

# Annual Review 2022



# Improving our services and overall customer experience

As we look back the year gone by its difficult to remember that at the start of the year we were still in lockdown, however one year on in March 2022 we were beginning to see a change in the way we live our lives, getting back to a sort of 'new normal' no longer having to wear masks in public places.

I think it is fair to say this has not been an easy year for anyone, particularly our customers. However, as we emerged from the COVID-19 pandemic the Riverside Scotland Board and Senior Team committed to refocussing on the needs and aspirations of our existing customers and started planning our Big Conversation with Customers to take place in 2022/23. This will lead to more changes in the way we deliver our services in the future, but it is a journey we started in this year. Some of the changes we made to services over this year focus on that commitment:

- Following a comprehensive review and options appraisal of our repairs and maintenance services a new repairs model was designed with both customer service and best value at the forefront. The new set up, with the same contractors across our areas of operation, with exception of Arran will allow us to deliver an improved, cost effective, customer friendly and quality repairs service for all Riverside Scotland customers. Three new contracts for repairs and maintenance, gas servicing and grounds maintenance commenced on 1 April 2022.
- We have continued to enhance our digital offer to customers with the introduction of a new tracking feature for repairs appointments which will help customers plan, remember and change scheduled appointments.
- We further enhanced our customer support by establishing a Service Level Agreement with Veterans First Point/NHS Ayrshire and Arran to ensure that veterans are fully supported in their tenancies, and in the transition to civilian life after service in the armed forces.

As we look back at 2021/22 we will see that we started to lay the foundations of a new focus and purpose for Riverside Scotland which very firmly puts the needs and aspirations of our customers at its heart.



# Customer support

Supporting our customers has never been more vital as we emerge from the pandemic into a cost-of-living crisis. Our tenancy sustainability team are experiencing increasing caseloads as they work to support customers with energy tariffs and money advice.

Our money advice service celebrates its tenth anniversary this year. Since launching in 2012 we have secured £3.76 million pounds for Riverside Scotland customers. With rising household bills this service has been a lifeline to customers in ensuring they are fully receiving the financial support they are entitled to.

Our Housing First for Families team has been successfully supporting our tenant households with children, offering practical and emotional support and connections to the community-based support services customers need to avoid returning to homelessness.

Throughout the pandemic we carried out wellbeing calls to all customers. This check in will now be carried out as standard on an annual basis.

We look forward to enhancing and tailoring our customer support services following our Big Conversation customer survey.

**74.48%** of tenants said they were satisfied with the overall service provided by their landlord (78.57% last year)



**81.90%** of anti-social behaviour cases reported in the last year were resolved (82.43% last year)



The average length of time taken to re-let properties was **21.05 days** (22.63 previous year)



**11.03%** of tenancy offers were refused during the year (4.31% previous year)



At the end of 2020/21 the total number of current households in receipt of universal credit stood at **888**. Across our tenant base throughout the year we saw an increase of 123 new UC applications.



We understand this is this a financially challenging time for many of our customers. Our Income Collection team are providing support and advice to help those who are struggling.

Rent arrears are now **5.09%**, compared to **3.68%** last year.



# Investing in housing

Over the past year **£2.4 million** has been spent on improving the quality, energy efficiency and safety of our properties. This includes the installation of replacement kitchens, bathrooms, doors, windows, boilers and roofs.

A further **£234,842** was spent on medical adaptations for our tenants with specific mobility requirements.

# Repairing and maintaining your home

Emergency repairs in the last 12 months were completed in an average of **6.39 hours**. Non-emergency repairs were completed in an average of **9.05 days**.

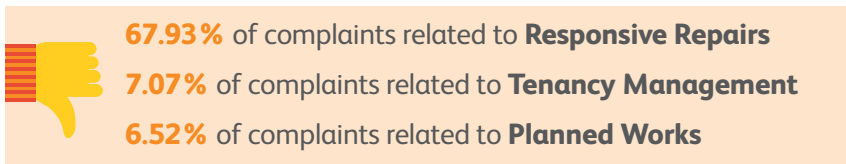
**74.37%** of tenants who had repairs or maintenance carried out in last 12 months were satisfied with the repairs and maintenance service (82.40 % last year).

