

Annual Performance Report 2026



Homes for the life you want to live

Our mission is to build partnerships and trust with our customers by delivering excellent services, providing safe homes and communities, and supporting engaged colleagues who are committed to creating places where people can feel proud.

Throughout the year, we have remained focused on:

- Delivering excellent housing services.
- Investing in safe, energy-efficient homes.
- Supporting customers through financial hardship.
- Strengthening neighbourhoods and communities.
- Listening to customer feedback and improving services.
- Delivering value for money.

This report includes:

- Performance information submitted to the Scottish Housing Regulator through the Annual Return on the Charter (ARC).
- Three-year performance trends.
- Comparisons with other social landlords across Ayrshire and Dumfries & Galloway.
- Examples of how customer feedback has influenced service improvements.
- Highlights from our work supporting customers and communities

For more information and to compare our performance with other social landlords, visit the Scottish Housing Regulator's website by scanning the QR code:





Supporting customers and providing homes

At Riverside Scotland, providing a home is only the beginning. Throughout 2025/26, we continued to support customers to access housing, sustain tenancies, improve wellbeing, and build positive futures.

Let
120
Homes

Housed
46
People experiencing
homelessness

Undertook
673
Proactive customer visits

37
Estate Walkabouts to engage
with customers and identify
local priorities

Housing First for Families

Our award-winning Housing First for Families programme continued to deliver exceptional outcomes for vulnerable households throughout Ayrshire and Dumfries & Galloway.

46

Families
were supported into
permanent accommodation

The programme achieved

100%

tenancy sustainment rate

The service
expanded into

**Dumfries and
Galloway**

15

Dumfries families now
supported by a Housing First
for Families Officer

This innovative model reduces the reliance on temporary accommodation and helps families sustain successful tenancies for the long term. Families reported improved wellbeing, confidence, and housing stability.

Recognition

The success of Housing First for Families was recognised nationally:

- Winner of the CIH Scotland Excellence Award for Housing-Led Approach to Ending Homelessness 2025
- Representation at the Homeless Network Scotland Conference 2025
- Shortlisting in the tenancy sustainment category at the AICO Community Awards 2026.



Helping customers through the cost of living crisis

Supporting customers through ongoing financial pressures remained a priority throughout the year. Through specialist advice, partnership working, and targeted support, we helped customers maximise income and access essential assistance.

180

successful benefit and financial support claims generated £579,758.35 for customers

The Riverside Group Helping Hands Fund distributed

£8,895

in emergency support

£8,281

was secured through Housing Associations' Charitable Trust fuel vouchers

Seasonal support

was provided through our Winter Help and Support Guide

Beds and bedding

received through our Bed Poverty Fund partnership with Bell Group and James Frew

124
Children

living in a Riverside Scotland home received a Christmas present through our Christmas Gift Campaign

Housing Perks

This year, we launched a pilot of Housing Perks, a free app offering discounts, savings, and practical support to help customers manage household budgets.

In its first six months:

- **400** customers downloaded the app.
- Customers spent over **£25,000** through the platform.
- Savings of over **£1,000** were generated.

Customers can choose to direct savings towards rent payments or rent arrears, supporting financial resilience during challenging economic times.





Investing in Communities

We continue to invest in communities beyond housing management by supporting local initiatives, strengthening partnerships and creating opportunities that improve wellbeing, community pride and neighbourhood sustainability.

91.8% of customers are satisfied with Riverside Scotland's contribution to neighbourhood management.



Community Funding

During 2025/26, we awarded £2,690 in community funding to support local organisations and community events, including:

- DinthePark and the Santa Run in Drongan
- APatchaeland Winter Wonderland, Dumfries
- Bourtreehill and Broomlands 50th Anniversary Celebration
- Pennyburn Parent and Community Group Easter Event

Community Partnerships

Through community benefit clauses and partnerships with contractors including Bell Group and Union Technical, we delivered a range of additional benefits directly into our communities.

