



## Introduction

The Scottish Social Housing Charter (the Charter) was first introduced in 2012 and updated in 2017. The Charter sets out the service standards and outcomes each social landlord is expected to achieve, and therefore what customers can expect from their landlord.

In May each year, every social landlord submits their Annual Return on the Charter (ARC) to the Scottish Housing Regulator. The ARC is a series of measures designed to demonstrate how a landlord is performing and whether they are meeting the outcomes of the Charter.

In August, the Scottish Housing Regulator publishes a report for every landlord with key information on their performance and how that compares to the Scottish national average. The ARC for each social landlord is also made publicly available on the regulator's website.

In this report we have shown our performance over three years and compared ourselves to our partner landlords in North Ayrshire, East Ayrshire and South Ayrshire. We were unable to obtain data for Dumfries & Galloway at the time of publication. The Local Housing Association partners are Cunninghame Housing Association, Ancho, Atrium Homes, Shire Housing Association, Wheatley Homes South, Loreburn and Home in Scotland.

In this report, we look at our priorities for improvement and how we perform in the five Charter areas which apply to us, before going on to compare our performance with other landlords and asking for your feedback on how we present this information to you.



# A New Era of Service Delivery



As we enter the fourth decade of our journey, we have realigned how we deliver our services – both our housing and asset teams have gone through a significant organisational restructure with new management in place, smaller patches and more customer facing colleagues adopting a ‘feet on the street’ approach to housing management. Tenants have direct contact details for their Tenant Partner enabling them to establish a relationship with one point of contact. Our aim is to be visible, approachable and deliver high-quality local services to tenants.

In response to valuable customer feedback, we introduced in-person customer drop-ins across our estates, partnering with local groups and community centres. We are now trialling estate walkabouts to better understand community needs and collaborate on positive initiatives.

Additionally, we now issue bi-monthly customer mailers to keep tenants informed and have reviewed and updated our website, including a new ‘Have Your Say’ section for customer engagement.

We continue to carry out annual tenancy welfare checks for all tenants.

## Average weekly rent

On 31st March 2024 we owned 2,498 homes. The total rent due for the year was £12,304,387.  
Rent arrears are now 4.88 %, compared to 5.99 % last year.

	Riverside Scotland 23/24	Riverside Scotland 22/23	Riverside Scotland 21/22	Scottish Average*	Local Housing Association Average*	Local Council Average*
1 apartment	£68.25	£65.00	£63.06	£82.24	£77.43	£70.05
2 apartment	£86.79	£82.70	£80.67	£87.87	£86.11	£78.54
3 apartment	£95.59	£90.64	£90.90	£90.29	£99.32	£80.53
4 apartment	£104.02	£98.67	£96.30	£98.30	£108.29	£83.69
5 apartment	£112.50	£106.90	£99.77	£108.29	£117.90	£86.58

\*Scottish averages and figures for other landlords were obtained from the Scottish Housing Regulator’s website.





# Getting good value from rents and service charges



As a landlord, we are very aware of the impact increasing rents can have on our customers, which is why we continue to make every effort to keep our rents affordable to our customers, whilst ensuring that we have enough funding in our business plan to improve and maintain our properties to required standards.

Ensuring we provide services that represent good value for money is essential to our business. We continuously work hard to achieve the right balance between the delivery of high-quality services to our customers and keeping rents affordable. Over the reporting year we have:

- Continued close joint working between our Tenant Partners and Income Collection service, ensuring customer accounts are managed effectively, using early intervention with support to claim the right benefits.
- Implemented a new contract management framework for repairs and maintenance services with a focus on customer satisfaction
- Re-let empty homes quicker than the Scottish average
- Our Affordability Officer (funded post) continues to provide advice and support to tenants who are struggling to pay their rent or heat their homes.

	Riverside Scotland	Riverside Scotland 23/24	Riverside Scotland 22/23	Scottish Average* 21/22	Local Housing Association Average*	Local Council Average*
% of rent due collected in the previous year.	99.7	98.5	98.8	99.4	99.9	99.5
% of rent due not collected through homes being empty in the last year.	0.6	0.8	0.3	1.4	0.4	1.2
Average length of time in days taken to re-let homes in the last year.	32.3	37.2	21.1	56.7	20.2	46.3



# Access to housing and support



We continue to work very closely with our Local Authority partners to identify suitable applicants for available properties and to identify housing solutions for people in the greatest housing need.

