# Our Corporate Plan 2020-23 People Homes Places





#### Our Corporate Plan 2020-23



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### Introduction

# This is our Corporate Plan. It sets out our objectives and targets for the three year period from April 2020.

The plan is evidence-based. It has been developed in consultation with a range of stakeholders including colleagues, Board members and customers. We have also discussed this plan with our local authority partners and the Scottish Housing Regulator to ensure that there is a strategic fit locally and across Scotland. Our Board and colleagues have considered our characteristics and performance, and analysed the context in which we operate and the changes we are facing.

The plan looks outward, with strategic ambitions to invest in our existing homes, provide more new homes and deliver value for money, ensuring that all of our homes are affordable. It outlines our support for the Scottish Government by participating in the transition to rapid rehousing and Housing First, playing our part to end homelessness. At a customer level, we focus on our commitment to improving our service offer and make customer satisfaction a key priority.

The plan follows a period of major organisational change, during which we have adopted a new operating model and ways of working. These changes have brought new challenges, and so the plan sets out how we will continue to refine and consolidate our services within this context.

Our Corporate Plan does not represent a major departure in our overall strategic direction, there is a strong thread of continuity between this plan and our last corporate plan as the key themes and priorities remain very similar. We have identified three main objectives:

People at our heart	We will improve the quality of service provided to our customers, delivered by engaged and fulfilled colleagues. We will do more to sustain tenancies and provide secure homes to those who do not have one.
Homes for the Future	We will raise the standard of our homes and consider every option for those that may not be fit for the future. We will continue to build and grow to help address the housing crisis.
<b>Places</b> to thrive in	We will align our investment in homes and services to have a positive impact on the places in which we work, with a particular focus on helping those customers who face the greatest challenges.
This plan identifies at a b	iah level how we will deliver these objectives and the outcomes we want to achieve. It is the

This plan identifies at a high level how we will deliver these objectives and the outcomes we want to achieve. It is the starting point for more detailed planning including:

Business plan	Setting out the resources required to deliver our objectives and key financial targets over a thirty-year period.
Delivery plan	Describing in more detail the specific activities which will help us achieve our objectives, identifying who is accountable for delivering them and when they will be achieved.
Local plans	Setting out our objectives, investment plans and change activities for the places and communities within which we work.







Transforming **lives** Revitalising **neighbourhoods** 



We Care

We are Courageous



We are Trusted

### About us

We are part of the Riverside, as a direct subsidiary of The Riverside Group Limited, which is a charitable housing association that was founded in Liverpool in 1928. Riverside now has over 56,000 homes, making it one of the largest housing associations in the UK. We joined the Group in 2011 and currently own just over 2,300 homes. We share Riverside's purpose to provide homes and wider support services for those in need. Together, our vision is '**transforming lives, revitalising neighbourhoods**'.

We have the following characteristics:

Clear social purpose underpinned by strong values	Everything we do is driven by a clear social purpose, enshrined in our rules and underpinned by our values: <b>We Care, We are Courageous, We are Trusted</b> . Our values underpin a strong commitment to equality, diversity and inclusion.
A long-established housing association	Originally formed in 1993, initially we were based solely in North Ayrshire. Following stock transfers in East Ayrshire and Dumfries & Galloway, our area of operation has grown, but our desire to have strong and meaningful links with our communities and local partners has always remained.
A developing organisation	As well as investing in the properties we already own, we have always had an ambition to build new homes to increase the supply of social housing. Since joining Riverside, we have grown by just over 5 % , and increased the number of neighbourhoods in which we operate.
Geographically spread, but with significant 'clusters' of activity	Whilst we operate across three local authority areas, the majority of our homes are clustered across just a few key towns. This enables us to have a local presence and strong ties with partner agencies, something which this plan seeks to build upon further.
A customer-centred approach	We pride ourselves in taking a responsive, caring approach, always striving to achieve the best outcomes for our customers. We have a hugely dedicated staff team who have a wealth of experience built up over many years. By expanding our services to include more specialist services we aspire to meet our customers' needs for the long term.