Highlights included:

- £1,000 donation to the Drongan Grassroots Group
- Redecoration of The Playz Community Centre, creating opportunities for three unemployed young people
- New carpeting and furniture in all common areas at Hawthorn Place Retirement Living scheme providing a space where customers can socialise and host events
- Support for a customer following a house fire
- Supporting PRYDE with the installation of NHS Breathing Space benches in Pennyburn
- A community skip day that removed more than four tonnes of waste
- Refreshments for local community events
- Support for community litter-picking initiatives
- Participation in school careers fairs to promote careers in housing.





Celebrating Community Pride

We recognise and celebrate the positive contributions tenants make to their neighbourhoods. Our Garden of the Week and Harbourside in Bloom competitions highlighted the pride residents take in their homes and outdoor spaces while helping to create attractive and welcoming communities.

We also marked Scottish Housing Day 2025, promoting the importance of strong communities, neighbourliness and local pride.



Neighbourhood Planning and Local Offers

Our Neighbourhood Planning approach helps ensure services reflect local priorities and community aspirations.

Neighbourhood priorities are identified through customer surveys and ongoing engagement, with plans developed alongside customers, local authorities, community organisations and other stakeholders.

During the year, we introduced Local Offers, providing customers with clear information about commitments, progress and service improvements in their neighbourhoods. Regular updates are shared through our **Word on the Street** newsletter, increasing transparency, accountability and customer influence.



Listening to Customers and Improving Services

Customer feedback remains central to how we develop and deliver services. Throughout 2025/26, we continued to strengthen opportunities for customers to influence decisions, share their experiences and help shape service improvements.

Our Listening to You webpage demonstrates how customer feedback directly informs service changes and highlights improvements made in response to feedback.

A dedicated Complaints Officer continues to play an important role in identifying trends, supporting early resolution and ensuring lessons learned are embedded across services. Flexible working arrangements, including evening contact, helps ensure all customers can share feedback at a time that suits them.



Service Improvements Driven by Customer Feedback

By listening, learning and acting on feedback, we continue to improve services and ensure customers remain at the heart of decision-making.

Introduced a new
Customer Care Policy
shaped by customer feedback

Expanded access through
LiveChat services

Provided direct contact details for
Tenant Partners

Maintained a
24-hour
customer service centre

Shared
quarterly performance
information through our
Word on the Street newsletter

Introduced a
bi-annual newsletter
for factored owners

Customer Voice and Influence

We are committed to ensuring customers feel heard, valued, and empowered and have meaningful opportunities to influence the services they receive and the communities in which they live. Our **Customer and Community Engagement Officer** plays a key role in **strengthening relationships between Riverside, tenants and local communities.**

Customers engaged with Riverside through a range of forums, including:

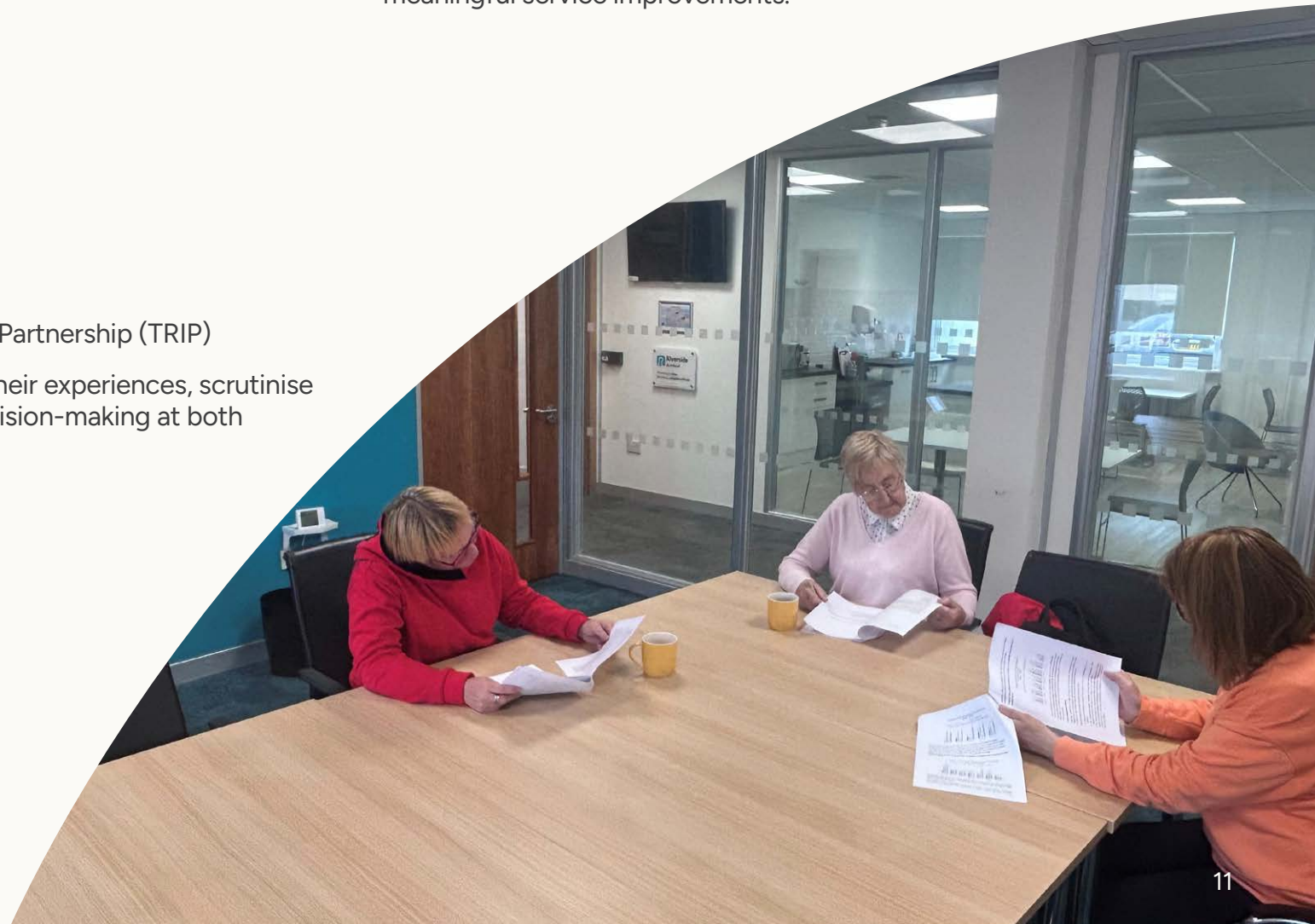
- Customer Sounding Board
- Service Improvement Group (SIG)
- Tenant Representative on our Board
- Tenants and Residents Associations
- Estate Walkabouts
- Annual Rent Consultation
- Riverside's Tenant and Resident Influence Partnership (TRIP)

These opportunities help customers share their experiences, scrutinise services, contribute ideas and influence decision-making at both local and national levels.

Service Improvement Group (SIG)

The Service Improvement Group continued to play a significant role in ensuring customer voices influence service development and improvement.

Building on its review of complaints handling, the group worked with Riverside colleagues to monitor progress against agreed improvements and provided valuable customer insight on service standards, communication, and customer experience. Their feedback has helped ensure that lessons learned from complaints are translated into meaningful service improvements.





Anti-Social Behaviour Review

A key focus during 2025/26 was a comprehensive review of our approach to anti-social behaviour (ASB). The group examined communications, policies and processes before developing recommendations designed to:

- Improve communication and customer understanding
- Strengthen partnership working
- Streamline service processes
- Embed trauma-informed approaches
- Increase awareness of available support services

SIG members presented their findings directly to Board members, providing customers with an opportunity to influence strategic decision-making.

Policy Review

The group also reviewed several key policies, ensuring customer experience informed policy development. These included:

- Safeguarding Adults Policy
- Safeguarding Children Policy
- Domestic Abuse Policy
- Customer Influence and Accountability Policy
- Customer Care Policy

The SIGs continued involvement has strengthened our approach to customer engagement and helped ensure customers have meaningful opportunities to influence how services are designed, delivered and improved.

