

269th Board Meeting of Irvine Housing Association Ltd:
Thursday 20 November 2025 at 5.30 p.m.
At 44-46 Bank Street, Irvine, KA12 0LP and via MS Teams

AGENDA

		Data Class
1.	Apologies for Absence	
2.	Declarations of Interest	
3.	Previous Minutes – Minutes of the 268 th Board Meeting held on Thursday 21 August 2025 and Special Board Meetings held on 16 September and 24 October 2025.	Public
4.	Matters Arising	
5.	Substantive Business:	
5.1	Finance Performance Report	Confidential
5.2	Financial Plan	Confidential
5.3	Rent Consultation	Public
5.4	Contact Centre Strategy – Customer Analysis	Public
5.5	Quarterly Performance Report Q2 2025	Public
5.6	Riverside Group Policy Review	Public
5.7	Riverside Scotland Policy Review	Public
5.8	Equality, Diversity & Inclusion Strategy 2023/26	Public
5.9	Board Member Appraisal Review	Internal
5.10	OSCR Return	Public
5.11	Managing Director’s Report	Confidential
6.	Minutes/Updates: a) Unconfirmed Audit & Risk Committee Minutes – 9 October 2025 b) Unconfirmed Group Customer Experience Committee Minutes – 18 September 2025 c) Group Board Highlights – July 2025	Confidential Confidential
7.	Any Other Business	
8.	Date of Next Meeting: 270 th Board Meeting - 5.30 p.m. on Thursday 22 January 2026 at 44-46 Bank Street, Irvine, KA12 0LP and via MS Teams	

5.3. Rent Consultation

Title: Rent Consultation	Date: 20 November 2025
Author: Paula McEvoy Head of Business Support Services [REDACTED]	Sponsor: No
Action: Decision	Confidential: No
Appendices: Appendix 1 – Draft tenant rent consultation letter and leaflet	Reading Room:
Reg. Standard: Standard 3 The RSL manages its resources to ensure its financial well-being, while maintaining rents at a level that tenants can afford to pay.	ORP ref:
Strategic Risk ref: R6 – Governance and Regulation	
Consultation: This report is not subject to consultation	

Purpose and Action:

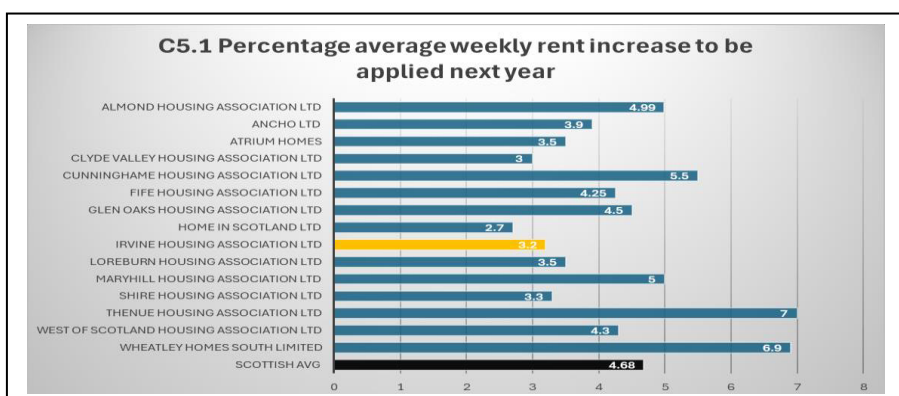
Under the Housing (Scotland) Act 2001, we have a duty to consult with tenants on the proposed changes to rents and service charges. The purpose of this paper is to seek agreement of the levels of increase on which we will consult our customers.

The Board is asked to:

- Approve the proposed rent increase rate for tenant consultation.
- Approve the continuation of the rent harmonisation supplement at a maximum of £1.50 per week.

1. Introduction

- 1.1 Under the Housing (Scotland) Act 2001, we have a duty to consult with tenants on the proposed changes to rents and service charges.
- 1.2 The consultation is due to commence from 1 December 2025 and will close on 5 January 2026.
- 1.3 The Board approved a rent increase for FY2025/26, effective from April 2025 of 3.2% which was equivalent to September 2024 CPI of 1.7% plus 1.5%.
- 1.4 The Board further approved the reintroduction of the rent harmonisation supplement of £1.50 in FY2025/26.
- 1.5 In FY2025/26, the rent increase for Riverside Scotland was the third lowest when compared to other G8 or locally based Housing Associations, and at 3.2% was 1.48% lower than the Scottish average of 4.68%. See table below for comparison.



2. Discussion

- 2.1 Setting rent levels requires balancing between affordability for our customers, investment in our stock, and the viability of the business as a whole.
- 2.2 The Office for National Statistics published September 25 inflation data on 22nd October 2025. The published data shows CPI at a rate of 3.8%.
- 2.3 Two options for the FY2026/27 rent increase were presented to the Riverside Scotland Board for discussion at the Board Strategy Day on Friday 24th October, as detailed in the following table.¹

<u>% Increase</u>	<u>Additional Income generated</u>	<u>Increase to average rent</u>	<u>Impact on Services</u>
Option 1 5.2%	£208k	£5.98	<p>Current service levels will be maintained with a budget set for storms and increasing void repair costs:</p> <ul style="list-style-type: none"> • Repairs & maintenance 24/7 service to your home and communal areas (emergency and routine, including storms and void property repairs) • Investment programme for property upgrades like windows, doors, roofs, kitchens, bathrooms, and boilers (annual variable budget) • Adaptations budget to assist tenants to remain in their home and live more comfortably. • Building safety servicing ensuring your home is as safe as possible through gas safety servicing, electrical safety check, and communal safety inspections. • Communal estate maintenance and landscape service ensuring shared spaces are safe and well-kept. • Tenancy and community support available via tenant partners, housing first for families and customer and community engagement services
Option 2 5.7%	£277k	£6.56	<p>Current service levels will be maintained with a budget set for storms and increasing void repair costs as detailed for Option 1 Plus</p> <ul style="list-style-type: none"> • Estate investment programme for improving paths, improving lanes and car parking areas, fencing replacement programme and external paintwork programme.

- 2.4 After robust discussion of the impacts and challenges faced after last year's rent increase, the potential impacts of not increasing rents enough in FY2026/27, and the affordability considerations for tenants, the Board provided an agreement in principle (following a majority vote), to proceed with a single option (**Option 2**) into the rent increase consultation due to commence from 1 December 2025.
- 2.5 It was noted that this was a change from the usual approach where multiple options have historically been included in consultation, with the Board agreeing that only the one financially viable option (**Option 2**) should be included which would provide tenants with the level of

¹ Analysis undertaken in advance of CPI publication for Board Strategy Day estimated a CPI rate of 3.7% which was 1% below published rate of 3.8%.

service they have indicated they want, minimise affordability considerations for the majority of tenants, and avoid presentation of options which are not realistic and do not enable the required levels of service to be delivered.