#### Our area of operation

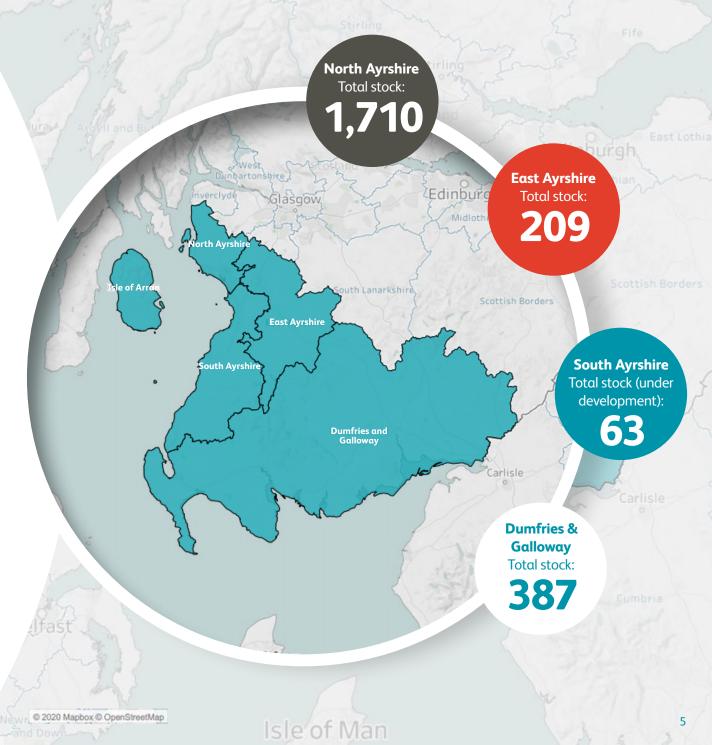
With almost three quarters of our homes located in North Ayrshire, we face a number of specific challenges. The average house in North Ayrshire is worth less than 75% of the average Scottish home; the population is both an aging one and in decline as people migrate elsewhere; and, there is deep-rooted deprivation. In fact, North Ayrshire has areas (where we own homes) that are among the 5% most deprived within Scotland, according to the Scottish Index of Multiple Deprivation 2020.

The remainder of our stock can be found in East Ayrshire and Dumfries and Galloway. Both of these council areas also have an ageing population and pockets of deprivation, in fact, 91% of the homes we own in these local authority areas fall within the 20% most deprived areas of Scotland.

South Ayrshire sits at the heart of our operating area and, as such, we have been engaging with South Ayrshire Council around ways that we can assist with meeting housing need in the area. The result of this activity is that we have recently commenced our first development of 63 new homes in Dundonald.

Working closely alongside all four local authorities is key to our approach, however, these underlying characteristics both shape and limit the choices we can make.

Whilst demand for our homes is still strong, there are certain property types and locations that may cause some concern in the longer term. Within the life of this plan, we will begin to form a response to these concerns, carefully considering all available options. Value for money is central to our thinking and where we can drive improvement we always will, however, we will not compromise services or the investment in properties received by our customers to achieve better profitability or greater growth. Our social purpose is and will remain our touchstone.



### **Context: how did we get here?**

We are heavily influenced by our political, social and economic contexts, trying to shape them where we can.

Over the next three years there are a number of issues which will influence how we work:

- A political landscape that suggests diverging paths between Scotland and the rest of the UK.
- Whilst a Holyrood election is due to take place in May 2021 there is no certainty around if or when the long-debated indyref2 might take place.



- The national and local response to, and recovery from, the COVID-19 pandemic including the short and longer term impact it has on our customers, contractors and our business plan.
- An uncertain post-Brexit economic outlook, with significant implications for housing markets.
- An ongoing housing crisis, with a particular impact on opportunities for younger households and, for a second year running, a rise in homeless applications in Scotland.
- Major changes to building safety regulation and consumer standards in the aftermath of the Grenfell Tower tragedy.

- The climate emergency and Scotland's ambition to have net-zero emissions of all greenhouse gases by 2045, which will be increasingly linked to building regulations and the current and emerging Energy Efficiency Standards for Social Housing.
- The greater prevalence of technologies, which could allow us to build smarter, create more energy efficient homes and support the use of green energy within our communities.
- The profound impact of welfare reform and austerity on the income of our customers, and the pressure this has created on support services through the increasing demand for them at a time of budgets cuts and funding reductions to these partner organisations.





# As part of our evidence gathering, we have consulted extensively.

- The local housing market conditions and the impact of lower local authority rent levels.
- An ageing population profile across all of our local authority areas, with a higher prevalence of disability, health and vulnerability issues than the Scottish national average.
- Rising customer expectations, driven by digital technology.