We are proud to have helped 277 households to move off waiting lists into affordable, high-quality new homes over a three-year period and in June 2023 our housing options team handed over keys to 50 high-quality, affordable new homes within Persimmon's Fairfields development in Monkton, South Ayrshire.

We are committed to the prevention and alleviation of homelessness across all our operating areas, and we have fully supported our Local Authority partners to provide permanent accommodation to homeless households, and support to our existing tenants at risk of homelessness.

4.23 % of tenancy offers were refused during the year (7.22 % last year)

At the end of 2023/24 the total number of current households in receipt of Universal Credit stood at 1151. Across our tenant base throughout the year, we saw an increase of 381 new UC applications.

75 % of tenants are receiving benefits to support their housing costs.

We are committed to supporting both individuals and communities during these challenging economic times and have launched various initiatives throughout the year.

Our affordability service launched in March 2023 and is funded by The Riverside Foundation. Offering invaluable support to customers amidst the cost-of-living crisis, the service is a lifeline for those experiencing difficulties with payment of rent, utilities, and wider debt issues. We are delighted that funding has been extended for a further year, having supported over 400 customers in the first year.

We had 109 successful gains – resulting in £237,694.39 in payments for tenants, including backdated payments of £36,081.06.







In collaboration with other local housing associations, our tenants now have access to an energy advice service through the SFHA Fuel Support Fund. This service provides valuable advice on energy efficiency and support options amidst the challenges of rising energy costs.

During the cost-of-living crisis many families are experiencing bed poverty, resulting in inadequate sleeping conditions, due to financial constraints. In Spring 2024 we teamed up with our contractors, Bell Group and James Frew to assist affected customers affected by providing beds, mattresses, and bedding to eligible households.

We also partnered up with Connecting Scotland to address digital exclusion among Riverside Scotland customers. Now, our tenants have the chance to borrow IT devices and MiFi equipment, enabling them to access the internet.

In recent months, we supported 4 tenants to complete an 8-week Advanced DIY Carpentry and Joinery course at Ayrshire College. Our goal was to equip them with practical abilities and experience that could enhance their employment prospects. As part of this initiative, we also extended an offer of driving lessons, with Riverside Scotland covering the associated expenses and partnering with a local driving school to ensure their successful delivery.

We are committed to transforming lives by providing well maintained, good quality affordable housing, and through our housing and tenancy sustainability services we enable people facing a wide variety of challenging circumstances to lead more resilient and independent lives. Since establishing our partnership with Veterans First Point and NHS Ayrshire and Arran, we have housed 27 military veteran households.

Our Housing First for Families service, which provides intensive support to tenant families at risk of homelessness has supported 38 families throughout 2023/24, all of whom have successfully remained in their tenancy.





# Neighbourhood and community



Our new Tenant Partners have utilised available budgets to improve the quality of our local neighbourhoods and resolve anti-social behaviour and fly tipping issues.

We believe that all residents have the right to enjoy the peace and quiet of their home. To help us achieve this, we work in close partnership with a number of agencies, including local councils and Police Scotland, so that any anti-social behaviour reported is dealt with firmly and fairly. 86.3 % of all anti-social cases were resolved within the reporting year.

Our new organisational restructure has enabled us to invest more in frontline service delivery. Our Tenant Partners are now more visible across our estates and neighbourhoods, and we have progressed clean up events and estate walkabouts in partnership with the Local Authority to improve the quality and environment of our local communities.

In September we hosted the Big Pennyburn Clean Up, a two-day initiative where our team assisted customers in disposing of their rubbish in container skips across the estate. Additionally, we identified neglected gardens and arranged for a clear up.



At the community centre, we established an information hub with partner agencies covering topics including affordable warmth, pest control, fly tipping, and employment opportunities with contractors.

We later launched a free of charge garden equipment lending scheme to encourage customers to maintain tidy gardens.



	Riverside Scotland 23/24	Riverside Scotland 22/23	Riverside Scotland 21/22	Scottish Average*	Local Housing Association Average*	Local Council Average*
% of antisocial resolved behaviour cases within the last year.	86.3	90.9	81.9	94.3	95.9	92.4



# The customer landlord relationship



To be as accessible as we can be to our customers, our Customer Service Centre takes calls 24 hours a day every day, and we have an Income Collection team available from 8am until 8pm Monday to Friday and Saturdays from 10am until 4pm.

We are increasing the use of text messages to engage with customers.

We continue to use social media to increase the information we provide to customers, using it as much as possible to distribute key messages about service changes and improvements. We have increased the frequency of our 'Word on the Street' information bulletin which provides updates and information on new services, initiatives, and performance.

