly from ethnic minority backgrounds. This was successful, with over 75 % of applicants for Group Board and Group Development Committee posts identifying as non-White British, following a targeted campaign. Two were appointed.

One member (8 %) of the Board is a tenant member. In addition, there is a customer Observer at each Board meeting and a further seven tenant members on Committees of the Board and subsidiary Boards.

In addition, Riverside has a dedicated Customer Voice body whose meetings and scrutiny activity is reported up into the governance structure.

In terms of recruitment to senior management positions, we operate a guaranteed interview scheme. This means that any applicants who identify as ethnically diverse and meet the minimum requirements for a post, are guaranteed an interview.

As of 31 March 2024:

83%
of the Board were
female

25%
of Board members
identified as
ethnically diverse

0
members of the
Board had declared
having a **disability**

57
years – the average
age of the Board

3.4
years – the average
tenure of the board

C32. What % of the housing provider's Board have turned over in the last two years?



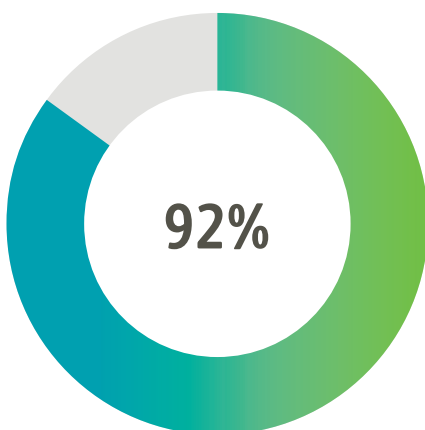
What % of the housing provider's Board have turned over in the last two years?



C33. Number of board members on the housing provider's Audit Committee with recent and relevant financial experience.

One; Chartered Accountant and Executive Partner at a major accountancy firm.

C34. What % of the housing provider's board are non-executive directors?



C35. Has a succession plan been provided to the housing provider's board in the last 12 months?

Yes.

C36. For how many years has the housing provider's current external audit partner been responsible for auditing the accounts?

Three.

C37. When was the last independently-run, board-effectiveness review?

May 2021.
An externally supported governance review is being undertaken in 2024.

C38. How does the housing provider handle conflicts of interest at the board?

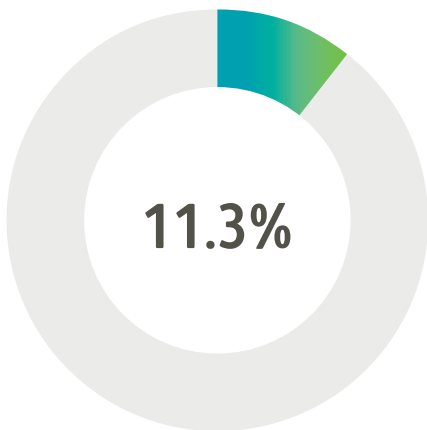
The Governance Policy includes a statement on conflicts of interest that Board members must always put the interests of the organisation before their own personal interests. This is also captured in the Code of Conduct and Agreement for Services that each member must adhere to. There is a standing item of Declaration of Interests on all agendas. A comprehensive report on interests is submitted annually to the Group Board as well as a reminder of obligations which is also submitted to all committees and subsidiary boards.

STAFF WELLBEING

C39. Does the housing provider pay the Real Living Wage?

Yes.

C40. What is the housing provider’s median gender pay gap?



C41. What is the housing provider’s CEO:median-worker pay ratio?

Median ratio (50th quartile): **10:78**

25th quartile: **12:53**

75th quartile: **7:94**

C42. How is the housing provider ensuring equality, diversity and inclusion (EDI) is promoted across its staff?

Riverside has an Equality, Diversity and Inclusion Policy, an Equality, Diversity and Inclusion Strategy (2023-2026) and an Equality, Diversity and Inclusion Annual Report which is published every September – the latest version can be found on our website here.

The EDI Strategy was developed following eight months of consultation with colleagues, managers, colleague network chairs and members, our People Services team, EDI Champions, involved customers and the executive management team.

Our EDI Manager and Director of Strategy and Public Affairs monitor the progress of the 38 objectives set out in the strategy and revisit the strategy bi-annually to make sure it remains valid. We have an EDI Strategy Steering Group who meet quarterly and monitor progress of the strategy, reporting into our EDI Best Practice Group and to the Executive Team and Board on an annual basis.

We promote our EDI Policy and EDI Strategy through regular internal communications (not just when they are launched) to ensure that colleagues are kept informed.

Here are the ways we have embedded EDI across the organisation.

- Reflected EDI in one of our organisational values – ‘We are Inclusive.’ Colleagues are regularly asked to evidence how they have demonstrated the Riverside values in their everyday practice as part of performance reviews.

- Four colleague networks – EMpower (for ethnically diverse colleagues), Enable (for disabled colleagues and colleagues with a health condition), Pride (for LGTQIA+ colleagues) and WiSH (for female colleagues and those identifying as female). All four networks also have very strong allies within the membership and colleagues can be members of more than one network, as we strongly believe in the power of intersectionality. Each network also has an executive sponsor, who supports the chair and members at a strategic level.
- Peer support groups who meet monthly and are a safe confidential space for colleagues to have an informal chat about their personal experiences, to share advice and be there as support for other colleagues. They are for:
 - cancer
 - parents
 - bereavement
 - menopause
 - mental health matters
 - men at work
 - long-term health conditions.
- A mandatory ED&I e-learning module which is very interactive and contains practical examples of discriminatory behaviour and micro-aggressions, to help colleagues understand and appreciate the dangers of such attitudes and behaviour. The content regularly reviewed and updated via consultation with the ED&I Manager to ensure it is both up to date and supportive.
- A network of 140 EDI Champions across the organisation who are role models for EDI, by ensuring that 'Our Riverside Way' and 'We are Inclusive' are central to our behaviour in the workplace. They assist the EDI Manager to promote awareness of ED&I issues throughout Riverside, helping to embed a culture of fairness and respect for both customers and colleagues.
- Equality impact assessments (EIAs) are completed when policies are written and reviewed, with our toolkit ensuring there is no potential for unintended discrimination and unequal impact on customers who are affected by the policy or accompanying procedures.
- EIAs are also completed on all new and revised people policies and consultation takes place with the EDI Manager and the colleague network chairs to ensure there is no potential for unintended discrimination and unequal impact on colleagues.
- People Services also have a supportive role in their team, with one of their People Experience Advisor roles being dedicated to ED&I, ensuring the colleague perspective is always taken into consideration.