- 2.6 It was also agreed that the options would be presented to tenants as a % increase with no reference to the CPI element within the calculation, to avoid any confusion and keep communication of the option as simple and easy to understand as possible for customers.
- 2.7 The Board are now asked to formally confirm their agreement to **Option 2**, a rent increase of **5.7%** being taken into consultation (See **Appendix 1** for consultation letter and leaflet) which has been drafted on this basis, noting that the letter has been updated following consultation with SIG group to strengthen the messaging around the rationale for only one option, and to provide more detail on the investment programme.
- 2.8 In addition, the Board are asked to agree the continuation of the harmonisation supplement of up to £1.50 from April 2026.

3. Next Steps

- 3.1 The agreed consultation levels will be incorporated into the annual rent consultation leaflet and distributed to customers.
- 3.2 All feedback from the consultation will be presented to Board on 22 January 2026 at which time Board will be asked to approve the increase to be applied from April 2026.

Dear tenant,

Annual Rent Consultation

We invite you to participate in this year's rent consultation. Enclosed, you will find a leaflet outlining our proposed increase for next year's rent. We value your feedback and ask that you share your thoughts by **Monday 5th January 2026**, allowing for seasonal postal delays and the Christmas holiday period.

This year's rent consultation is different to previous years in terms of we are offering only one option. We want to be completely transparent in regard to the reason for this and the rationale behind the option.

The financial climate in which we operate continues to be unpredictable with prices for repairs and tenders in particular providing a challenge to our budgets. As an organisation Riverside Scotland is determined to provide our tenants with the best possible value, whilst striving to provide services that are valued and customer focussed.

After lengthy and in-depth work carried out to project our budgets for the coming financial year, there is a rate of increase we require to enable us to continue to deliver our current services, whilst also meeting the investment in our stock and neighbourhoods where this is required. Therefore, the rental increase percentage in this consultation represents the lowest possible rate of increase we can offer and includes a number of efficiencies and commitment to value for money to keep the rate at this level.

Rents across the sector:

We take great pride in keeping our rents affordable and as low as possible. Last year we were able to deliver a **3.2% increase**, but in doing so had to delay some of our investment work during this period.

To put this into context against other housing providers, our offer was **1.48%** lower than the average Scottish rent increase of **4.68%**. At the time, due to the cost-of-living crisis, we firmly believe this was the right thing to do for our tenants.

This year we do need to invest in our properties as delaying some of the work another year would lead to a reduction in the quality of homes and potential for increased repair and future tender costs, impacting rent in future years.

We do not want to provide a higher option this year, which would normally be the case as we completely understand the challenges our tenants are facing in the current economic environment. As a Housing Association, we are not immune to these rises and inflation continues to be much higher at 3.8%, than the Bank of England target of 2%.

We need to guard against these continuous rises in costs, for example maintenance costs are predicted to continue rising by between 4 and 6% in the coming year. The cost of building materials and construction has continued to rise faster than general inflation. Specific Maintenance & Repairs CPI was 5.3% in April 2025, 7.3% in June and 5.6% in August 2025. Ensuring Riverside Scotland has a sound economic base to manage these challenges and be able to deliver safe, warm and well-maintained homes for our tenants is of utmost importance.

Our rental offer for 2026/27:

Our proposal for 2026/27 is a rental increase of **5.7%**. This proposal not only secure our investment against tenants' priorities but ensures longer term sustainability and viability of the business.

Our rent structure takes into account house type and size, so the increase will vary depending on your property. An example of what a 5.7% increase would mean in cash terms per week is shown below:

- **A 3-apartment property with a 5.7% increase would represent a £6.56 p/w increase in weekly rent from April 2026.**

We are aware that in comparison to other similar organisations our offer this year is comparable and that some smaller organisations and councils are looking to charge considerably more (even into double figures) based on the levels of investment needed and the cost of providing this.

Some of the costs we are facing:

To put some of our costs into context, the examples below show some of the costs we are trying to absorb by working smarter and by working on more preventative measures -

Storm Damage - In early 2025, Storm Eowyn caused severe damage to fences and trees resulting in repair costs exceeding £100,000. This is significantly higher than budgeted repair costs and we will now budget for storm damage annually alongside our regular maintenance.

Fly tipping - We have seen our Estate Management costs rise sharply, exceeding £25,000 to date this year which is more than double last year's budget.

Void Costs - When homes become empty, we have seen the cost of bringing the properties up to our lettable standard double in the last three years due to increases in material costs.

Continued commitment to support and services:

We understand that the cost-of-living crisis continues to provide challenges for everyone, for you as tenants and for us as your housing provider.

This is why we are committed to continue to provide support in every way we can, and this support has provided the following in the last 12 months:

- £393,000 in financial gains for tenants through expert money advice
- £5000 in emergency support for essentials such as food, fuel and furniture
- 20 beds and bedding to families in needs through the Bed Poverty Fund

We will continue to provide our money advice service and other additional support options throughout the next financial year and know that this is a highly valued service by those that have accessed it in the past year.

Your feedback at the heart of our decision making:

In our most recent tenant survey, 88.50% of responders felt that the rent paid represented good value for money in terms of the accommodation and services provided by Riverside Scotland. It's vital that we are able to continue to both invest in your homes but also continue to deliver the range and levels of service you deserve.

Based on your feedback, it is clear that you want us to continue to invest in your homes, improving the standard and also reducing the efficiency and running costs. This coming financial year represents a larger investment into existing homes than in previous years, renewing key components and delivery quality improvements.

Investment in your homes:

From April 2026, we intend to invest approximately £4.5 million in your homes, including:

Bathrooms - 120 properties

Kitchens - 120 properties

Windows - up to 130 properties

Doors - up to 130 properties

Boilers - up to 50 properties

Within the budget, we will also be looking to carry out some further heating system retrofits, roofing works and rendering.

In addition, our recent Big Conversation tenant survey, alongside our regular estate inspections has highlighted the need to invest in estate improvement works. Therefore, we will be setting additional spend aside to start this process, enabling investment in some of the communal landscaped areas, paths, car parks and fencing replacements. We set a clear commitment to sharing and communicating on this work throughout the year in our regular newsletters, highlighting where we are impacting in a positive way to your neighbourhoods whilst delivering best value.

Priorities:

Spend and service delivery will be focussed on the priorities your feedback from the Big Conversation survey provided, these are:

- **Repairs and Maintenance** - 24/7 service to your home and communal areas (emergency and routine, storm damage and void property repairs)
- **Our investment programme** - for property upgrades such as windows, doors, roofs, kitchens, bathrooms and boilers
- **Adaptations** - budget to assist tenants to remain in their home and live more comfortably.
- **Building Safety** - ensuring your home is as safe as possible through gas servicing, electrical safety checks and communal safety inspections.
- **Communal Estate maintenance and landscape service** - ensuring shared spaces are safe and well kept.
- **Estate Improvements** - paths, lanes, car parks, fence replacements and cyclical paintworks
- **Tenancy and community support** - available via tenant partners, Housing First for Families and customer and community engagement services.