It is now posted out to all customers bi-monthly. We continue to produce service updates to let you know how we are performing, if there are any new services, and if there are any consultations happening.

We have updated the Have Your Say section on our website showcasing the different opportunities to become involved and have run two successful Sign up to our Sounding Board campaigns, increasing the number of tenants on our consultation database.

Our Customer and Community Engagement Officer established a new Service Improvement Group, empowering tenants with support from the Tenants Information Service. Their thorough review of Void Management policies led to 17 valuable recommendations of which 15 are being progressed. By actively involving staff, tenants and TIS and adopting a flexible approach to scrutiny we have fostered a culture of partnership and continuous improvement.

During the year we also developed our Communities and Livelihoods Strategy - a comprehensive plan going beyond the traditional core housing management services to deliver social value initiatives for the benefit of our customers and local communities over the next three years (2024-2027). The strategy focuses on several key objectives to help navigate the cost-of-living crisis and enhance community resilience.

We also introduced a new Listening to You page on the website where we share changes we've made to improve our services based on customer feedback.

	Riverside Scotland	Riverside Scotland 23/24	Riverside Scotland 22/23	Scottish Average* 21/22	Local Housing Association Average*	Local Council Average*
% of tenants satisfied with the overall service.	68.4	66.2	74.5	86.5	84.1	90.4
% of tenants who felt their landlord is good at keeping them informed about their services and decisions	74.1	73.3	75.7	90.5	89.6	93.3
% of tenants satisfied with the opportunities to participate in the landlord's decision making	64.6	60.5	64.6	87.7	88.6	95.2



# Housing quality and maintenance

Ensuring that we provide quality housing to our customers is extremely important to us. Over 89 % of our homes comply with the Scottish Housing Quality Standard

We have increased the capacity of our investment programme to focus on energy efficiency works to support our drive towards net zero targets and improve the quality & thermal comfort of our homes for tenants. We have integrated our energy efficiency work programmes with our general investment plans, to ensure we carry out, where possible, multiple improvement works to a property at the same time to achieve best value and minimise disruption to customers as far as possible.

We invested over £2 million on improving the quality, energy efficiency and safety of our properties. This includes the installation of new kitchens, bathrooms, fire doors, windows, cavity wall insulation and roof and render works.

We are committed to carrying out adaptations to enable tenants to remain living independently in their own home for as long as possible. Since 2017 we have continued to provide additional funding to progress the increasing demand for property adaptations. In conjunction with Scottish Government grant funding, we spent a total of £117,717 to deliver much needed adaptations to tenants struggling with mobility issues.

We're proud of the whole-house retrofit approach we are undertaking so our tenants can benefit from warmer, more comfortable homes, whilst lowering energy bills as households continue to navigate cost-of-living. We secured £1.5M ECO funding for energy efficiency upgrades to almost 300 homes in Dumfries, including installation of internal wall insulation and replacement cavity wall insulation. We were named Housing Association of the Year at the 2024 Scotland Energy Efficiency Awards in recognition of this project.

We continue to work on our programme of electrical safety testing to ensure that we are completing recommended 5 yearly electrical safety checks on every property and being as proactive as possible to gain access to complete these checks within timescales.

We are continuing to work with our repairs and maintenance contractors to drive forward improvements in this service. Our contractors & staff have benefitted from training and development opportunities with external service providers and have put in place improved communication processes to continue to drive forward customer satisfaction. 83.3 % of repairs carried out last year were completed right first time, and 75 % of customers were very or fairly satisfied with our repairs services.

	Riverside Scotland	Riverside Scotland 23/24	Riverside Scotland 22/23	Scottish Average* 21/22	Local Housing Association Average*	Local Council Average*
% of homes meeting SHQS.	89.3	82.5	92.1	84.4	89	89.1
Average number of hours to complete emergency repairs.	4.7	4.7	6.4	4.0	2.2	2
Average number of days taken to complete non-emergency repairs.	13.1	13	9.1	9.0	7.6	7.3
Percentage of reactive repairs completed right first time.	83.3	78.9	95.1	88.4	91.2	96.3
Percentage of tenants who have had repairs in the last 12 months who were satisfied with the repairs and maintenance.	75.0	74.1	74.4	87.3	82.7	95.1



# Customer feedback

Listening to our customers' perspectives, understanding their needs, and addressing their aspirations is key to our organisation.

We record any feedback—whether it is about a missed contractor visit or a delayed response to an enquiry. This practice enables us to identify areas for improvement, innovate, and enhance the customer journey.