**95.13%** of reactive repairs carried out in the last year completed right first time (95.55 % last year).

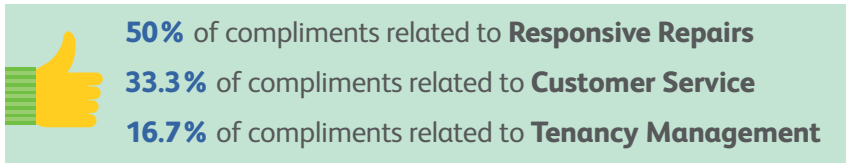
# Complaints and compliments 2021/22

We're keen that our customers' views, needs, and aspirations are heard and acted upon, ensuring they're at the heart of everything we do. We record everything you tell us that we could have done better, from a missed contractor visit to us not replying quickly enough to an enquiry. This helps us spot where things are going wrong and helps us to find better ways of doing things so that we continue to improve and transform lives in our communities.

We received **184** complaints, **95.65%** (176) were resolved at Stage 1 with **4.35%** (8) resolved at Stage 2. Top three service areas:



We received 6 compliments. Top three service areas:



The average time for a complaint to be resolved at **Stage 1** was 7.02 days and the average time for a complaint to be resolved at **Stage 2** was 4.75 days.

# New homes

Work on our 63 modular homes in Dundonald is scheduled for completion this Autumn with half the homes already occupied, and 16 % housing military veterans. Phase 2 of our Tarryholme development is nearing completion which will provide a further 77 new homes in Irvine, including specific provision for accessible homes and homes suitable for the needs of veterans. Work commenced on 50 new homes in Monkton, expanding our stock in South Ayrshire.

# Financial results

The 2021/22 operating year has once again been dominated the COVID-19 pandemic, its impact on our customers and the consequent lockdown restrictions. The continuing impact of Brexit on many industries including construction has resulted in increased prices, as well as a shortage of labour and materials.

Nevertheless, the financial capacity built up by the Association in previous years has allowed us to keep serving customers, maintain our existing homes and build new homes as well as support our staff through challenging times.

A very strong financial performance for the year ended 31 March 2022 resulted in a surplus of £3.5m and overall reserves of £23m. This puts us in a strong position providing capacity to re-invest in our homes and communities in the coming years.