We recognise that our operating environment can change very rapidly, and we need to be flexible to ensure we can respond where this happens. This is the key to being a successful long-term business, and the reason we will continue to scan the horizon and review our priorities each year.

We are also self-aware, with a good understanding of our strengths and weaknesses. In preparing this plan, we have undertaken detailed analysis to provide a comprehensive picture of our customers, homes and neighbourhoods. Combining this with a review of our performance, we have developed a clear view of the priorities we need to address. This plan reflects the outcome of wide-ranging discussions held with our Board, our customer panel and colleagues over a period of months. We have held regular discussions with our parent, Riverside, as well as met with local authorities and the Scottish Housing Regulator. This plan includes the key themes that have emerged, translated into the activities set out under each of the objectives. Through this approach we have gained valuable insight.





## People at our heart

#### We will improve the quality of services provided to our customers, delivered by engaged and fulfilled colleagues. We will do more to sustain tenancies and provide secure homes to those that do not have one.

Three years ago we set out to completely transform the ways in which we operate in order to deliver the best possible service to customers and become a leading provider in tackling and preventing homelessness.

We have made great strides, with a series of major change initiatives now in place including:

- re-shaped frontline, repairs and maintenance, and central services.
- the launch of a refreshed set of values and new working practices.
- the development of a comprehensive Customer Plan.
- agreement of investment funding over a sustained period of time to allow us to plan works more effectively.

We have also introduced a tenancy sustainability team to offer a greater range of advice and assistance to our customers and agreed a new strategy for customer involvement. However the progress we have made is just the start. We are not yet where we want to be, especially with only three quarters of customers telling us that they are satisfied. To address this we need to complete a fundamental shift in the way in which we work with our customers to provide a more engaging experience where problems are anticipated and prevented, and where customers can access their personal information at the click of a button at a time that suits them. When customers do contact us, they need to be able to do so quickly and easily using their preferred method, confident that their issues will be resolved 'first time'. We also need to encourage more customers to get involved and influence our services, ensuring that we provide feedback to demonstrate how we have listened and responded.

This means we need to enhance our online services, creating an offer for self-service, whilst continuing to improve alternative methods of contact to ensure that we meet the range of preferences and the needs of our customers. We must continue to develop services that both prevent homelessness for our own, more vulnerable customers, and help those without a home to find one which is secure, sustainable and meets their household's needs.

These are ambitious goals, and we will only achieve them by employing the right colleagues who live our values, develop their capabilities and are equipped to do the job in an increasingly flexible way.



Over the next three years we will:

- Improve the quality of service provided to our customers by accelerating the shift to a more preventative approach, improving satisfaction with our repairs service, and offering new online options for customers wishing to self-serve.
- Support the transition to rapid rehousing working with local authorities to maximise our contribution.
- Sustain tenancies more effectively, seeking creative sources of funding or working in partnership with others to deliver services that enable people to live for longer within their own home.
- Become the workplace 'to be', where talented colleagues choose to join, stay and recommend us. A place where our people feel trusted and empowered to give their best for our customers, each other and themselves.



#### Improve the quality of service provided to our customers

Open and inclusive engagement	Introduce new service standards to reflect new ways of working, engaging with our Customer Panel and Registered Tenant Organisations to ensure customers are given the opportunity to influence how our services are delivered.
	Continue to grow and use our Customer Panel so that at least 10 % of our customers have their say in all decision making relating to our services.
Proactive approach to customer service	Anticipate and resolve customer issues before they escalate, providing added value wherever possible by facilitating opportunities to access wider services.
	Embed a culture of proactive customer service based on the principles of a person-centered approach.
	Extend the use of online and social media content to share information, reducing the need for customers to contact us.
High quality, reliable repairs service	Increase the number of repairs appointments kept, provide customers with more continually updated information about repairs and investment and increase customer satisfaction with our repairs and maintenance service.
New online service offer	Assess the options for online services to customers wishing to self- serve working towards the introduction of an offer, which includes online repairs reporting and appointment service.
	Introduce 'MyRiverside' mobile app as digital point of access for customers.
	Implement new customer relationship management system to link customer transactions with integrated back-office systems.
Up-to-date Customer Plan	Review our Customer Plan, ensuring it captures all key actions designed to improve our customer service.