The Salesforce system for managing customer enquiries and complaints provides us with performance monitoring information to help us review how we handle complaints, who has been involved, how quickly they have been responded to, and most importantly helps us to identify 'lessons learned' from the complaints process.

To ensure we keep on top of things we have recruited a Complaints Officer as a dedicated point of contact for managing negative customer experiences and driving forward improvements in overall satisfaction.

You can find out more about our complaints process on our website.

	Riverside Scotland 23/24	Riverside Scotland 22/23	Riverside Scotland 21/22
Stage 1 Complaints	218	263	176
Stage 1 Complaints Upheld	184	102	124
Stage 2 Complaints	40	19	8
Stage 2 Complaints Upheld	29	4	5
Compliments	2	12	6

## Complaints top 3 service areas:

We received **258** complaints, **84.49%** (218) were resolved at Stage 1 with **15.5%** (40) resolved at Stage 2.

**63%** of complaints related to **Repairs**

**12%** of complaints related to **Tenancy Management**

**11%** of complaints related to **Property Improvement**

We received **2** compliments related to Tenancy Management.





# Financial Results

Throughout 2023/24 we have continued to encounter a challenging operating environment. Although we have seen the rate of inflation slow down, we are now dealing with the impact of higher costs to our business across many areas including insurance, investment in our properties, repairs and maintenance.

The cost-of-living crisis has continued to affect the lives of our tenants, prompting us to invest our resources where it makes the biggest difference to our tenants. Consequently, Board opted to pause development activity to focus on existing customers.

We were fortunate to secure additional funding from the Riverside Foundation, which facilitated the extension of the Affordability Officer's post, a role instrumental in assisting our customers with financial challenges. By securing grants from the Scottish Government, we provided one-off payments to help 300 households with fuel bills.

Despite difficult economic times, the financial capacity built up by the Association in previous years has ensured our continued commitment to customer service, property maintenance, and supporting our colleagues through challenging times.

A very strong financial performance for the year ended 31 March 2024 resulted in a surplus of £2.5m and overall reserves of £28.6m. This puts us in a strong position providing capacity to re-invest in our homes and communities in the coming years.

