



Annual Performance Report 2025

We've made meaningful strides in 2024/25 — from leading innovative housing support models to delivering practical help during the cost-of-living crisis. Our work reflects a deep commitment to not just providing homes, but building safe, supported, and thriving communities.

Introduction

Whether it's through our Housing First for Families service, award-winning energy efficiency upgrades or empowering tenants to shape their communities, we're proud of the difference we're making. Riverside Scotland is delivering more than housing — we're building futures.

As well as showcasing our highlights of the past year, this report shares how Riverside Scotland is performing against the Scottish Social Housing Charter, including:

- Key service outcomes tenants can expect.
- Performance data submitted to the Scottish Housing Regulator through the Annual Return on the Charter (ARC).
- Progress over the past three years—celebrating strengths and identifying areas for improvement.
- Tenant priorities and feedback that continue to shape our services.

The report is designed to be transparent, informative, and accessible, giving tenants a clear view of how Riverside Scotland is doing and what actions are being taken to improve services.



Access to housing and support

At Riverside Scotland, our commitment to supporting tenants goes far beyond providing a home.

Over the past year, we've worked hard to deliver meaningful, practical support to help our customers through challenging times and improve everyday life. This work reflects our values and our belief that everyone deserves not just a house, but a safe, supported, and thriving home.



We carried out

480

Proactive visits
to check in and support
tenants



142

Homes to let



63

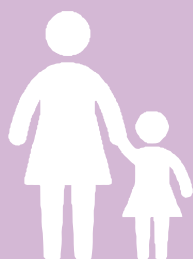
Homeless
People housed



20

Estate
Walkabouts
between August 2024
and March 2025

We are proud to lead Scotland's first Housing First for Families service, a groundbreaking initiative offering intensive, person-centred support to families at risk of homelessness. Its expansion into Dumfries & Galloway in Spring 2025 reflects its success and growing influence in shaping family-focused housing support models across Scotland.



We supported

40

Families



“Very Good”

Rating

from the
[Care Inspectorate Report 2024](#)



Watch our

Video

[Housing First
for Families](#)

Delivering exceptional services and outcomes

Our commitment to tenant wellbeing is evident in our wide-ranging support initiatives.



Our Affordability Officer secured over
£393,000
in financial gains
for tenants through expert money advice



The **Helping Hands Fund**
provided
£5,000
in **emergency support**
for essentials like food,
fuel, and furniture.



The **Bed Poverty Fund**,
in partnership with Bell
Group and James Frew,
delivered
20
beds and bedding
to families in need



Driving lessons
were also funded for
4 tenants to support
independence
and employment
opportunities.



For the second year
running, our
Christmas Gift
Campaign ensured
every child in a
Riverside Scotland
home received a
present on Christmas
morning.*

Neighbourhood and community



98%

of tenants are satisfied
with Riverside Scotland's contribution to the
management of the neighbourhood
they live in.

Empowering communities and building futures

At Riverside Scotland, we believe that strong communities are the foundation of thriving neighbourhoods. Over the past year, our commitment to community empowerment has gone beyond housing—focusing on creating opportunities, supporting those in need, and building lasting connections.

Through targeted initiatives, strategic partnerships, and tenant-led projects, we've helped foster resilience, inclusion, and growth across the communities we serve.

From grassroots events to life-changing skills programmes, our work reflects a deep-rooted belief: when communities are empowered, everyone benefits.



Empowering communities and building futures

The **Community Fund** enabled local groups to deliver family fun days, easter celebrations and school holiday events, fostering stronger community ties. Tenants in crisis were supported through Tenant Partner budgets, while Cash for Kids applications and food bank partnerships ensured no one was left behind.

In 2024, we launched our **Communities & Livelihoods Strategy** – a long-term commitment to supporting tenants, strengthening neighbourhoods, enhancing engagement and improving quality of life. We're proud to share the progress we've made in Year 1.



Complaints Process Review:

The Tenant Service Improvement Group completed a comprehensive review and provided a written report with actionable recommendations to improve the complaints process.



Customer Consultations:

Tenants were actively consulted on planned maintenance works, particularly in shaping bathroom and kitchen replacement programmes.



