Riverside Scotland

272nd Board Meeting of Irvine Housing Association Ltd:
Thursday 21 May 2026 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 271st Board Meeting held on Thursday 5 March 2026 and Special Board Meeting held on Tuesday 28 April 2026	Public
4.	Matters Arising	
5.	Substantive Business:	
5.1	Finance Performance Report	Confidential
5.2	Annual Write-Offs	Confidential
5.3	Five Year Financial Projection Return	Confidential
5.4	Annual Return on the Charter	Public
5.5	Chair Recruitment Process	Internal
5.6	Communities & Livelihood Strategy Update	Public
5.7	Housing (Scotland) Act 2025	Internal
5.8	Factoring Action Plan Update	Confidential
5.9	Complaints Performance Annual Report	Public
5.10	Quarterly Performance Report Q4 2025/26	Internal
5.11	Options Appraisal – 6 Abbeygate, Kilwinning	Confidential
5.12	Riverside Group Policy Review	Public
5.13	Riverside Scotland Policy Review	Public
5.14	Managing Director's Report	Confidential
6.	Minutes/Updates: a) Unconfirmed Audit & Risk Committee Meeting – 28 April 2026 b) Group Board Highlights – March and April 2026	 Confidential Confidential
7.	Any Other Business	

8.	Date of Next Meeting: 273rd Board Meeting - 5.30 p.m., on Thursday 25 June 2026 at 44-46 Bank Street, Irvine, KA12 0LP and via MS Teams.	

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14/5/2026

5. Substantive Business

5.4. Annual Return on the Charter

Title: Annual Return on the Charter	**Date:** 7th May 2026
Author: Jonathan Hulme [redacted]	**Sponsor:** Gary Naylor
Action: Review	**Confidential:** No
Appendices: Appendix 1 – Draft ARC Return Appendix 2 – ARC Performance Comparison 2021 - 2026 Appendix 3 – Global Validation Report	**Reading Room:**
Reg. Standard: Standard 4 The governing body bases its decisions on good quality information and advice and identifies and mitigates risks to the organisation's purpose	**ORP ref:**
Strategic Risk ref: R6 Governance and Regulation	
Consultation: This report is not subject to consultation	

Purpose and Action:
The Board is asked:
- To review the content of the ARC
- To approve the ARC for submission to the SHR
- To authorise the Managing Director to approve and submit the return on behalf of Riverside Scotland

Executive Summary:
All registered social landlords are required to complete the Annual Return on the Charter (ARC) and return it to the Scottish Housing Regulator (SHR) by the 31st May. Before the ARC is submitted, the Regulator requires the full governing body to review and approve the information contained within the ARC.

Officers use the regulator's technical guidance to complete the questions. We rely on a combination of automated reports and manual records to complete the return. Internal checks are carried out on the figures provided to minimise the risk of any errors.

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1. Introduction
The Housing (Scotland) Act 2010 required Scottish Ministers to set standards and outcomes which social landlords should aim to achieve and publish in the Scottish Social Housing Charter.

The Scottish Social Housing Charter was first published in 2012 and updated in 2017 when only minor amendments were made to the Charter. For the 2025/26 Return, a number of changes have been made to the technical guidance. The following indicators have been removed:
- Number of lets during the reporting year, split between 'general needs' and 'supported housing'
- Percentage of tenancy offers refused
- Total cost of adaptations completed in the year by source of funding
- Homelessness (RSLs only) - Percentage of referrals under Section 5, and other referrals for homeless households made by the local authority, that result in an offer, and the percentage of those offers that result in a let

The new guidance has also brought new indicators which are as follows:

- How many times in the reporting year did you not meet the requirement to complete an electrical installation condition report (EICR) within five years of the last EICR
- Number of homes that do not have 'satisfactory equipment for detecting fire and giving warning in the event of fire or suspected fire' installed at the year end
- Average length of time taken to resolve cases of damp and/or mould by cause
- Percentage of cases of damp and/or mould resolved during the reporting year that were reopened by cause
- Number of open cases of damp and/or mould at the year end
- The number of self-contained properties void at the year end and of those, the number that have been void for more than six months

2. Discussion

Implications/Risks

The ARC provides the Regulator with a full set of information from all social landlords which can be used to benchmark between organisations and highlight areas of strong performance, as well as areas that need improvement.

Local and centrally generated data sets are gathered within Riverside Scotland throughout the year to provide an accurate return. All electronic back-up reports are stored in one, central file for ease of access.

Several staff assist with the completion of indicators within the ARC, taking responsibility for their own area of expertise with support from the Planning Team where needed. Full validation of the indicator answers against the associated data sets is undertaken by the Planning Team who then input the validated data into the Regulator's portal for Riverside Scotland. The portal automatically cross-checks many of the figures and highlights any validation errors which can then be corrected.