These services are essential to supporting tenants and maintaining the quality of our homes and communities.

What should you do next?

Please review the content of this letter and the enclosed leaflet and let us know your views by:

- Completing and returning the feedback form in the enclosed prepaid envelope, or
- completing the feedback form online <https://www.smartsurvey.co.uk/s/Z3O5N4/>
- Scanning the QR code below:



If you are worried about paying your rent or are in arrears, please contact our Income Collection Team straight away by calling 0800 529 8789. Ask to speak to an Income Collection Officer, or the team can refer you to our Affordability Officer for further support.

If you have a query about your rent charges, please contact our Customer Service Centre on 0345 112 6600 instead, as the Income Collection Team only manages payments and arrears.

Thank you in advance for your participation.

Yours sincerely,

A handwritten signature in black ink that reads "P. Forrest".

Pamela Forrest

Head of Housing and Communities

Feedback form

Riverside Scotland 269th Board Meeting

1. Do you agree with our approach to applying the lowest increase possible rather than giving additional increased options? Yes No
If you answered no, can you tell us why you feel this way?

2. Do you agree with the priorities in our investment plan? Yes No
If you answered no, can you tell us why you feel this way?

3. Do you have any other comments you would like us to consider in our rent increase proposal? Yes No

(If your comments relate to an ongoing issue or enquiry please contact the customer service centre on **0345 112 6600** for an update).

4. How do you pay your rent?
- I pay full rent through my household income
 - I pay part rent and receive partial support through housing benefit or universal credit
 - I pay full rent through housing benefit or universal credit
5. Are you concerned about affording your rent? Yes No
6. Would you like us to refer you to our Income Collection Team/Affordability Officer for advice and support? Yes No

Contact details

Your contact details will only be used to confirm that you are a tenant of Riverside Scotland and for entry into the prize draw.

- I wish to opt out of the prize draw.

Name:

Address:

Tel:

Email:

Annual Rent Increase Consultation 2026/27

Proposal

This year we have considered the lowest increase possible to provide core services to tenants and provide cyclical programmes to provide safe and useable open spaces within our communities.

All completed feedback will be entered into a prize draw for a chance to win a £100 shopping voucher.

Have your say

QR CODE
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This consultation will run from **Monday 1 December 2025** until **Monday 5 January 2026**. The Association's Board will consider and approve the annual rent setting for Riverside Scotland customers for 2026/27, taking account of the views expressed in this consultation.

We will write to inform you of your rent charges for 2026/27 at least four weeks in advance of any changes that may occur in April 2026.

Important points to note

The Association implemented a restructure of rent levels in April 2018. This process set new 'target' rents for all properties based on size and type. To try and minimise the impact of the rent restructure on the remaining tenancies with below target rents, the maximum weekly rent increase arising from the rent restructure process will continue to be £1.50.

It is important to note that this will be in addition to the annual percentage increase proposed in this leaflet.

2024/25 Service Highlights:

Housing First for Families supported 40 families at risk of homelessness—all remained in their tenancies. The service expanded to Dumfries & Galloway and earned a "Very Good" Care Inspectorate rating.

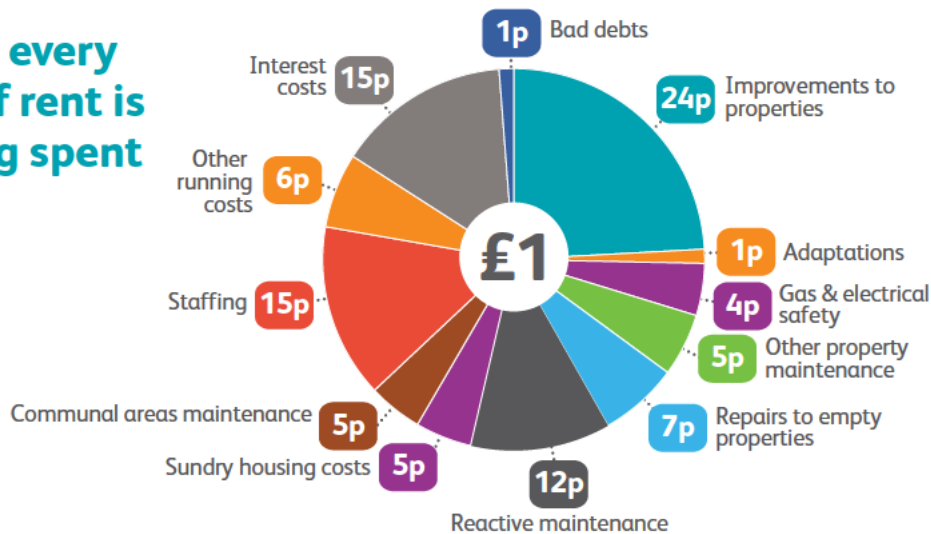
Financial Support: Our Affordability Officer secured over £393,000 for tenants. We provided £5,000 in emergency aid via the Helping Hands Fund and delivered 20 beds through the Bed Poverty Fund.

Tenant Engagement: 480 proactive visits, 142 homes let, 63 people housed from homelessness. 20 estate walkabouts held between Aug 2024–Mar 2025.

Property Investment: £2.85 million spent on upgrades (kitchens, bathrooms, fire doors, windows, insulation, roofing), plus £186,000 in grants for medical adaptations.

Award-Winning Retrofit: Won Housing Association of the Year at the Scotland Energy Efficiency Awards. Retrofit work continued in Pennyburn, Kilwinning—30 homes upgraded.

How every £1 of rent is being spent



Our proposal for 2026/27

Last year we increased rent by 3.2%. This year we are applying the lowest increase possible – 5.7%, to provide core services and provide cyclical programmes to provide safe and attractive open spaces within our communities. In addition, we have a capital investment budget of approx. £4M which will be spent on investment works like roof replacements, windows, doors, kitchens, bathrooms and heating systems

A 5.7% rent increase will help us continue delivering key services and improvements to your home and community, including:

- **24/7 repairs and maintenance** for your home and shared areas – covering emergencies, routine fixes, storm damage, and empty property repairs.
- **Home upgrades** like new windows, doors, roofs, kitchens, bathrooms, and boilers – funded through our annual investment programme.
- **Adaptations** to help tenants live more comfortably and stay in their homes longer.
- **Safety checks** including gas servicing, electrical inspections, and communal area safety inspections.
- **Communal estate maintenance and landscape service** to keep shared spaces clean, safe, and well-kept.
- **Estate improvement programme** for paths, car parks, fencing, and cyclical paintwork.
- **Tenancy and community support** via tenant partners, Housing First for Families, and customer and community engagement services.