Neighbourhood Engagement:

Ongoing engagement across neighbourhoods and estates successfully addressed local issues.



Handyperson Service Development:

Four tenants completed a basic carpentry and joinery course at Ayrshire College aimed at launching a handyperson/DIY training course. The commitment was adapted mid-year due to limited interest and driving lessons were offered to participants of the initial course.



Health & Wellbeing Activities:

A rolling programme of activities was developed and implemented across Retirement Living schemes.



Digital Inclusion:

A device lending scheme was rolled out to support customers without access to digital devices or internet services.

Empowering communities and building futures



Employability Support:

Partnerships were established with local employability and skills agencies, creating a referral system to support tenants.



Support Services Directory:

We have published a comprehensive directory of support services and local organisations to assist tenants during the ongoing cost-of-living crisis.



Winter Support Newsletter:

Sent to all tenants for the second year in a row.

Following a successful pilot in 2024, estate walkabouts are core practice across all areas. These bring together tenant partners, local councillors, police, local authority colleagues and our landscaping contractor, ID Verde, to collaboratively assess and improve neighbourhoods.



Empowering communities and building futures

In 2025, we introduced our **Neighbourhood Plan** process - through detailed local surveys and ongoing engagement, we've developed tailored plans that reflect local priorities and are delivered in partnership with tenants, community groups, councils, and charities.

The process has strengthened relationships between staff and residents, complemented estate walkabouts, and involved councillors and local authorities. Each plan includes clear promises to tenants, with progress tracked through our annual action plan and communicated via local offers—a summary of what tenants told us and how we're responding.



Our annual garden competitions, including **Garden of the Week** and **Harbourside in Bloom**, continue to celebrate the creativity and pride our tenants take in their outdoor spaces—bringing colour, joy, and a real sense of community to our neighbourhoods.



Getting good value from rents and service



85%

of tenants

think their rent represents value for money.

	RS 24/25	RS 23/24	RS 22/23	Scottish Average	Local Housing Association Average	Local Council Average
1 apartment	£72.82	£68.25	£65.00	£87.12	£82.09	£74.02
2 apartment	£92.57	£86.79	£82.70	£93.27	£90.96	£83.09
3 apartment	£101.93	£95.59	£90.64	£96.00	£104.68	£85.17
4 apartment	£110.96	£104.02	£98.67	£104.51	£114.23	£88.50
5 apartment	£120.05	£112.50	£106.90	£115.58	£121.72	£91.75

	RS 24/25	RS 23/24	RS 22/23	Scottish Average	Local Housing Association Average	Local Council Average
% of rent due collected in the previous year.	101.3	99.7	98.5	100.2	100.4	100.5
% of rent due not collected through homes being empty in the last year.	0.5	0.6	0.8	1.3	0.5	1.1
Average length of time in days taken to re-let homes in the last year.	31.5	32.3	37.2	60.6	23.6	43.7

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 early 2025, we updated our ASB guidance and published a new leaflet to provide clearer, more accessible information for tenants. This refreshed approach supports early intervention, promotes safer neighbourhoods, and reinforces our commitment to listening and responding to tenant concerns. The updated materials are available on our [website](#) and form part of our wider strategy to strengthen community resilience and wellbeing.



	RS 24/25	RS 23/24	RS 22/23	Scottish Average	Local Housing Association Average	Local Council Average
% of antisocial behaviour cases resolved within the last year	89.9	86.3	90.9	93.4	93.8	90.3



The customer landlord relationship



Our 2025 customer survey asked customers their preferred communication methods. Most prefer our bi-monthly Word on the Street newsletter and personalised letters.

We continue to post regularly on Facebook and invest time in keeping our website updated. A new website will be launched in early 2026. We encourage customers to follow us on social media to see regular posts, updates and news from our communities.

The customer landlord relationship

Communication preferences



79%
Newsletter



72 % aged 16-34
86 % age 75+



36%
Letter



43 % age 16-34
31 % age 75+



21%
Website



42 % age 16-34
4 % age 75+



20%
Text message



40 % age 16-34
4 % age 75+



17%
Email



21 % age 16-34
0 % age 75+



Customers have direct contact details for
tenant partners and access to our
24/7 customer contact centre.