C43. How does the housing provider support the physical and mental health of its staff?

Our colleague health & wellbeing is extremely important and something we take very seriously as an organisation. We have a dedicated People Experience Team to help drive our colleague wellbeing agenda.

Whether working on the frontline, in an office, or working from home, work shouldn't come before wellness, and our health and wellbeing support is available to everyone whenever it's needed.

We have many policies in place to help guide and support our colleagues with their physical and mental wellbeing such as our workplace stress policy, health surveillance policy, reasonable adjustments and DSE policies. We also have guidance and support for bespoke health matters such as fertility.

In addition to our policies, our colleagues are given two volunteering days per year to support their community or a cause close to their heart. We also have our Employee Assistance Programme supported by AXA, plus we can offer additional financial assistance in times of need when it matters most, via our own in-house charity 'Workplace Trust' which is fully funded by colleague donations direct from their salary tax free.

In addition, we have a number of wellbeing champions across the business who are there for colleague support and signposting as well as several peer support groups which have a clear focus on physical and mental wellbeing. These groups have helped colleagues through life changing experiences such as cancer, bereavement, menopause, and parenthood.

We also have a wide range of initiatives and support networks available to all colleagues including our Enable staff group which supports colleagues who have a disability or illness and promotes wellbeing across the group.

Our annual colleague surveys have a bespoke section dedicated to health and wellbeing with clear action plans to support the findings.

Our wellbeing hub is available on the RIC and linked to the five ways to wellbeing. The hub provides colleagues with bespoke support to help colleagues connect, stay active, learn, work smarter and give back. With a focus on staying mentally and physically fit and healthy it has a wealth of information available at the touch of a button to encourage users to take responsibility for their own wellbeing.

C44. How does the housing provider support the professional development of its staff?

We have two main routes for colleagues to access professional development qualifications and programmes; apprenticeship and professional sponsorship.

- Apprenticeships are fully funded work-based, pragmatic training courses that provide nationally recognised qualifications and certificates from entry to master's level.
- Professional Sponsorship is for those formal qualifications that cannot be completed as an apprenticeship. For example, they may be niche or brand new to the sector. For requests outside our fully funded offering, colleagues can apply for a study grant of up to £1,500 per year for three years.

SUPPLY CHAIN

C45. How is social value creation considered when procuring goods and services. What measures are in place to monitor the delivery of this Social Value?

We ask a weighted qualitative question as part of our tender process on social value, inviting contractor or suppliers tendering for work to submit a social value proposition as part of their bid.

Riverside's work in social value will align with the priorities of the Group-wide Communities and Livelihoods Strategy and the Riverside Foundation, which are:

- prevent evictions and homelessness by proactively working with customers to sustain their tenancies
- support the livelihoods of our customers through projects that provide advice and support and build capacity for people to improve their own lives – going beyond the traditional landlord service
- promote community resilience and empowerment by supporting new and existing voluntary groups who are trying to make life better in our neighbourhoods.

We want a coordinated approach to social value that will bring maximum opportunities and benefits to our customers and communities to support their economic prosperity, health and wellbeing, and independence. We want to ensure we can genuinely measure the impact of our social value projects and services and be confident in communicating this story to our customers, staff and stakeholders.

In some instances, localised contractors work closely with residents and staff to form a



'Local Board' who make decisions on social value donation at a local level. One example of this is regeneration on the Isle of Dogs working with the contractor Mount Anvill. Here, the Local Board agreed on creating employment and training opportunities, enhanced outdoor space and donation to a local charity.

C46. How is sustainability considered when procuring goods and services? What measures are in place to monitor the sustainability of your supply chain when procuring goods and services?

Before we commit to using a new supplier, they have to complete an eligibility questionnaire with one of the questions as follows:

"Has your organisation been convicted of breaching environmental legislation, or had any notice served upon it, in the last three years by any environmental regulator or authority (including local authority)?"

For high value contracts, with the greatest environmental impact, a question will be asked around what they are doing to reduce carbon emissions and any other initiatives they may have. This will carry a weighting of at least 5%.

Depending on what is being procured, specifications will be included to achieve environmental improvements e.g, fleet procurement.

Get in touch or find out more

 www.riverside.org.uk
email: info@riverside.org.uk
Follow us on X (formerly known as Twitter)
[@RiversideUK](https://twitter.com/RiversideUK)

 **Customer Service Centre**
24 hours, **365** days a year. So you can call
at the weekend or even on Christmas Day
0345 111 0000

 Speak to a member of our team

 We are happy to accept **Relay UK** calls.

The Riverside Group Limited

Registered Office:
2 Estuary Boulevard,
Estuary Commerce Park,
Liverpool L24 8RF

A charitable Registered Society under
the Co-operative and Community
Benefit Societies Act 2014.
(Reg No 30938R)

October 2024

Details correct at time of publishing
TRG1006-ARC1024