After validation, the Planning Team undertakes a sense-check to confirm any fluctuations in the figures against previous years and to ensure that the technical guidance has been followed. Any out of kilter indicators receive full comments, to reduce the likelihood of the Regulator needing to ask any questions or request evidence.

Indicators – Performance

There are several areas where performance has improved or remained steady:

- Satisfaction – As reported last year, we have changed our methodology of our satisfaction survey. Research Resources were commissioned to complete a survey that asked the questions to 40% of our tenants. This resulted in vastly improved results in all areas. Overall Satisfaction increased from 68.4% to 87.1% whilst Opportunities to Participate increased from 64.61% to 97.7%. These results remain in place for our 2025/26 and 2026/27 submissions.
- Relets – Our average re-let time this year has improved significantly. This year our average relets time is 18.02 days compared to 31.45 days last year.

- ASB – For the second consecutive year, the number of ASB cases reported in the last year which were resolved increased. This year our reported figure increased from 89.92% to 94.23%.
- Expired Gas Safety Inspections – For a third consecutive year we can report further success of another year with 0 expired LGSRs. This is a result of our robust gas safety check and management process which seamlessly transitioned to our Business Support Team and has remained a secure and fundamental part of our business operations.
- Electrical Safety - For the first year since implementation of indicators of electrical safety we have managed to achieve 100% compliance. As the indicator has changed for this year to take account of properties that expire throughout the year, over the course of the year we've had 6 properties which did not meet the requirement to complete an EICR within 5 years. All these instances have been complex cases that our tenant partners have been working with customers to provide support to.
- Rent Arrears – 2025/26 has seen rent arrears remain steady at 4.65%.
- Rent Due Lost Through Void Properties – We have made further progress with rent due lost through empty properties with a figure of 0.37%. This is down from last year's 0.51%.
- Complaints – The percentage of complaints responded to in full at Stage 1 was 100% and we have responded to 95.56% of Stage 2 complaints. That compares to 100% at Stage 1 and 96.55% at Stage 2 last year. The percentage of stage 2's not responded to in full accounts to 2 complaints, where an error was made and the complaint, whilst already responded to was left open on our system.
- Repairs – This year we have seen a slight increase in our average time to complete emergency repairs. Last year we reported 3.84 hours and this year it is at 4.44 hours. Our non-emergency average time has increased from 15.33 days to 20.54 This increase on non-emergency jobs is largely in part due to the system issues we have faced over the last quarter and expect this to increase. Indicator 10.2 Due to a change in how this indicator is reported this year from "right first time" to "that were reported again", our performance has increased significantly to 93.07%. All completed jobs from both of our contractors are manually checked for duplicates. Of the 5,437 completed jobs we found there to be 377 duplicates.
- Adaptations – this year saw the number of approved applications complete total 97 in comparison to 41 last year with the number of households waiting at the end of the year decrease significantly from 60 last year to 17 this year.
- Damp and Mould – The average length of time to resolve all Damp and Mould cases was 29.56. A total of 20 cases remain open at year end whilst the percentage of damp and mould cases resolved that reopened during the year was 10.98%.

3. Next Steps

The Board is asked to review the contents of the ARC and the Global Validation Report.

Landlord name: Irvine Housing Association Ltd

RSL Reg. No.: 280

Report generated date: 18/05/2026 15:51:44

Approval

A1.1	Date approved	
A1.2	Approver	
A1.3	Approver job title	
A1.4	Comments (Approval)	

Comments (Submission)

Social landlord contextual information

Staff

Staff information, staff turnover and sickness rates (Indicator C1)

C1.1	the name of Chief Executive	Mr. Gary Naylor
	C1.2 Staff employed by the RSL:	
C1.2.1	the number of senior staff	3.68
C1.2.2	the number of office based staff	33.03
C1.2.3	the number of care / support staff	0.00
C1.2.4	the number of concierge staff	0.00
C1.2.5	the number of direct labour staff	0.00
C1.2.6	the total number of staff	
	Staff turnover and sickness absence:	
C1.3.1	the percentage of senior staff turnover in the year to the end of the reporting year	27.15%
C1.3.2	the percentage of total staff turnover in the year to the end of the reporting year	0.00%
C1.3.3	the percentage of days lost through staff sickness absence in the reporting year	7.08%

Lets

The number of lets during the reporting year by source of let (Indicator C2)		
C2.1	The number of lets to existing tenants	8
C2.2	The number of lets to housing list applicants	64
C2.3	The number of mutual exchanges	41
C2.4	The number of lets from other sources	7
C2.5	The number of applicants who have been assessed as statutorily homeless by the local authority	46
C2.6	The number of other nominations from local authorities	0
C2.7	The number of lets made	166
C2.8	Total number of lets excluding exchanges	125