68%
of tenants
are using the My Riverside app.



Tenant participation at Riverside Scotland

Riverside Scotland continues to offer a range of opportunities for tenants to shape the services they receive. Our Customer and Community Engagement Officer plays a key role in strengthening relationships between the organisation and our tenants and communities.

Through initiatives like the Customer Sounding Board, Service Improvement Group, and Tenants and Residents Associations (TARAs), tenants can provide feedback, influence decision-making, and help improve service delivery. Additional engagement includes estate walkabouts and annual rent consultations, ensuring tenants have a voice at both local and strategic levels.



Our aim is to ensure that tenants feel heard, valued, and involved in shaping the future of their homes and communities.

	RS 24/25	RS 23/24	RS 22/23	Scottish Average	Local Housing Association Average	Local Council Average
% of tenants satisfied with the overall service	87.1	68.4	66.2	86.9	85.5	91.4
% of tenants who felt their landlord is good at keeping them informed about their services and outcomes	98.2	74.1	73.3	90	90.1	93.7
% of tenants satisfied with the opportunities to participate in the landlord's decision making	97.7	64.6	60.5	86.3	89.6	94.5

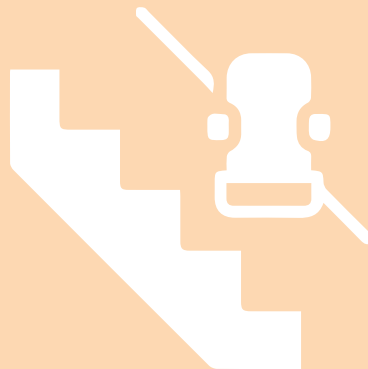
Housing quality and maintenance

Riverside Scotland continued to invest significantly in improving the quality, safety, and energy efficiency of our homes.



£2.85 million
was spent on upgrades

including new kitchens,
bathrooms, fire doors,
windows, cavity wall insulation,
and roof and render works.



We remain committed to
supporting independent living,
and in partnership with Scottish
Government grant funding, we
delivered

£186k

worth of adaptations

to help tenants with mobility
challenges remain in their homes.
Significant grant funding has been
secured to complete outstanding
and newly received referrals
throughout 2025/26.



We won Housing Association of the Year at the 2024 Scotland Energy Efficiency Awards. The prestigious award recognises exceptional commitment to energy efficiency within the region and was awarded to the Association in recognition of its ECO improvement works to almost 300 homes in Dumfries & Galloway.

The comprehensive works programme carried out by Glasgow-based Union Technical Services included the installation of a cutting-edge internal wall insulation system specifically designed for solid wall sandstone properties, which reduces heat demand and lower energy bills.

Housing quality and maintenance

In 2025, we strengthened our commitment to **energy efficiency** through a strategic partnership with Union Technical. Building on the success of our award-winning retrofit programme in Dumfries, work commenced in Pennyburn, Kilwinning, where 30 homes are receiving new windows and doors, new roofs, solar panels, and insulation upgrades to further reduce energy consumption and support Scotland's net-zero goals.

This partnership reflects our shared dedication to creating warmer, more sustainable homes and responds directly to tenant feedback gathered through recent neighbourhood surveys, which highlighted property improvements and energy efficiency as top priorities.



A fencing repair programme was launched following severe storm damage in January 2025, addressing over

300

affected properties and £45,000+ in tree damage.



Housing quality and maintenance

This year also marked the completion of improvement works at our Hawthorn retirement living complex in Kilwinning. These enhancements have significantly improved the safety, comfort, and appearance of the building, creating a brighter and more welcoming environment for tenants.