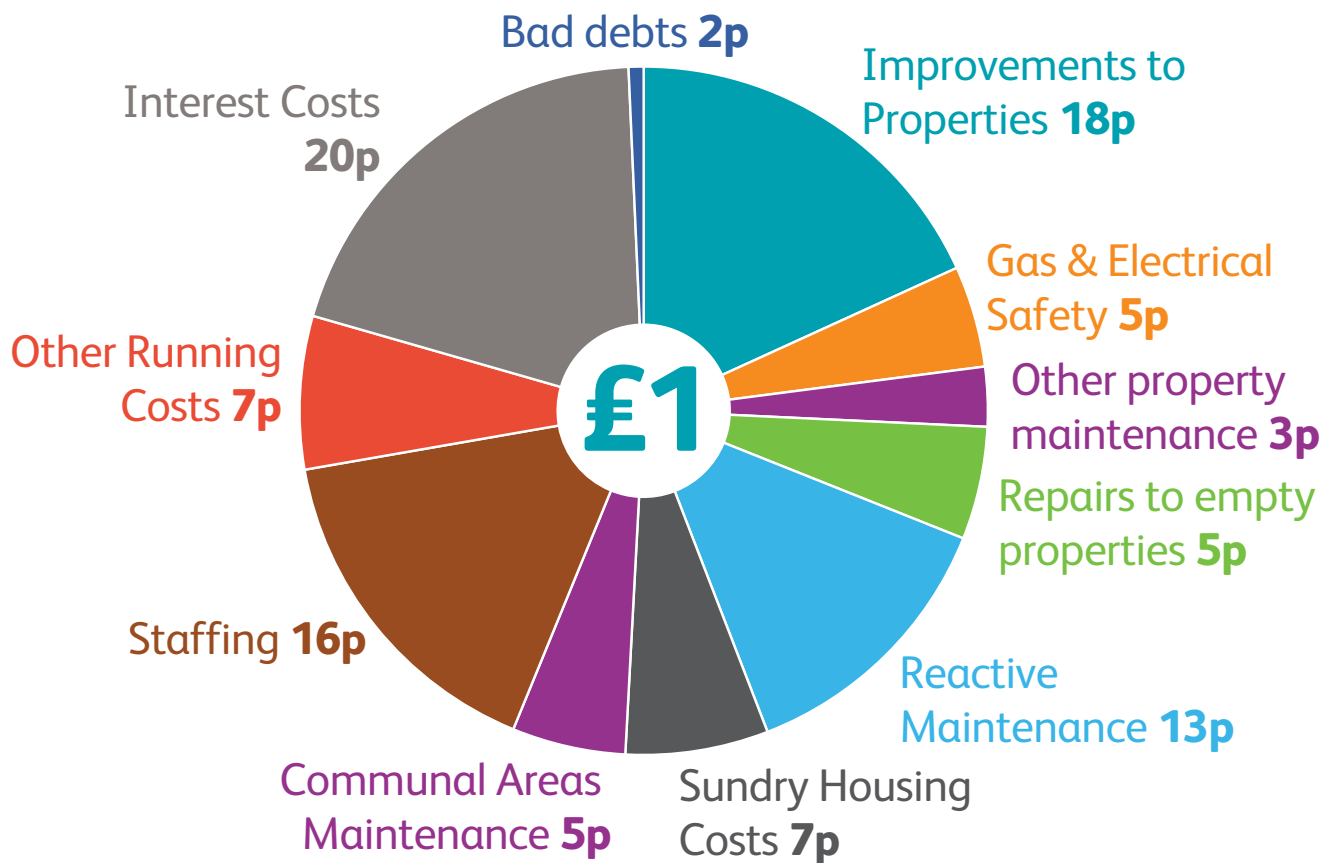
## Statement of Comprehensive Income

Year ended 31 March	2021	2022	2023	2024
	£000	£000	£000	£000
<b>Turnover</b>	11,231	11,479	12,055	13,265
<b>: Less Operating Costs</b>	(4,801)	(5,206)	(6,281)	(6,854)
<b>Surplus before Depreciation and Interest</b>	6,430	6,273	5,774	6,411
<b>: Less Depreciation</b>	(1,440)	(1,506)	(1,519)	(1,667)
<b>: Less Net Interest</b>	(1,249)	(1,248)	(1,534)	(2,165)
<b>Surplus / (Deficit) before Taxation</b>	3,741	3,519	2,721	2,579

## Statement of Financial Position

Year ended 31 March	2021	2022 Restated	2023	2024
	£000	£000	£000	£000
<b>Fixed Assets</b> – Net cost of houses and equipment owned by the association	83,268	93,450	108,824	111,675
<b>Investments</b>	0	0	0	0
<b>Current Assets</b> – Money in the bank and money owed to the Association	1,357	1,561	1,012	1,537
<b>Total Assets</b>	84,625	95,011	109,836	113,212
<b>: Less Creditors</b> – Money owed by the Association including loans	(64,814)	(71,681)	(83,785)	(84,582)
<b>Net Assets</b>	19,811	23,330	26,051	28,630
<b>Share Capital &amp; Reserves</b> –				
Surpluses made to be used to maintain existing homes	19,811	23,330	26,051	28,630

# How every £1 of rent is being spent





# What do you think?

We would love to know what you think of our report. If you have any comments or suggestions on what we have included or if there is something that you would like to see next year, please get in touch with us using the details at the bottom of this page.

## Have Your Say with Riverside Scotland's New Sounding Board!

Join our Sounding Board and make your voice heard! Riverside Scotland is inviting customers to share their thoughts and influence our activities through online surveys, polls, and focus groups. You decide which activities to participate in and how much time you give.

### What is the Customer Sounding Board?

This platform allows registered customers to provide feedback on key policies in a way that suits them. We will engage with you through various methods, including formal consultation events, short online surveys, quick polls, and small focus groups.

### Why join?

- **Flexibility:** Participate in activities that fit your schedule.
- **Impact:** Your views will shape our policies and services.
- **Incentives:** Regular prize draws to reward your participation.

### How to Join

To join our Sounding Board or to discuss other opportunities to get involved, contact Gavin Wiffen, Customer and Community Engagement Officer, on **07970 348 724** or [gavin.wiffen@riverside.org.uk](mailto:gavin.wiffen@riverside.org.uk).

**Make a difference with Riverside Scotland today!**



## Sounding Board

**HAVE YOUR SAY**



#### Part of The Riverside Group Limited

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Registered office: 44-46 Bank Street, Irvine, Ayrshire KA12 0LP. Registration No. 2459 R(S)  
and Registered with The Scottish Housing Regulator No. HAL 280. Registered Scottish Charity No. SC042251

**October 2024**

Details correct at time of publishing  
RS4017-IGD1024