Looking Ahead: 2026/27 Investment Priorities

We're currently planning our capital investment programme for next year. Early priorities include:

- Energy-saving upgrades to help reduce household bills – like better windows, doors, roofs, and insulation.
- Essential replacements for kitchens, bathrooms, and heating systems that are overdue their lifecycle renewal.

Final plans will be shared in the New Year.

Your feedback

Please let us know your views by completing the feedback form on the back of the leaflet and returning to us in the enclosed prepaid envelope by **Monday 5 January 2026**. Feedback can also be provided via an online survey which can be found on our website at www.riversidescotland.org.uk or you can **scan the QR code** on this leaflet. All completed feedback will be entered into a prize draw for a chance to **win a £100 shopping voucher**. For prize draw T&Cs please visit our website.

5.4. Contact Centre Strategy - Customer Analysis

Title: Contact Centre Strategy – Customer Analysis	Date: 20 November 2025
Author: Pamela Forrest, Head of Housing and Communities	Sponsor: Gary Naylor, Managing Director
Action: Information	Confidential: No
Appendices: N/A	Document Library: N/A
Reg. Standard: Standard 1 The governing body leads and directs the RSL to achieve good outcomes for its tenants and other service users. Standard 2 The RSL is open about and accountable for what it does. It understands and takes account of the needs and priorities of its tenants, service users and stakeholders. And its primary focus is the sustainable achievement of these priorities.	
Strategic Risk ref: R1 Customer Experience	
Consultation: Yes	
Scope: Riverside Scotland	
Frequency of Report: Standalone	

Purpose and Recommendation:

The report provides analysis on comments received by customers in relation to our Customer Service Centre (CSC) and the actions identified to improve service and customer satisfaction ensuring customers receive Scotland specific advice when they call.

The report highlights current issues being experienced by customers and details both positive and negative comments. The comments received are broader than the call centre experience as we don't currently ask a specific question about the call centre therefore the report highlights wider areas for improvement all linked to resolving customer enquiries efficiently.

This report is provided for information and assurance that actions identified have been added to the customer satisfaction action plan.

Executive Summary:

Analysis focused on the comment fields from the monthly transactional survey report, research resources report and the completed repair work surveys between August 2024 to July 2025. This produced approx. 380 comments for analysis.

Sentiment analysis was performed using keyword to categorise comments as positive or negative and from there we developed 5 key trends of good customer service as well as dissatisfaction and poor customer service.

We then considered possible actions to resolve including known actions that are already planned or in progress to develop. This gives us a clear roadmap for improvement. We have incorporated new actions into our customer satisfaction action plan that was developed from the research resources survey to track and monitor progress and success.

New actions are as follows:

Description	Action	Measure of success
Reduce wait times for answering calls	Quarterly monitoring of Scottish call performance, good communication with CSC to receive updates on recruitment, training and service delivery. Advertising performance in our customer newsletter and advertising digital contact methods as a good alternative for non-urgent reports and enquiries	Improved call performance Reduced complaints Higher satisfaction
Improve ability to answer enquiries at first point of contact	Review knowledge articles for CSC to ensure accurate information for Scottish customers is available	Reduced complaints and call backs logged via ██████████
Monitor customer call backs via ██████████ reports and report in operational KPI's our average performance aiming for responses within 2 working days	██████████ KPI added to housing and asset operational performance reports for monitoring, analysis and action	Reduced complaints Higher satisfaction
Lack of communication and proactive follow up when enquiry requires additional action leading to risk of a complaint and poor satisfaction (mainly relating to repair follow ups)	Escalations register in place to ensure enquiries are answered timely and customers are kept informed until resolution. Monthly analysis of delays to identify and implement improvements. CI exercise tracked on our corporate action plan for reactive repairs in particular follow-on works.	Reduced complaints Higher satisfaction
Website review	Ensure website is easy to navigate with clear access to ways to contact us promoting digital access as well as providing good quality information and advice	Reduced call volume Higher take up of digital contact

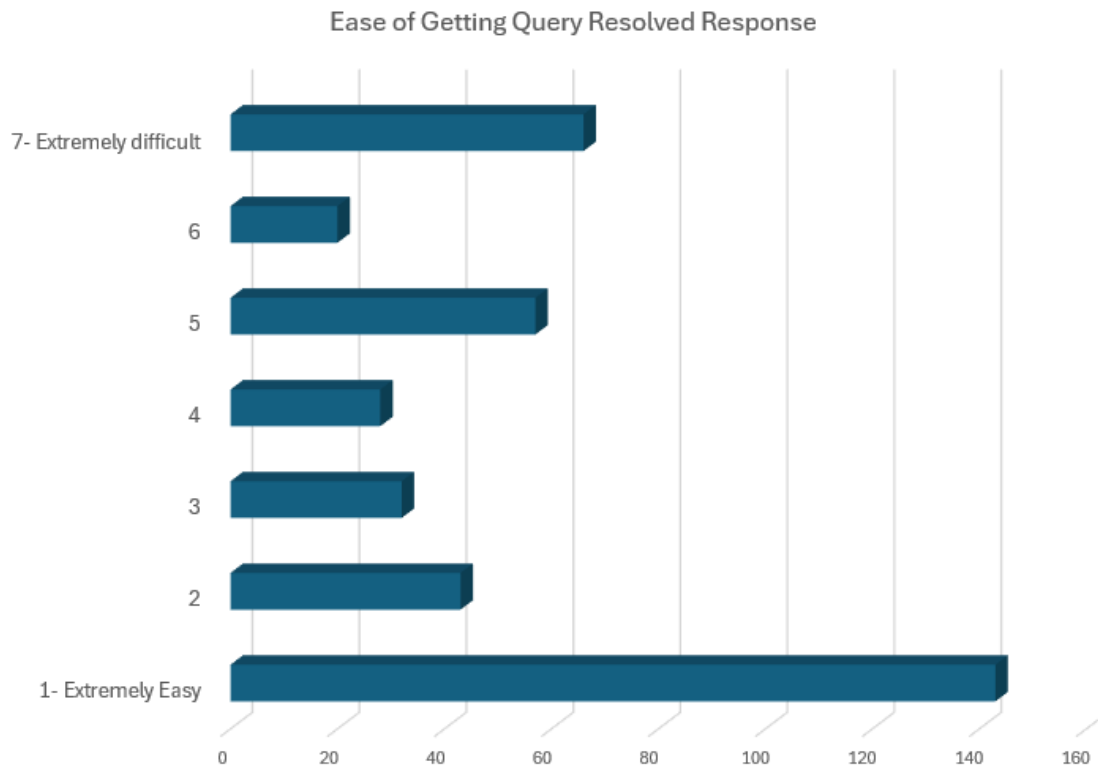
The Board are asked to note this report and progress updates will be given in the customer satisfaction action plan report due in September 2026.