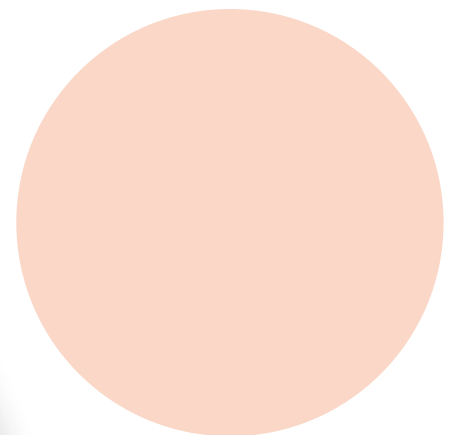
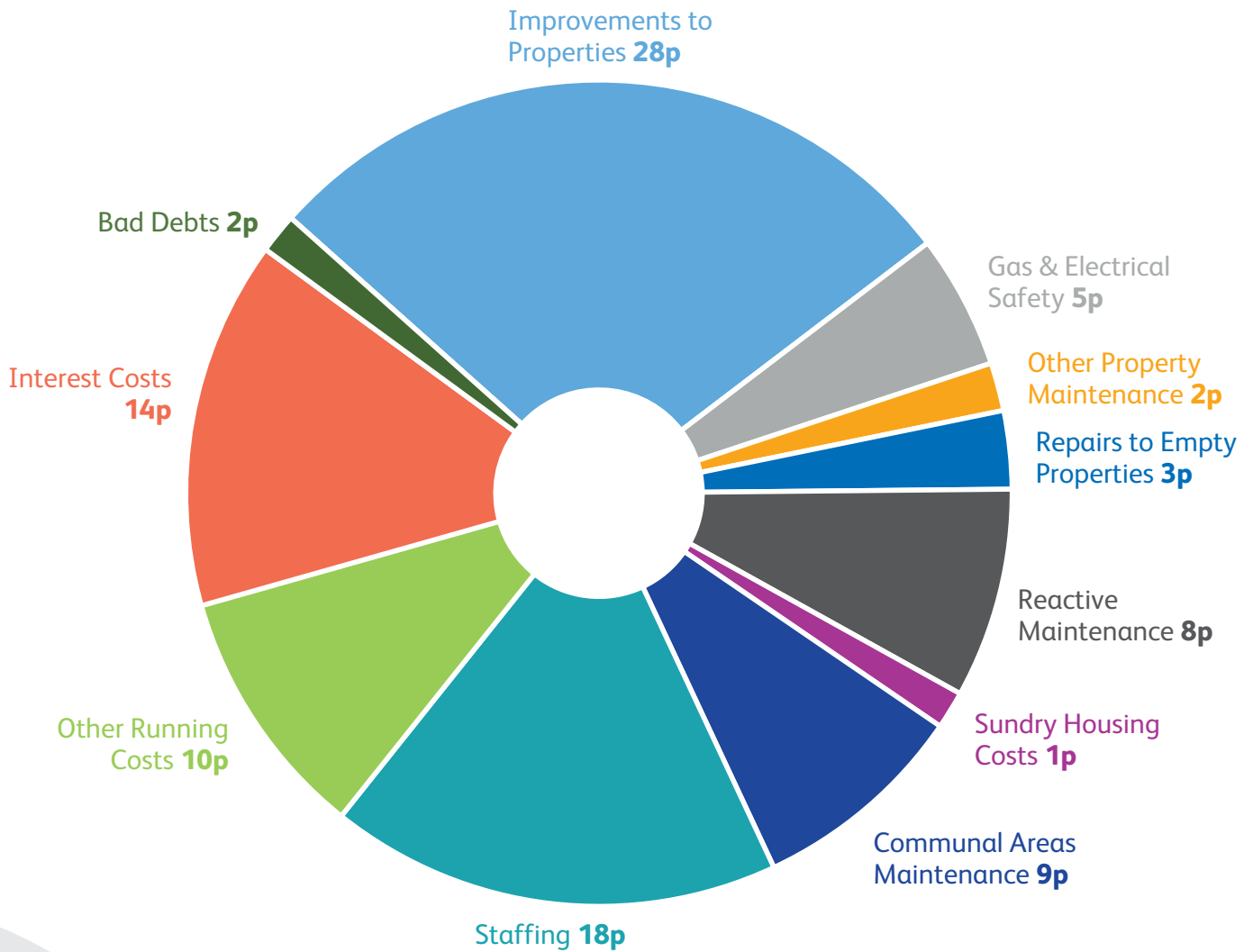
## Statement of Comprehensive Income

Year ended 31 March	2019	2020	2021	2022
	£000	£000	£000	£000
<b>Turnover</b>	10,132	10,805	11,231	11,479
<b>: Less Operating Costs</b>	(4,478)	(4,629)	(4,801)	(5,206)
<b>Surplus before Depreciation and Interest</b>	5,654	6,176	6,430	6,273
<b>: Less Depreciation</b>	(1,299)	(1,172)	(1,440)	(1,506)
<b>: Less Net Interest</b>	(1,441)	(1,586)	(1,249)	(1,248)
<b>Surplus / (Deficit) before Taxation</b>	2,914	3,418	3,741	3,519

## Statement of Financial Position

Year ended 31 March	2019	2020	2021	2022
	£000	£000	Restated £000	£000
<b>Fixed Assets</b> – Net cost of houses and equipment owned by the association	71,426	80,991	83,268	93,450
<b>Investments</b>	0	0	0	0
<b>Current Assets</b> – Money in the bank and money owed to the Association	2,087	1,554	1,357	1,561
<b>Total Assets</b>	73,513	82,545	84,625	95,011
<b>: Less Creditors</b> – Money owed by the Association including loans	(60,861)	(66,475)	(64,814)	(71,681)
<b>Net Assets</b>	12,652	16,070	149,439	166,692
<b>Share Capital &amp; Reserves</b> – Surpluses made to be used to maintain existing homes	12,652	16,070	19,811	23,330

# How every £1 is spent







**Part of The Riverside Group Limited**

Riverside Scotland is a trading name of Irvine Housing Association Limited.  
Registered office: 44-46 Bank Street, Irvine, Ayrshire KA12 0LP. Registration No. 2459 R(S)  
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Details correct at time of publishing  
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