Key upgrades included:

- Installation of a new roof across the entire building
- Removal of the old atrium, which had been prone to leaks
- Upgraded lighting and comprehensive internal and external redecoration
- Re-carpeting of internal communal areas, delivered through Bell Group's community benefit scheme



	RS 24/25	RS 23/24	RS 22/23	Scottish Average	Local Housing Association Average	Local Council Average
% of homes meeting SHQS	92.2	89.3	82.5	87.2	89.3	94.9
Average number of hours to complete emergency repairs	3.8	4.7	4.7	3.9	2.5	2.2
Average number of days taken to complete non-emergency repairs.	15.3	13.1	13	9.1	8.3	7.9
Percentage of reactive repairs completed right first time.	83.1	83.3	78.9	88	90	91.2
Percentage of tenants who have had repairs in the last 12 months who were satisfied with the repairs and maintenance.	82.8	75.0	74.1	86.8	85.1	94.2

Customer feedback

In Spring 2025, three years after our Big Conversation survey, we reached out again—this time to 1,000 tenants and 428 factored owners—to understand how we’re doing and where we need to improve. Their feedback has shaped a clear action plan focused on what matters most to our customers.

We’re committed to being transparent about how we’re doing and where we can improve. We are now sharing our quarterly performance in our Word on the Street customer update.

We’re often asked how we’re listening to the views of customers and acting on them. We launched a Listening to you web page in 2024 where customers can find out how their feedback really does make a difference behind the scenes.

Over the past year customer feedback has shaped our guidance on repairs responsibilities, the process when dealing with void properties and influenced updates to policies including Domestic Abuse and Child & Adult Protection.

In 2025 the Tenant Service Improvement Group completed a review of how complaints are handled, including communication, resolutions, and Ombudsman escalations. They shared 13 recommendations with the Board to help improve services. These are now being considered for an action plan reflecting our commitment to listening, learning, and continuously improving the services we deliver.

Our dedicated Complaints Officer has played a key role in identifying trends, supporting early resolution, and driving improvements that enhance overall customer satisfaction.

A number of complaints have highlighted issues with repairs and to better understand and resolve these concerns, we’ve set up monthly complaints meetings with our repairs contractor, Bell Group.

These meetings give us the chance to:

- Look more closely at the volume and nature of repairs-related complaints
- Identify any recurring trends or issues
- Work collaboratively with Bells to find solutions and improve the service

Customer feedback is helping shape how we respond and improve and we thank our customers for continuing to share their experiences — we’re listening, and we’re acting.

Customer feedback

	RS 24/25	RS 23/24	RS 22/23
Stage 1 Complaints	199	218	263
Stage 1 Complaints Upheld	153	184	102
Stage 2 Complaints	25	40	19
Stage 2 Complaints Upheld	17	29	4
Compliments	6	2	12

We received **224** complaints, **88.83 %** (199) were resolved at Stage 1 with 11.16 % (25) resolved at Stage 2.

The average time for a complaint to be resolved at Stage 1 was **8.63 days** and the average time for a complaint to be resolved at Stage 2 was **13.22 days**.

61% of complaints related to Repairs

12% of complaints related to Behaviour of staff or service provider

9% of complaints related to Tenancy Management

We received **6** compliments related to installation works, repairs and customer service.

Financial results

Throughout 2024/25 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 accessing Home Energy Scotland funding and the Riverside Helping Hands fund we have been able to make one-off payments to help 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 customers through challenging times.