1. Context

1.2 Approach and Methodology

Comments were filtered for relevance to call centre performance using keywords such as 'call', 'phone', 'contact', etc The filter pulled feedback from the call centre, but also direct contact with Riverside Scotland staff, e.g. a tenant partner and follow on communication with customers when a call was logged via the call centre through ██████████ for a customer call back. Sentiment analysis was performed using keyword to categorise comments as positive or negative. The top 5 positive comments and top 5 negative comments were identified by frequency and visualised using the following bar charts and analysis:

1.3 Query Responses Breakdown



1.4 Top 5 Positive Comments

Exact Customer Comment	Positive Aspect Highlighted
The people in contact centre are lovely and very helpful	Friendliness, Helpfulness
Anytime I have phoned, even with the most recent one, they don't take very long to get someone out. Even if they have to order a part they keep you informed and it only takes a couple of days. They are on the ball, I am very satisfied with them.	Speed, Communication, Reliability
Because any time had a problem always someone at other end of the phone giving me a hand.	Helpfulness, Responsiveness
They are very quick at responding	Speed, Responsiveness
If I phone up on anything they are there to fix it	Responsiveness, Reliability

1.6 Key Positive Themes:

- Quick and efficient query resolution
- Helpful and courteous staff
- Ease of contacting the call centre

- Responsive communication
- Prompt follow-up and callbacks

1.7 Top 5 Negative Comments

Rank	Exact Customer Comment	Main Issue/Trend
1	Phoning them takes ages and it costs more. Their on-line Chat options are very vague and when you try to communicate the robot it asks you a question and never understands the reply you give. It then says no human's available.	Issues with automated systems, long wait times
2	Hard to get through to the correct department	Difficulty reaching correct department
3	They say yes on the phone and then nothing happens	Lack of communication and follow-up
4	Can't contact Scotland office to talk never hear from anyone don't deal with problems just blank it	Lack of communication, inaccessible support
5	Because don't really, if I have a problem in house maybe a repair takes very long time to get in touch and when they do send workmen to my home on different days scheduled	Long wait times, scheduling issues

1.8 Key Negative Themes:

- Long wait times and unresolved issues
- Difficulty navigating automated systems
- Lack of communication and follow-up
- Confusing online chat and robot interactions
- Problems reaching the correct department

1.9 Trends and Issues Breakdown

Long Wait Times & Delays:

Several comments highlight excessive waiting for repairs, callbacks, or complaint resolution. This is a major source of frustration and leads to repeated follow-ups.

Issues with Automated Systems:

Customers report that online chatbots and phone robots are confusing, unhelpful, and often fail to connect them to a human agent.

Lack of Communication & Follow-Up:

There are repeated mentions of promises not being kept, no updates after initial contact, and difficulty reaching the right person or department.

Poor Quality or Incomplete Service:

Some customers have to call multiple times for the same issue, or repairs are not completed properly, requiring repeated visits.

Inaccessible or Unresponsive Support:

Difficulty contacting the correct office or department, or feeling ignored or “blanked” by staff, is a recurring theme.

- 1.10** From this analysis, there is evidence that customers can experience call centre delays with answering calls and concerns about enquiries not being resolved at the first point of contact and not knowing what the next step is to resolve, but the biggest concern is when follow up communication is required and there is a clear trend of dissatisfaction with timescales to resolve, receiving call backs and being kept informed.

2.0 Recommended actions to Improve Service**2.1 Reduce Wait Times and Improve Responsiveness:**

The CSC has recently consolidated their team and have experienced a high turnover of colleagues since May 2025. They are in the process of recruiting new staff and completing inductions and training.

Head of Contact Centre Sarah Tait advises they are experiencing increased demand on the phones, which are up 16% compared to this time last year (figures from August 2024 v 2025)

There are also high volumes of internal e mails being received by CSC where salesforce should be used so a training gap has been identified, and a training plan will be developed.

Sarah is currently working with internal partners to improve processes, amend flows and to understand their challenges so that they can improve service delivery. In addition, customer journeys have been mapped out for the reactive repair process and over 100 ‘pain points’ identified which will result in action plans to improve.

Sarah is also working with Catherine Rigby, Head of Digital to develop a strategy where customers choose digital by default to re-direct non-urgent calls via these channels, e.g.

- E mails
- Live chat via website available between 10 am and 2 pm
- Call back option on the phone

We are also advertising the digital channels in our newsletter, social media and with new tenants.

We will be monitoring performance and liaising with CSC Heads of Service regularly to keep updated with progress and anticipated improvements in service.

We also propose that Claire and Sarah provide a detailed progress report to Board at our next strategy day in March 2026.

In addition, we have reviewed our CSC knowledge articles to ensure the most accurate information is available for call handlers to answer Scottish enquiries.

The CSC are also looking to develop co-pilot for call handlers to get access to the correct information quicker and we will be tracking the progress of this through our communication with CSC Head of Service.

Our customers also have access to Tenant Partner mobile numbers which are available on our website and are issued to new tenants as part of their sign up.

2.2 Enhance Communication and Follow-Up:

We have a 2 working day target to respond to [REDACTED] enquiries which is where customer call backs are logged and monitored. Performance is monitored via a report and tracked in our operational performance trackers.

We have recently introduced an escalations process for staff to complete if they are not getting answers to resolve customer enquiries within a 2 working day timescale. This process escalates enquiries to Managers, instructs staff to contact customers to keep them informed and if the Manager can't resolve the enquiry within 2 working days the escalation will move to Heads of Service. This escalation process will allow us to monitor and analyse where the blockages or poor performance are and put measures in place to improve or act. Escalations are monitored weekly by Managers and reported to teams and Heads of Service monthly.

We are also in the process of mapping our own customer journeys with a spotlight on follow on repair work where we have identified poor service. These customer journeys will help us to identify Scotland specific 'pain points' and will be the start of a continuous improvement exercise.

2.3 Simplify Automated and Online Systems:

Our website is under further review and our Customer Communications & Marketing Officer is leading in this project.

Web live chat is available between 10 am and 2 pm and responded to by staff, it is not AI generated although this may be developed in the future.

Alternative contact methods like phone numbers, e mail addresses and via the app are clearly advertised on our website.

There has been a high take up of our app with 68% of tenants registered. New tenants are advised about our app and encouraged and supported where needed to sign up.

2.4 Improve Access to the Correct Department:

A review of CSC knowledge articles has been complete for Scotland.

██████████ logs for call backs are reviewed daily by the teams and are allocated to the correct person.

Tenant partner phone numbers are advertised on our website for direct contact.

██████████ monitoring of call back volume and performance as well as analysis of any learning actions for CSC or staff teams around first contact resolution e.g. is the CSC transferring calls that should be answered by them is ongoing.