#### **Outcomes**

Increase in overall customer satisfaction to above

85%

Increase in proportion of customers engaging with us digitally to

50%

Increase Customer Panel membership to

10%+ of our customers

Increase satisfaction with the repairs and maintenance service to

75%

#### Further develop our approach to tenancy sustainment to prevent homelessness through partnership working, and extend our retirement living service

Maximise our contribution to the prevention of homelessness	<ul> <li>Consider available options to maximise tenancy sustainment by exploring:</li> <li>Grant funding which may be available</li> <li>a funded position which supports customer wellbeing</li> <li>the provision of, or access to, home furnishings via furniture recycling centres</li> <li>working in partnership with others to secure better outcomes for our customers</li> </ul>
Rapid Rehousing and Housing First	Assist our local authority partners, with the transition to providing rapid rehousing to all homeless households.
Retirement Living	Develop and embed a Retirement Living service that meets the needs of our customers living within and out with our Retirement Living hubs.
Carry out adaptations to allow people to remain in their own home for longer	Make £500,000 available over three years, to supplement the grant funding we receive from the Scottish Government to ensure that waiting times for adaptations are kept to a minimum.

#### Outcomes

Increase % of new tenancies sustained for more than one year to 90%

Complete general adaaptation works to customers' homes<sup>1</sup> within

Increase social housing lettings to

formerly homeless

customers to

30%

2

months

<sup>1</sup> From receipt of an accepted Occupational Therapists referral.



#### Become the workplace 'to be'

A workplace to be proud of	Embed our values, evaluate our employment contract offer, and create an environment of engaged colleagues.
A workplace where engaged colleagues can achieve their best	Source learning programmes to embed values-based customer service.
	Develop and build on the strengths of our staff team, supporting them to work in complex and demanding situations and building resilience by offering meaningful learning opportunities
A workplace for the future	Introduce agile working and delivery practices, providing simple and effective digital tools and ensuring a modern and safe working environment.
A co-ordinated approach to tackle climate change	Challenge individuals and teams to identify practical actions to help us tackle climate change, supported by carbon literacy training.

**Outcomes** 



Achieve Employee Net Promoter Score of

14%

Reduce sickness absence to below

10%

Complete an evaluation of workplace arrangements to ensure they are both effective and cost-efficient.



# **Homes** for the future

We will raise the standard of our homes, making them more sustainable and cheaper to run for our customers. We will build and acquire new homes to allow us to operate more efficiently and to help address the housing crisis.

Over the past three years we have invested in improving our homes, maintaining the Scottish Housing Quality Standard and working towards the Energy Efficiency Standard for Social Housing (EESSH). We have also transformed our approach to compliance and safety management, built 87 new homes and acquired 18 off the shelf properties.

Scotland has world-leading climate change legislation with an ambitious target to have net- zero emissions of greenhouse gases by 2045. The current and developing EESSH will contribute to the reduction in carbon emissions which are designed to benefit the wider population and the environment.



As well as upgrading our homes to improve energy efficiency and running costs, there have been changes to the Scottish building standards regulatory framework which are improving the safety of our homes, particularly in relation to fire safety. Property investment and adherence to regulation comes at a significant cost, so ensuring that we constantly review budget allocation and our business plans is essential to maintaining services to customers, routine repairs and investment works.

As standards continue to change, we need to develop clear and costed plans, and it is perhaps inevitable that we will come to question whether some of our homes are truly 'aspirational' and have long- term economic futures. Where this is not the case, we will need to think radically, considering a range of ethical solutions.

We have always had an ambition to develop new homes, and this is something that we will continue to do in order to increase the supply of social housing in south west Scotland. But we will also look for strategic opportunities to merge with other housing associations, or welcome other organisations into the Group where we can spread overheads and free up resources to reinvest in our communities and build more homes.



Over the next three years we will:

- Improve the quality of our homes, investing to meet higher standards of energy efficiency, safety and environmental performance, and take proactive steps where homes are no longer fit for purpose.
- Build new homes to a higher specification, ensuring that they are energy efficient, meet the needs of our customers and are fit for the future.
- Increase the number of properties owned in Scotland through strategic mergers and group structures, so that we can operate even more efficiently and offer our services to a greater number of customers.