	RS 25/26	RS 24/25	RS 23/24	Scottish Average	Local Housing Association Average	Local Council Average
% of tenants satisfied with the overall service	87.1	87.1	68.4	87.6	85.3	91.2
% of tenants who felt their landlord is good at keeping them informed about their services and outcomes	98.2	98.2	74.1	91.4	89.6	93.3
% of tenants satisfied with the opportunities to participate in the landlord's decision making	97.7	97.7	64.6	88.1	88.4	94.6

This year's results demonstrate particularly strong performance in customer communication and tenant participation, reflecting our commitment to ensuring customers have a genuine voice in shaping services and neighbourhoods.

Tackling Anti-Social Behaviour

We continually review and improve our approach to tackling anti-social behaviour (ASB) to ensure it reflects the needs of our communities

In 2025 our Tenant Service Improvement Group undertook a detailed review of Riverside Scotland’s approach to tackling anti-social behaviour detailed in the Customer Voice and Influence section of this report.

	RS 25/26	RS 24/25	RS 23/24	Scottish Average	Local Housing Association Average	Local Council Average
% of antisocial behaviour cases resolved within the last year	94.2	89.9	86.3	93.1	90.5	89.5



Providing Value for Money

We recognise that customers want assurance that their rent is being invested wisely. Throughout 2025/26, we remained committed to providing quality services, maintaining affordable rents, and investing in the areas that matter most to customers.

88.5%

of customers think their rent represents value for money

54.8%

of customers received help towards their housing costs during the year

Rent Consultation 2026/27

Listening to customer views is a key part of our annual rent-setting process. During this year's consultation, we received 283 responses, representing 11.34% of tenants. Feedback showed strong support for our approach to balancing investment in homes and services while keeping rent increases as low as possible.

Consultation results showed:

- 87.3% supported applying the lowest possible rent increase.
- 88.34% agreed with our proposed investment priorities.
- 67.14% reported no concerns about affording their rent.
- 5.3% requested support from our Income Collection Team or Affordability Officer.

The main issues raised by customers included repairs and upgrades, estate improvements, landscaping, and support for vulnerable tenants. After considering all feedback, our Board approved a rent increase of 5.7% for 2026/27.

Rent in Action

As part of the 2025/26 rent increase, £73,000 was ringfenced for community improvements and enhanced customer support. This investment delivered tangible improvements across our neighbourhoods, including:

- Fencing replacements and essential tree maintenance.
- Community skip days.
- Parking improvements in Pennyburn.
- Three landscaping enhancement projects.
- Additional support for customers affected by the cost-of-living crisis.



Rental Performance

Our rental income helps fund the services, improvements and support that customers rely on every day. We continued to focus on maximising rent collection, reducing empty homes, and helping customers sustain their tenancies. Through our continuous improvement work we reduced average re-let times by 14 days.

	RS 25/26	RS 24/25	RS 23/24	Scottish Average	Local Housing Association Average	Local Council Average
% of rent due collected in the previous year.	99.8	101.3	99.7	99.7	99.6	99.4
% of rent due not collected through homes being empty in the last year.	0.4	0.5	0.6	1.1	0.4	0.9
Average length of time in days taken to re-let homes in the last year	17.5	31.5	32.3	51.7	21.8	40.3

Rent Comparison

The table below compares Riverside Scotland's average weekly rents over the last three years with the Scottish average, local housing association average and local council average for different property sizes.

	RS 25/26	RS 24/25	RS 23/24	Scottish Average	Local Housing Association Average	Local Council Average
1 apartment	£81.44	£72.82	£68.25	£91.63	£86.06	£77.88
2 apartment	£103.19	£92.57	£86.79	£98.61	£95.08	£87.24
3 apartment	£113.20	£101.93	£95.59	£101.42	£110.59	£89.48
4 apartment	£123.56	£110.96	£104.02	£110.33	£120.94	£92.97
5 apartment	£133.42	£120.05	£112.50	£121.71	£132.51	£96.74



Investing in Safe, Quality Homes

Providing safe, warm and well-maintained homes remains at the heart of everything we do. Throughout 2025/26, we continued to invest significantly in improving our homes, enhancing energy efficiency, and maintaining quality standards for our customers.