2.5 Strengthen Staff Training and Customer Service Culture:

Our October 2025 all staff away day was focused on good communication, positive behaviour, accountability to resolve enquiries promptly and team building to act as one team to deliver services to customers

The customer care policy was approved by Board in July 2025. At our staff away day we presented this policy to the team and had breakout sessions to discuss. We are also in the process of developing a customer care leaflet in consultation with staff and our service improvement group (SIG). A launch of the policy and leaflet will take place embedding the policy with staff and advertising standards for our customers.

We will continue to share positive feedback and success stories with colleagues and customers.

Managers will continue to monitor and coach staff on complex queries.

Monthly analysis and follow on actions to resolve outstanding concerns being reported in our monthly transactional customer surveys is in place and trends/learning are reported by Managers to Heads of Service monthly.

Colleagues from across teams are part of our continuous improvement projects which help build positive relationships, cross departmental working and embed a one team ethos.

We also publicise service delivery improvements made from customer feedback on our you said we did feature in our newsletter and website.

3.0 Risk

The Strategic risk relates to the customer experience.

The risk of not following up with an improvement plan and tracking completed actions could result in us not improving satisfaction when we complete the next tenant survey in three years' time.

We risk not learning lessons from dissatisfaction and therefore not improving in line with customer expectations.

Poor customer satisfaction can also lead to reputational damage affecting demand for empty homes and increasing tenancy turnover and associated costs.

Poor systems and procedures also affect staff morale and the overall culture risking higher turnover of staff and higher absences.

3. Conclusion/Next Steps

The Board are asked to note the contents of this report.

The Board are asked if they support CSC reporting at our next strategy day.

The customer service improvements noted in this report have now been incorporated into the customer satisfaction improvement plan and progress will be reported to the board in September 2026.



5.5. Quarterly Performance Report Q2 2025

Title: Quarterly Performance Report – Q2 2025	Date: 20/11/2025
Author: Jonathan Hulme [REDACTED]	Sponsor: Gary Naylor
Action: Note	Confidential: No
Appendices: Appendix 1: Riverside Scotland Satisfaction KPIs Q2 Appendix 2: Riverside Scotland Asset and Sustainability KPIs Q2 Appendix 3: Riverside Scotland Housing and Communities KPIs Q2	Reading Room:
Reg. Standard: Standard 4.2 The governing body challenges and holds the senior officer to account for their performance in achieving the RSL's purpose and objectives	ORP ref: Our Riverside Way: Value - Managing our resources effectively, so that we can build more homes and deliver better services
Strategic Risk ref: R6 Governance and Regulation	
Consultation: This report is not subject to consultation	

Purpose and Action:

The purpose of this report is to provide Board with an opportunity to review the Association's operational key performance indicators (KPIs) covering quarter two of 2025/26. The data is set out in Appendix 1, 2 and 3 of this report.

Executive Summary:

The Board reviews the operational KPIs on a quarterly basis to ensure that performance is being managed effectively. The attached report at Appendix 1 covers performance for the period 1st July to 30th September 2025. It is recommended that Board discuss and note the contents of the Quarterly Performance Report.

1. Introduction

- 1.1 Progress against our operational key performance indicators (KPIs) is reported to Board on a quarterly basis. All appendices of this report set out our performance position against each of our KPIs including distance from target, and direction of travel as at the end of September 2025.

2. Key Points

- 2.1 There has been a lot of work going on in the past quarter and some of the key points to note are as follows:

Research Resource Satisfaction Survey:

In 2025 Research Resource were commissioned to carry out a satisfaction survey to give a full and accurate assessment of resident's satisfaction with the Association and the services provided. This took place between February and March and was able to obtain a 40% response rate. The results included:

- ↑ Overall satisfaction – 87.1%
- ↑ Keeping tenants informed about services and decisions – 98.2%

↑ Satisfaction with opportunities to participate – 97.7%.

- 2.2 We use monthly satisfaction surveys via The Riverside Group to monitor performance, trends and allow us to identify any areas of non performance promptly, below are some key performance indicators from the last quarter

Average time to complete emergency repairs	1.64 hours (4 hour) 4.22 hours (12 hour)	↑ ↑
Gas safety compliance	100%	→
Electrical safety compliance	99.87%	▼
Relet days	20.1 days	↑
ASB cases resolved	95%	↑
Rent loss through voids	0.57	↑

Average time to complete emergency repairs:

Average time to complete emergency repairs reporting at 1.64 hours for 4-hour emergency (H&S) and 4.22 for 12-hour emergency orders. Increase from 3.04 hours in Q1 for 12 hour emergencies but still well below the 12 hour timescale. Continued monitoring of performance is ongoing to ensure high standards are maintained.

The number of times in the reporting year that you did not meet your statutory obligation to complete a gas safety check within 12 months of a gas appliance being fitted or its last check

A 100% compliance has been maintained in this area. Close working processes between the asset, business support, housing team and contractor ensure this will be maintained throughout the year

Safe Electrical Systems - Percentage of properties with valid EICR (Electrical Installation Condition Report) certificates:

Q2 reporting has dropped from Q1 to 99.87% compliant, 0.13% short of the 100% target. An additional property has lapsed into non compliant. [REDACTED]

[REDACTED] The EICR will be complete when the property becomes void. Non invasive checks were carried out to the property and there were no concerns raised from this.

Average length of time taken to re-let properties in the last year:

There have been 70 homes relet up until the end of Q2 – Tenant Partners will continue to carry out settling in visits and pro-active visits to try and sustain tenancies and reduce vacant homes. We have had a positive performance for relet days in Q2, with relet days reducing to 20.1 days.



5.6. Riverside Group Policy Review

Title: Riverside Group Policy Review	Date: 20 November 2025
Authors: Paul Dillon	Sponsor: Gary Naylor
Action: To Note/Approve	Confidential: No
Appendices: n/a	Reading Room:
Reg. Requirement: AN3: Each landlord must have assurance and evidence that it is meeting all its legal obligations associated with housing and homelessness services, equality and human rights, and tenant and resident safety.	ORP ref: People at our heart
Strategic Risk ref:	
Consultation: N/A	

Purpose and Action:

The purpose of this paper is to request that Board reviews and notes/approves the following updated Riverside Group policies, which are published on Convene for review:

To Note:

- Approval and Control of Contractors Policy
- Community Safety Policy
- Damp & Mould Policy
- Shareholding Policy

To Approve:

- Asbestos Management Policy
- Mechanical Equipment (inc. Lifting Equipment) Policy
- Water Safety Policy

Board are asked to:

- Review and note/approve the requested policies

1. Background

Group wide policies/strategies which are developed by Group and cover all subsidiaries, and which do not need to be changed or amended for Riverside Scotland should be taken to RS Board for discussion and noting/approval, after Group Board approval. Relevant Riverside Scotland subject matter experts and customers where required should essentially be consultees to the development of Group wide policy.