#### Improve the quality of our homes

A minimum spend of £5.4m on our investment programme over three years	Maintain current homes at the Decent Homes Standard, responding to any new English or Scottish regulatory standards introduced. Provide clear, advanced information about our plans and programmes to customers.
Improved baseline data to create 'retrofit' pathway	Develop a comprehensive understanding of the performance and sustainability of all of our homes, including their energy ratings.
	Complete fully funded programme to ensure all homes have a minimum band C (Energy Performance Certificate - EPC) by 2024.
	Develop a strategy for the decarbonisation of the heating in our existing homes, to help Scotland attain its vision for all social housing to be carbon neutral by 2040.
New lettings standard	Introduce a higher 'Homes Standard' to improve the quality of the homes we let.
Oversight of building sαfety	Ensure we maintain home safety and compliance, that we have up to date fire safety information and a regular regime of fire risk assessments.
	Respond to any changes in the regulatory regime implemented following any reviews of building regulations or fire safety, and the

second phase of the Grenfell Inquiry.

#### **Outcomes**

Increase in satisfaction with quality of home to

82%

Increase EPC data held for all domestic stock to 100%

100% compliance with LD2<sup>2</sup>

<sup>2</sup> LD2 ensures all fire and smoke alarms are interconnected and therefore safer in the event that an alarm is triggered.

#### Build homes to a higher specification

Develop new homes	Complete 300 new build properties over the life of the plan, ensuring that they meet the housing needs in that area.
Homes built to higher standards	Ensure our new-builds are fit for the future, and meet the Energy Efficiency Standard for Social Housing and take account of the targets set out within the Climate Change (Emissions Reduction Targets) (Scotland) Act 2019 or other environmental measures.

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Outcomes



100% of new homes built to meet EESSH

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# Pursue opportunities for organisational growth through mergers and group structures

**Growth strategy** 

As part of Riverside Group, we are in a strong position to expand our business in a number of ways to grow our housing stock and our customer base.

We expect that this will primarily be achieved through strategic mergers with other housing associations or by welcoming new partners into the group structure. As an innovative, well-established and financially strong parent, Riverside Group enables us to be an effective and valuable partner.

Any business expansion activity will be considered in the context of having a clear purpose and demonstrable benefits for both our customers and those of the partner organisation involved.

#### Outcome





# Places to thrive in

#### We will align our investment in homes and services to have a positive impact on the places in which we work, with a particular focus on helping those who face the greatest challenges.

Whilst funding may be available to support regeneration activity, we also need to consider what we can achieve through increased partnership working or by committing our own resources to physically improve the places where our customers live.

Having conducted detailed analysis of our customers, neighbourhoods and homes, the next step is to create a methodology which allows us to create local plans, in consultation with customers, which set out, assess and prioritise the options that we are able to deliver to bring about change and improve our places and lives of customers. However, revitalising our communities will not always be about bricks and mortar or physical changes. With an increasing number of our customers living alone, feelings of isolation and loneliness are becoming more prevalent as communities disengage and people go about their own lives with less and less meaningful social interaction.

Providing opportunities for 'place-making' and social enterprise can not only create stronger communities, it can alleviate loneliness and improve mental wellbeing. This is why we will seek to create and support opportunities which make a real difference to people's lives and which will allow places to become somewhere to thrive.



Over the next three years we will:

- Develop local plans, setting out our commitment to deliver joined-up solutions that improve local areas and the lives of people.
- Create opportunities for place-making and social enterprise within our communities to promote a greater sense of wellbeing, and encourage meaningful social interaction.
- Support our customers with targeted services to reduce outgoings and financial burdens through money advice and support customers to make changes which will alleviate fuel poverty.
- Engage with local partners, customers and stakeholders to create opportunities to revitalise our communities and improve services, ensuring customers are at the heart of what we do.





#### Begin the delivery of neighbourhood renewal

Measurement of neighbourhood performance	Design a methodology which can be applied to individual neighbourhoods to inform local planning and investment decision making.
Create local plans for priority areas identified through neighbourhood performance analysis.	Complete plans setting out detailed local priorities, developed in consultation with local communities.
Define investment priorities	Agree capital projects to support the priorities in local plans within key neighbourhoods.