Financial results

Statement of Comprehensive Income

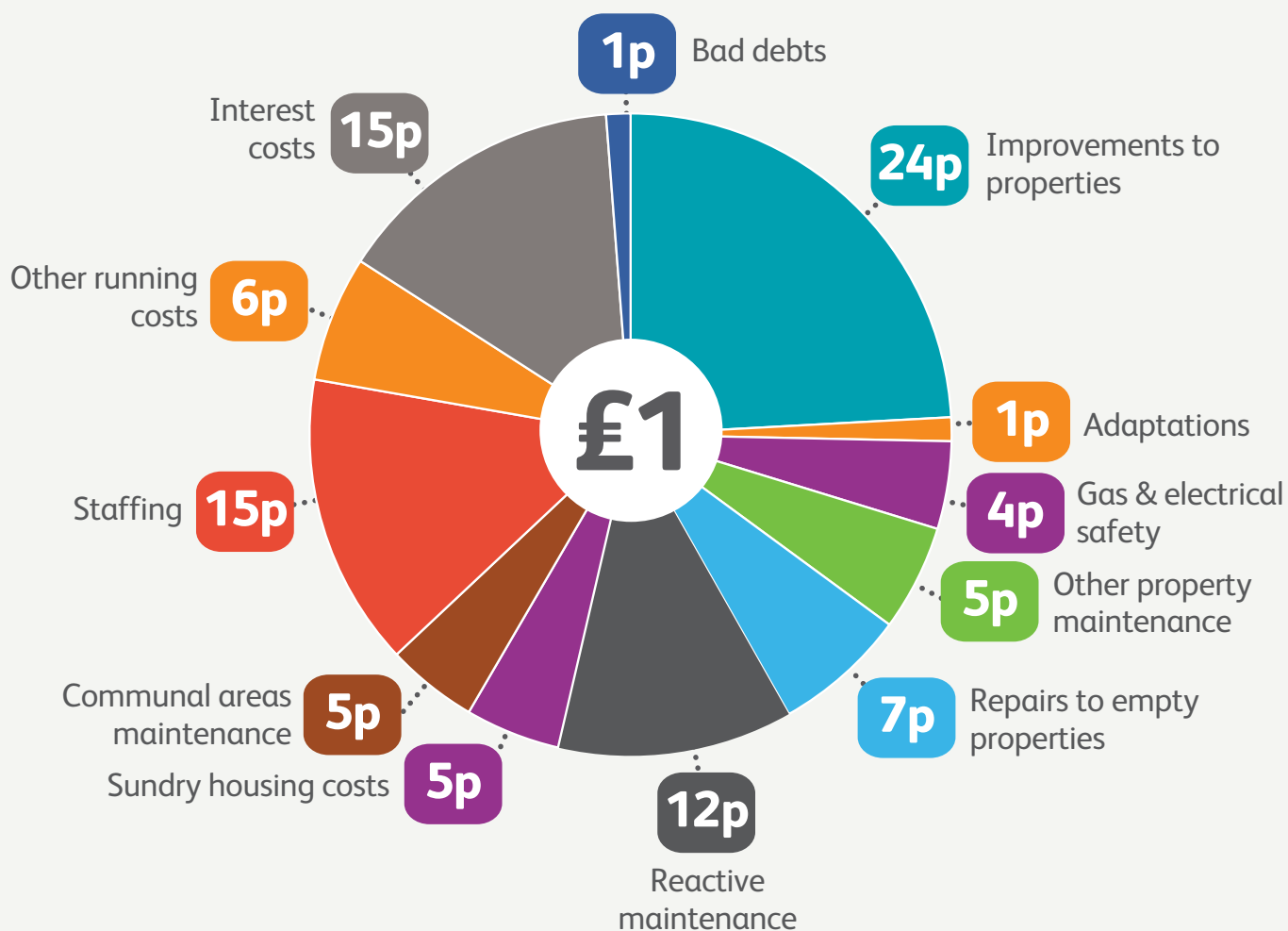
Year ended 31 March	2022	2023	2024	2025
	£000	£000	£000	£000
Turnover	11,479	12,055	13,265	13,782
: Less Operating Costs	(5,206)	(6,281)	(6,854)	(7,555)
Surplus before Depreciation and Interest	6,273	5,774	6,411	6,317
: Less Depreciation	(1,506)	(1,519)	(1,667)	(1,762)
: Less Net Interest	(1,248)	(1,534)	(2,165)	(1,762)
Surplus / (Deficit) before Taxation	3,519	2,721	2,579	2,703

Statement of Financial Position

Year ended 31 March	2022 Restated	2023	2024	2025
	£000	£000	£000	£000
Fixed Assets – Net cost of houses and equipment owned by the association	93,450	108,824	111,675	112,971
Investments	0	0	0	0
Current Assets – Money in the bank and money owed to the Association	1,561	1,012	1,537	783
Total Assets	95,011	109,836	113,212	113,754
: Less Creditors – Money owed by the Association including loans	(71,681)	(83,785)	(84,582)	(82,421)
Net Assets	23,330	26,051	28,630	31,333
Share Capital & Reserves – Surpluses made to be used to maintain existing homes	23,330	26,051	28,630	31,333

Financial results

How every £1 of rent is being spent





Part of The Riverside Group Limited

Riverside Scotland is a trading name of Irvine Housing Association Limited.

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