2. Context

2.1 As part of the Policy Framework Update process being undertaken by the Projects and Planning Team, the following policies have been identified as requiring noting/approval by Riverside Scotland Board.

To Note:

- Approval and Control of Contractors Policy
- Community Safety Policy
- Damp & Mould Policy

- Shareholding Policy

To Approve:

- Asbestos Management Policy
- Mechanical Equipment (inc. Lifting Equipment) Policy
- Water Safety Policy

The Policies above are published in the document folder on Convene - Document Library > Riverside Scotland Board Paperwork > November 25 Board Meeting Reference Papers.

3. Risk

3.1 Adoption and update of all policies will help to mitigate the following Riverside Scotland strategic risk:

- **Risk 1: Safety First:** The Association has no appetite for a risk of harm to customers, colleagues, or others coming from the provision of its services, and no appetite for a breach of health and safety legislation and regulation in its role as a landlord and employer.
- **Risk 2: Customer Experience:** There are many factors which affect our customers' experience of the services we provide and where these are within our control we will not tolerate the risks which they pose and will react quickly to put in place plans and interventions to improve the service. Where a negative experience for our customers is out with our immediate control we will work with partners to find solutions to mitigate any negative impact.

4. Next Steps

- 4.1 As part of the Riverside Scotland's review of Delegated Authority, we will incorporate a policy review process, and proposals will be presented to Board in due course.
- 4.2 Approved and noted policies will be updated on the Riverside Scotland policy schedule, Policy Management System and communicated to all colleagues.
- 4.3 The Project & Planning Analysts will continue to attend the quarterly Policy Forum and follow the monthly checking process in place.
- The Projects & Planning Team will interrogate the data from the Policy Management System.
 - P&P Team will advise the Riverside Scotland Policy owner of the Policies due for review within the next 6 months, including the TRG Policy owners/reviewers' details.
 - RS Policy owner will pro-actively contact TRG reviewers to ensure inclusion in review.
 - At the end of the consulting period – which may include customer consultation – the TRG reviewer should provide a draft copy of the Policy, which can go to RS SMT/Board if necessary, for any feedback.
 - RS Policy owner can confirm feedback to TRG and publication will proceed.
 - Once published, Policy can go to SMT/Board for noting/approval.
 - If a TRG Policy is published without Riverside Scotland consultation, it will be taken to SMT/Board and if there are any issues with adoption/approval, a separate Riverside Scotland version can be developed and implemented until the next TRG review.

5.7. Riverside Scotland Policy Review

Title: Riverside Scotland Policy Review	Date: 20 November 2025
Authors: Paul Dillon	Sponsor: Gary Naylor
Action: Approve	Confidential: No
Appendices: Appendix 1 - Policy Extension Request	Reading Room:
Reg. Requirement: AN3: Each landlord must have assurance and evidence that it is meeting all its legal obligations associated with housing and homelessness services, equality and human rights, and tenant and resident safety.	ORP ref: People at our heart
Strategic Risk ref:	
Consultation: N/A	

Purpose and Action:

The purpose of this paper is to request that Board reviews and approves the following updated Riverside Scotland policies, which are published on Convene for review:

- Property Factoring Policy
- Void Management Policy

Furthermore, Board is asked to consider an extension request for the following policies, details of which are attached as Appendix 1:

- Electrical Safety Policy
- Gas Safety, Heating and Ventilation Systems Policy
- Tree and Woodland Management Policy

Board are asked to:

- Review and approve the requested policies.
- Consider the submitted policy extension requests and provide a decision.

1. Background

1.1 Group wide policies which need to be amended specifically for Riverside Scotland (Scottish versions) should be taken to RS Board for discussion and approval, where Scottish legislation or Regulatory Guidance is different (we should be aligning to Group policy as far as possible unless there is specific Scottish legislation or Regulatory Guidance preventing us from doing so).

2. Context

2.1 As part of the Policy Framework Update being undertaken by the Projects and Planning Team, the attached updated policies have been identified as requiring approval by Riverside Scotland Board.

Property Factoring Policy

The Property Factoring Policy has been updated as part of our Factoring review and has been approved by the Senior Management Team (SMT) and requires Board review.

Void Management Policy

The Void Management Policy has been reviewed in tandem with the Continuous Improvement exercise on Voids being carried out across the teams.

2.2 The Riverside Scotland-specific Policy Review extension request is attached as an appendix to this paper.

- Appendix 1 - Policy Extension Request – includes;
 - Electrical Safety Policy
 - Gas Safety, Heating and Ventilation Systems Policy
 - Tree and Woodland Management Policy

3. Risk

3.1 Adoption and update of all policies will help to mitigate the following Riverside Scotland strategic risk:

- **Risk 1: Safety First:** The Association has no appetite for a risk of harm to customers, colleagues, or others coming from the provision of its services, and no appetite for a breach of health and safety legislation and regulation in its role as a landlord and employer.
- **Risk 2: Customer Experience:** There are many factors which affect our customers' experience of the services we provide and where these are within our control we will not tolerate the risks which they pose and will react quickly to put in place plans and interventions to improve the service. Where a negative experience for our customers is out with our immediate control we will work with partners to find solutions to mitigate any negative impact.

4. Next Steps

4.1 Approved policies will be updated on the Riverside Scotland policy schedule Policy Management System and communicated to all colleagues. Approved Policy Review extension requests will be updated to the Policy Master List and managed by the monthly process.

- The Projects & Planning Team will interrogate the data from the Policy Management System.
- P&P Team will advise the Riverside Scotland Policy owner of the Policies due for review within the next 6 months, including the TRG Policy owners/reviewers' details.
- RS Policy owner will pro-actively contact TRG reviewers to ensure inclusion in review.
- At the end of the consulting period – which may include customer consultation – the TRG reviewer should provide a draft copy of the Policy, which can go to RS SMT/Board if necessary, for any feedback.
- RS Policy owner can confirm feedback to TRG and publication will proceed.
- Once published, Policy can go to SMT/Board for noting/approval.

- If a TRG Policy is published without Riverside Scotland consultation, it will be taken to SMT/Board and if there are any issues with adoption/approval, a separate Riverside Scotland version can be developed and implemented until the next TRG review.

5.8. Equality, Diversity & Inclusion Strategy 2023/26

Title: Equality, Diversity & Inclusion Strategy 2023-26	Date: 20 November 2025
Author: Paul Dillon	Sponsor: Gary Naylor
Action: To Note	Confidential: No
Appendices: Appendix 1 - Riverside Scotland E,D&I Action Plan – November 2025 Update	Convene Document Library: N/A
Reg. Standard 5: The RSL conducts its affairs with honesty and integrity	ORP ref: People at our heart
Strategic Risk ref: R1: Customer Experience & R6 Governance and Regulation	
Consultation: This report was written in consultation with action plan activity owners	

Purpose and Action:

This paper provides an update to the Riverside Group Equality, Diversity and Inclusion Strategy 2023-26, Riverside Scotland supplementary action plan.