Increase in satisfaction with the landlord's contribution to the management of their neighbourhood to

**Outcomes** 

**Establish agreed** local plans with identified investment for key neighbourhoods



#### Create opportunities for place-making to support our customers

Identify opportunities for place-making and social enterprise	Identify options for place-making and social enterprise that will provide wider opportunities for our customers, stimulate social interaction and combat social isolation, piloting initiatives and replicating successful ones in key community locations.
Resources for tenancy sustainment services	Review services and secure a three year funding deal from the Riverside Foundation to assist with measures that will enable greater levels of tenancy sustainment in areas identified within the local plans.
	Extend local Housing Officer budgets to include use by the tenancy sustainability team to support customers in crisis.
Effective money advice	Maximise household income with emphasis on those effected by significant welfare changes.
Alleviation of fuel poverty	Support customers in reducing their energy outgoings through advice on use of heating systems, managing energy debt and obtaining best value from energy providers.



#### **Outcomes**

80% positive feedback on place-making initiatives through surveys conducted with participants

Achieve

£350K annualised additional income for customers receiving money advice

£8K annualised cash savings

for customers receiving affordable warmth service

Implement place-making initiatives for key neighbourhoods

> Initiate and support the development of social enterprises that benefit our customers

#### Partnership working

Relationships with stakeholders and peers	Develop and maintain relationships with MSPs, MPs and local councillors, with a particular focus on new MSPs/MPs.	
	Raise our profile at a local level, improving our visibility and establishing ourselves as a key agent for change in priority areas as defined by our local plans.	
	Continue to work closely with other social landlords, forming partnerships as appropriate to obtain better value in delivering our services.	
Strategic Partnerships	Maintain an open dialogue with our partner local authorities to ensure that we have opportunities within their Strategic Housing Investment Plans that enable us to deliver new homes and	

regeneration projects.

Outcome

Strong positive perceptions of our work as a social landlord to be evidenced via a triennial perceptions audit.

### **Delivering the Plan**

Over the next three years we will organise our activities to deliver our three objectives: **people, homes** and **places**. But there will be some common threads to the **way** in which we do this which will straddle all three objectives. These are our cross-cutting themes. We have identified three:

#### **Climate responsibility**

We will develop our climate responsibility roadmap, which will not only outline how we will meet the energy efficiency standards for social housing, but also the other steps that we are taking as a business which will reduce our carbon footprint and help to create a healthier environment. We will ensure the roadmap is well understood by colleagues and stakeholders, so that they are clear about the role they will play.

#### Safety

Improving building safety is key to delivering our 'homes' objective. But our focus will be broader, as we seek to improve the wellbeing, good mental health and safety of our people – customers and colleagues – and the safety and security of the places in which they live and work. Safety related actions are identified and expanded on in our delivery plan.

#### Value

We can only build more homes and deliver better services if we have the right resources and assets in place and manage them carefully. We will therefore continue to strive to achieve value for money, actively demonstrating this to our customers, whilst seeking to restrict rent increases to no more than CPI +0.5 %. This will mean driving down costs through better working practices and effective procurement, but only where we can do so without undermining service standards and quality. It also means maximising income by improving collection rates. Value for money is fully integrated into the way we run our organisation, with clear targets set in this plan and the accompanying business plan.

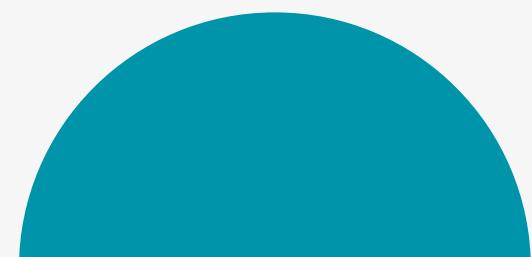


### **Oversight and Governance**

The activities included under each of the objectives are deliberately set at a high level. For this reason, the plan is accompanied by a detailed delivery plan that provides a timeline and tasks, each assigned to a responsible owner. This will ensure that we are able to meet our objectives and achieve the outcomes we want.

We will measure our progress in delivering the plan through a bi-annual report to Board, covering the activity under each of the objectives, and our performance against the outcomes identified. We will monitor and revisit this plan regularly to ensure it remains valid, and understand the need to retain a degree of flexibility to respond to changes beyond our control within our operating environment. It is essential that we keep the plan 'alive' and we will do this by communicating it across the Association, sharing key messages and incorporating it in our everyday work through our planning framework. We will provide regular communications on our progress, highlighting where we have performed well, recognising success and identifying where we need to improve.





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