Investment in Homes

During the year, we invested £3 million in improving the quality, safety and energy efficiency of our homes. Planned improvement works included kitchen, bathroom, roof, window and door replacements, alongside wider energy efficiency upgrades.

As a result of this ongoing investment:

93.5% of our homes met the Scottish Housing Quality Standard (SHQS).

These improvements help ensure customers continue to live in safe, comfortable homes that meet modern standards and support long-term sustainability.

Energy Efficiency

Improving energy efficiency remains a key priority as we work to reduce fuel poverty, lower running costs for customers, and reduce carbon emissions.

During the year, we continued to make progress towards meeting the Energy Efficiency Standard for Social Housing (ESSH) through targeted investment and improvement programmes.

Our commitment to improving homes was recognised nationally when Riverside Scotland won Large Scale Project of the Year at the Scotland Energy Efficiency Awards 2026 for the Pennyburn retrofit project.

Delivered in partnership with Union Technical Services, the first phase of the £1.4M project involved significant investment to improve the energy performance of homes in Pennyburn, Kilwinning. The programme included a range of energy efficiency upgrades designed to enhance comfort, reduce energy consumption and help customers manage rising energy costs.

Customers have reported a “night and day difference” in the warmth and quality of their homes following the improvements, highlighting the positive impact the project is having on customers’ wellbeing and quality of life.





Repairs and Maintenance

A reliable repairs service is one of the most important factors influencing customer satisfaction, and we remain focused on providing a responsive, high-quality service.

During 2025/26 we completed:

- **7,837** repairs
- **2,400** emergency repairs
- **5,437** non-emergency repairs

93.1% were completed right first time

We continue to work closely with our responsive repairs contractor, Bell Group to improve performance, strengthen communication and identify opportunities for service improvement. Monthly contract review meetings focus on complaints, recurring issues, customer feedback and performance outcomes, ensuring action is taken quickly where improvements are needed.

This collaborative approach helps deliver better outcomes and a more consistent experience for customers.

Supporting Independent Living

Independent living is important to many customers, particularly those with changing health or mobility needs.

Working alongside Scottish Government-funded programmes, we continued to provide home adaptations that enable customers to live safely, comfortably and independently within their own homes for longer.

£357,000
of adaptations



Repairs Performance

Providing a responsive and reliable repairs service remains a key priority for Riverside Scotland. We continue to focus on improving repair completion times and delivering the high-quality service our customers expect.

	RS 25/26	RS 24/25	RS 23/24	Scottish Average	Local Housing Association Average	Local Council Average
% of homes meeting SHQS	93.5	92.2	89.3	89.5	90.9	95.9
Average number of hours to complete emergency repairs	4.4	3.8	4.7	3.5	2.7	2.2
Average number of days taken to complete non-emergency repairs.	20.5	15.3	13.1	8.8	7.8	8.1
Percentage of reactive repairs completed right first time.	93.1	83.1	83.3	95.3	96.1	93.1
Percentage of tenants who have had repairs in the last 12 months who were satisfied with the repairs and maintenance.	82.8	82.8	75.0	88.1	85.8	94.1

Continuous Improvement and Service Innovation

At Riverside Scotland, we are committed to continually improving how we deliver services. During 2025/26, we strengthened this commitment through the introduction of a structured Continuous Improvement Programme and Process Management Framework aligned to our OWNIT values.

The programme helps us identify opportunities to simplify processes, improve performance, enhance customer experience, and deliver greater value for money.

Transforming the Empty Homes Process

One of our most significant achievements this year was the transformation of our empty homes process.

Through the delivery of 23 improvement actions, we reduced average re-let times from 31.5 days to 17.5 days, helping customers move into homes more quickly while reducing rental loss and improving efficiency.