Recommendation:

The Board is asked:

- To note the contents of the Riverside Scotland supplementary action plan.

1 Background

1.1 In September 2023, The Riverside Group published the new Equality, Diversity & Inclusion Strategy, one of the strategies that underpins the delivery of the Corporate Plan for 2023-26. This document sets out specific objectives and measurable actions (with targets) which will drive the Group approach to ED&I over the next three years.

Board agreed to follow the Riverside Group strategy action plan and monitor progress against the plan on a 6-monthly basis.

Further to this, any Riverside Scotland-specific actions suggested by SMT or Board will be logged and updated on a supplementary action plan.

1.2 In its *Regulation of Social Housing in Scotland, Our Regulatory Framework*, the SHR has underlined the importance it places on equalities and human rights, by introducing a requirement for social landlords to:

- Have assurance and evidence that it considers equality and human rights issues properly when making all of its decisions, in the design and review of internal and external policies, and in its day-to-day service delivery.*

2 Update

2.1 The action plan currently details 13 actions, the progress of these is as follows:

- 10 are green – completed/not being progressed
- 3 are amber – in progress

2.2 In November 2023, Board was presented with the Riverside Group E,D&I Strategy 2023-2026 and it was agreed that the Riverside Scotland action plan would be supplementary to

the main actions across Group. The E,D&I Champion continues to work within the Champions network, attending quarterly forums and will implement any local actions needed from the main corporate plan. There have been no major updates or changes since the last report.

- 2.3 The Equality, Diversity and Inclusion Policy is due for review by 31st December 2025 and the Group ED&I manager has linked in with Riverside Scotland for input as part of the review process.

3 Risk

- 3.1 Failing to implement the EDI Policy could result in a number of significant risks arising including:
- reputational damage caused by not providing services equally to all parts of the community;
 - exposure to legal claims for unfair treatment;
 - not providing the right support to those who need it; and
 - not harnessing the skills of employees and the governance community.

5.10. OSCR Return

Title: OSCR Return	Date: 20 November 2025
Author: Paul Dillon	Sponsor: Gary Naylor
Action: Decision	Confidential: No
Appendices: OSCR Return	Reading Room:
Reg. Standard: Standard 1 The governing body leads and directs the RSL to achieve good outcomes for its tenants and other service users.	ORP ref: People at our heart
Strategic Risk ref: R6 Governance and Regulation	
Consultation: This report is not subject to consultation	

Purpose and Action:

The Board is asked to approve the submission of the on-line Annual Return to the Office of the Scottish Charity Regulator (OSCR).

Executive Summary:

The Association is a Scottish charitable organisation and is required to submit an Annual Return to OSCR. The attached Annual Return has been prepared and is presented for approval in order to submit the on-line Annual Return to OSCR within the deadline.

1. Introduction

1.1 The Association is a Scottish charitable organisation registered with OSCR. By reporting to OSCR and meeting legal requirements, the Association demonstrates to the public that its assets are properly accounted for and that it's being run properly.

2. Discussion

2.1 It is a requirement of OSCR that the Association submits an Annual Return within 9 months of the financial year end. The Association's Annual Return has been prepared and is attached at Appendix 1 for information.

2.2 Subject to approval, the Annual Return will be submitted via OSCR's on-line portal prior to the 31 December 2025 deadline.

3. Risk

3.1 If the Return is not completed on time, or were to contain incorrect information, adverse attention may be focused on the Association from OSCR and the public.

3.2 The Return has been prepared by the Projects & Planning Analyst and has been reviewed by the Senior Management Team. Subject to Board approval, the Return will be submitted to OSCR by 5th December 2025.

4. Next Steps

4.1 Following Board approval, the Annual Return will be submitted to OSCR via the on-line portal.



Information

All charities are now required to submit charity trustee information for all current charity trustees. Please click on the 'Manage your charity trustees' section at the top of the page and submit this information as soon as possible. From early 2026, charity trustee first and last names will be published on the charity's entry on the public Scottish Charity Register (exemptions apply).



BACK

CANCEL



ANNUAL RETURN (SC042251.2025.1)

If you would like further guidance on an individual question, please click on the corresponding button. [Full guidance on completing an online annual return can be found here.](#)

ANNUAL RETURN DETAILS

1. Charity Type

- Standard
- Cross Border
- Registered Social Landlord

CHARITY PRINCIPAL CONTACT DETAILS


1. Title

2. Forename

3. Surname

4. Suffix

5. Position in the Organisation

6. Address Line 1 

44-46 Bank Street

7. Address Line 2 

Irvine

8. Address Line 3 

Ayrshire

9. Address Line 4 

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10. Address Line 5 

--

11. Post Code 

KA12 OLP

12. Country

Scotland

13. Telephone Number

[REDACTED]

14. Mobile Number

--

15. Fax Number

--

16. Email

[REDACTED]

17. Principal Office Or Charity Trustee Address

principal

18. Website Address

www.riversidescotland.org.uk

Note:- This can be changed in 'Making changes to your charity'

19. Alternative Contact Email

[REDACTED]

SECTION - A

1) Financial Year End Date ⓘ

31/03/2025 📅

2) Gross Income * ⓘ ⓘ

£ 13782000

3) Gross expenditure * ⓘ ⓘ

£ 11079000

4a) Does your charity publish its annual reports and accounts on its website? * ⓘ

Yes

No

4b. Copy & paste the link to your published accounts here * ⓘ

<https://www.riversidescotland.org.uk/about-us/how-were-doing-scotland/financial-statements/>

5. Current number of Charity Trustees * ⓘ

11

6. Total number of paid employees at the financial year end * ⓘ

37

i Information

All charities are now required to submit charity trustee information for all current charity trustees. Please click on the 'Manage your charity trustees' section at the top of the page and submit this information as soon as possible. From early 2026, charity trustee first and last names will be published on the charity's entry on the public Scottish Charity Register (exemptions apply).

 BACK

CANCEL 

ANNUAL RETURN (SC042251.2025.1)

If you would like further guidance on an individual question, please click on the corresponding **i** button. [Full guidance on completing an online annual return can be found here.](#)

DECLARATION INFORMATION


I certify that the information entered in this form is correct to the best of my knowledge

I confirm the information entered has been approved by the charity trustees and I am authorised to submit this information

Name of person submitting *

Role of person submitting *

Declaration Date *

Select Date 

SAVE AND RETURN TO PAGE 1

Page 2

SAVE AND CONTINUE LATER

SUBMIT

8. Date of Next Meeting: 270th Board Meeting - 5.30 pm on Thursday 22 January 2026 at 44-46 Bank Street, Irvine, KA12 0LP and via MS Teams