

GOVERNANCE DECISION, ASSURANCE & ACTION MAP

BOARD

Final approval and accountability

STRATEGY & PLANS

Strategy, corporate plan and annual business plan

FINANCE

Financial plan, budget, treasury, loans and accounts

RISK & INVESTMENT

Risk appetite, risk plan and major proposals

GOVERNANCE & PEOPLE

Framework, compliance, appointments and pay

AUDIT AND RISK COMMITTEE

Independent assurance

KEY ACTIONS

- Report annually on internal-control effectiveness
- Approve audit plans, fees and engagement terms
- Track audit actions and significant weaknesses
- Review the Risk Plan and recommend strategy changes

ASSURE • APPROVE • RECOMMEND

CORPORATE FINANCE, TREASURY & INVESTMENT COMMITTEE

Financial and investment scrutiny

KEY ACTIONS

- Review business plan, budget and stress testing
- Monitor performance, liquidity and covenants
- Recommend treasury, funding and major repairs
- Challenge investment cases and post-investment reviews

SCRUTINISE • MONITOR • RECOMMEND

CUSTOMER COMMITTEE

Resident outcomes and compliance

KEY ACTIONS

- Monitor housing, repairs and resident outcomes
- Assure Consumer Standards compliance
- Track complaints, scrutiny and You Said, We Did actions
- Approve delegated policies, priorities and write-offs

ASSURE • APPROVE • ESCALATE

PEOPLE AND GOVERNANCE COMMITTEE

People, leadership and governance

KEY ACTIONS

- Oversee people strategy, culture, EDI and capability
- Manage Board succession, recruitment and effectiveness
- Track governance improvements, compliance and pensions

OVERSEE • APPROVE • RECOMMEND

Board retains final accountability. Committees act within delegated authority and escalate significant risks, control failures and matters outside appetite.