Driving Better Outcomes

The Continuous Improvement Programme has also helped us to:

- Improve communication with customers.
- Strengthen contractor management and oversight.
- Introduce digital solutions and automation.
- Enhance collaboration across teams.
- Improve service delivery across repairs, allocations, adaptations and void management.

By embedding a culture of continuous improvement, we are making services easier to access and delivering better outcomes for customers every day.



Developing Future Talent

Supporting future careers in housing is an important part of creating sustainable communities and developing the workforce of tomorrow.

We created two new Modern Apprenticeship opportunities in Housing and Business Administration, providing local young people with practical experience, training, and career development opportunities within the housing sector.

These opportunities form part of our wider commitment to investing in people and developing the skills needed to deliver excellent services in the future.



Awards and Recognition

The commitment, expertise and passion of our colleagues, customers and partners continued to be recognised throughout 2025/26 through a range of prestigious industry awards and accolades. These achievements reflect the positive impact of our work, our focus on delivering high-quality services, and our dedication to supporting thriving communities. We are proud of the recognition received during the year, which highlights the collective efforts of everyone who contributes to Riverside Scotland's success.

- Winner CIH Scotland Excellence Award for Housing-Led Approach to Ending Homelessness 2025.
- Winner CIH Scotland Excellence in Leadership Award 2025.
- Winner Large Scale Project of the Year, Scotland Energy Efficiency Awards 2026.
- Shortlisted for CIH Scotland Housing Association of the Year 2025.
- Shortlisted for CIH Scotland Excellence in Tenant Scrutiny 2025.
- Shortlisted in Tenancy Sustainment category at AICO Community Awards 2026.
- Shortlisted at SHARE Awards 2026.





Financial Summary

During 2025/26, we continued to operate in a challenging economic environment. While inflation has begun to ease, rising costs across key areas of our business, including insurance, property investment, repairs and maintenance, have continued to place pressure on our finances. At the same time, many of our customers have remained affected by ongoing cost of living challenges.

In response, we have remained focused on directing our resources where they can make the greatest difference to our customers. As part of this approach, the Board took the decision to pause new development activity and prioritise investment in existing homes, services and support for current tenants.

We also secured further funding from the Riverside Foundation, enabling us to extend the Affordability Officer role. This service continues to provide valuable support to customers experiencing financial hardship, helping them to access advice, maximise income and manage household costs.

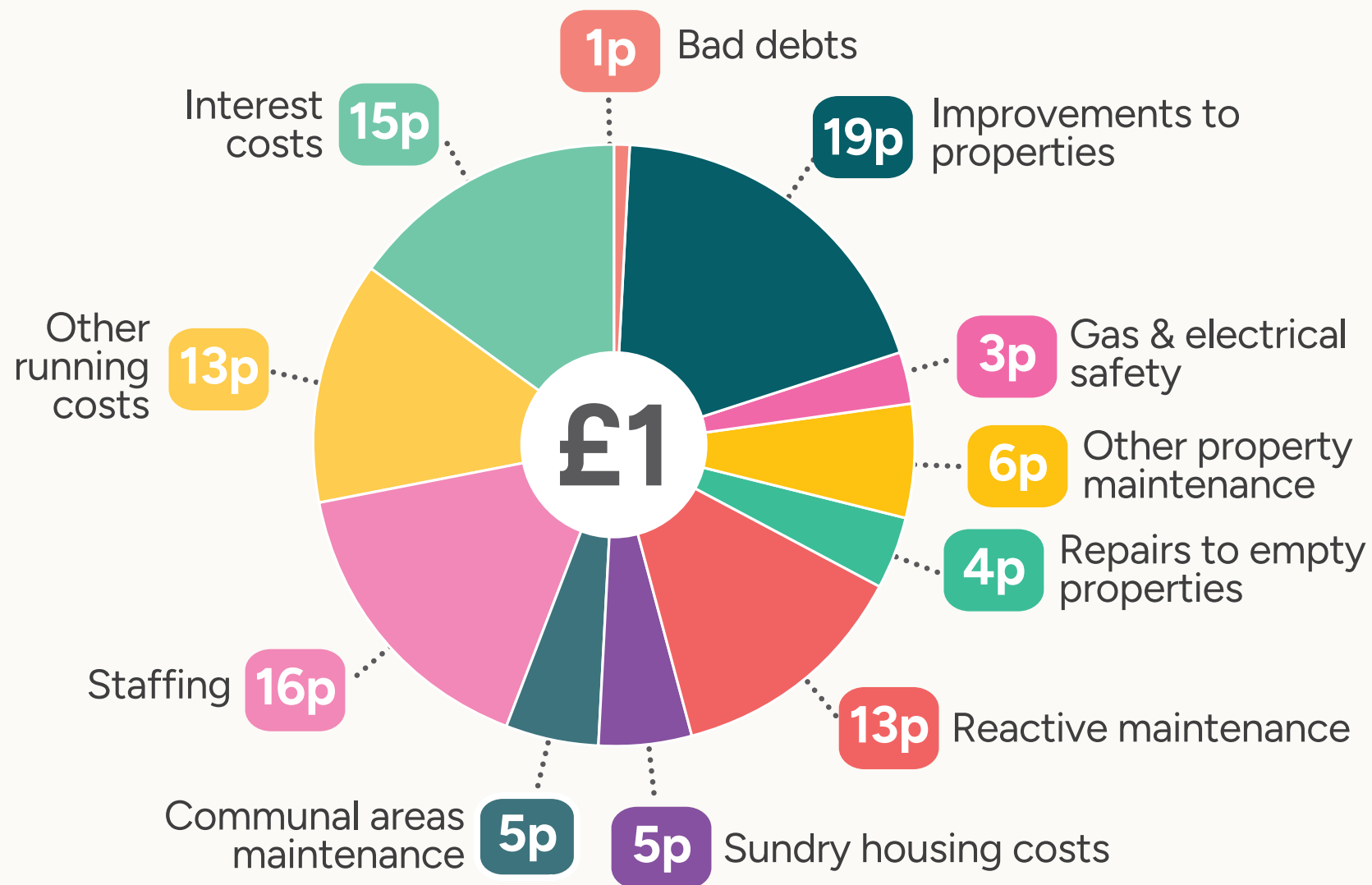
Despite the difficult economic backdrop, the strong financial foundations built over previous years have enabled us to continue delivering high-quality services, investing in our homes and communities, and supporting our colleagues.

We delivered a very strong financial performance during the year, generating a surplus of **£2.7 million** and increasing our total reserves to **£34.1 million** as at 31 March 2026. This strong financial position provides us with the capacity to continue investing in our homes, services and communities, ensuring we can meet the needs of our customers now and in the future.

Year ended 31 March	2023	2024	2025	2026
	£000	£000	£000	£000
Turnover	12,055	13,265	13,782	14,604
: Less Operating Costs	(6,281)	(6,854)	(7,555)	(7,827)
Surplus before Depreciation and Interest	5,774	6,411	6,317	6,777
: Less Depreciation	(1,519)	(1,667)	(1,762)	(2,213)
: Less Net Interest	(1,534)	(2,165)	(1,762)	(1,816)
Surplus / (Deficit) before Taxation	2,721	2,579	2,703	2,748

Year ended 31 March	2023	2024	2025	2026
	£000	£000	£000	£000
Fixed Assets –				
Net cost of houses and equipment owned by the association	108,824	111,675	112,971	113,968
Investments	0	0	0	0
Current Assets –				
Money in the bank and money owed to the Association	1,012	1,537	783	945
Total Assets	109,836	113,212	113,754	114,913
: Less Creditors –				
Money owed by the Association including loans	(83,785)	(84,582)	(82,421)	(80,832)
Net Assets	26,051	28,630	31,333	34,081
Share Capital & Reserves –				
Surpluses made to be used to maintain existing homes	26,051	28,630	31,333	34,081

How every £1 of rent is being spent





Thank you to all our customers, colleagues, partners and communities who have helped shape another successful year for Riverside Scotland. Together, we remain committed to creating places where people can feel safe, supported and proud to call home.

Part of The Riverside Group Limited

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