	C2.5 Number of applicants assessed as statutorily homeless by the local authority	C2.6 Number of other nominations from local authorities	C2.8 Total number of lets excluding exchanges
Aberdeen City	0	0	0
Aberdeenshire	0	0	0
Angus	0	0	0
Argyll & Bute	0	0	0
City of Edinburgh	0	0	0
Clackmannanshire	0	0	0
Dumfries & Galloway	12	0	19
Dundee City	0	0	0
East Ayrshire	2	0	6
East Dunbartonshire	0	0	0
East Lothian	0	0	0
East Renfrewshire	0	0	0
Eilean Siar	0	0	0
Falkirk	0	0	0
Fife	0	0	0
Glasgow City	0	0	0
Highland	0	0	0
Inverclyde	0	0	0
Midlothian	0	0	0
Moray	0	0	0
North Ayrshire	31	0	94
North Lanarkshire	0	0	0
Orkney Islands	0	0	0
Perth & Kinross	0	0	0
Renfrewshire	0	0	0
Scottish Borders	0	0	0
Shetland Islands	0	0	0
South Ayrshire	1	0	6
South Lanarkshire	0	0	0
Stirling	0	0	0
West Dunbartonshire	0	0	0
West Lothian	0	0	0
Totals	46	0	125

Comments for any notable improvements or deterioration in performance regarding the figures supplied in the "Social landlord contextual information" section.

N/A

Overall satisfaction

All outcomes

Percentage of tenants satisfied with the overall service provided by their landlord (Indicator 1)

1.1.1	1.1 In relation to the overall tenant satisfaction survey carried out, please state: the number of tenants who were surveyed	1,000
1.1.2	the fieldwork dates of the survey	03/2025
1.1.3	The method(s) of administering the survey: Post	☐
1.1.4	Telephone	✔
1.1.5	Face-to-face	✔
1.1.6	Online	☐
1.2.1	1.2 In relation to the tenant satisfaction question on overall services, please state the number of tenants who responded: very satisfied	368
1.2.2	fairly satisfied	503
1.2.3	neither satisfied nor dissatisfied	69
1.2.4	fairly dissatisfied	34
1.2.5	very dissatisfied	23
1.2.6	no opinion	3
1.2.7	Total	1,000

Indicator 1	87.10%

Comments for any notable improvements or deterioration in performance regarding the figures supplied in the "Overall satisfaction" section.

Last year we changed the methodology of our satisfaction survey and commissioned Research Resources to complete a comprehensive survey which asked the indicator questions to 40% of our tenants. This methodology is used across Scottish landlords and allows us to benchmark more accurately.
Several improvements were made across our services which led to an improvement across all tenant satisfaction indicators and we will be developing a further plan to improve.
Results from last year's survey will remain in place for 2025/26 and 2026/27.

The customer / landlord relationship

Communication

Percentage of tenants who feel their landlord is good at keeping them informed about their services and decisions (Indicator 2)

2.1	How many tenants answered the question "How good or poor do you feel your landlord is at keeping you informed about their services and decisions?"	1,000
2.2.1	2.2 Of the tenants who answered, how many said that their landlord was: very good at keeping them informed	537
2.2.2	fairly good at keeping them informed	445
2.2.3	neither good nor poor at keeping them informed	11
2.2.4	fairly poor at keeping them informed	6
2.2.5	very poor at keeping them informed	1
2.2.6	Total	1,000

Indicator 2	98.20%

Participation

Percentage of tenants satisfied with the opportunities given to them to participate in their landlord's decision making processes (Indicator 5)

5.1	How many tenants answered the question "How satisfied or dissatisfied are you with opportunities given to you to participate in your landlord's decision making processes?"	1,000
	5.2 Of the tenants who answered, how many said that they were:	
5.2.1	very satisfied	543
5.2.2	fairly satisfied	434
5.2.3	neither satisfied nor dissatisfied	22
5.2.4	fairly dissatisfied	1
5.2.5	very dissatisfied	0
5.2.6	Total	1,000

Indicator 5	97.70%

Comments for any notable improvements or deterioration in performance regarding the figures supplied in the "The customer / landlord relationship" section.

The satisfaction result in keeping our tenants informed about our services and decisions remains the same as last year with a significant improvement with frequent written newsletters, website updates and social media posts.
There is also a high satisfaction result with opportunities given for tenants to participate in our decision-making processes and we have an active service improvement group working on various improvement projects and policy reviews.
The numbers will remain for 2025/26 and 2026/27.

Housing quality and maintenance

Quality of housing

Scottish Housing Quality Standard (SHQS) – Stock condition survey information (Indicator C7)

C7.1	The date your organisation's stock was last surveyed or assessed for compliance with the SHQS	04/2025
C7.2	What percentage of stock did your organisation fully assess for compliance in the last five years?	45.00
C7.3	The date of your next scheduled stock condition survey or assessment	05/2026
C7.4	What percentage of your organisation's stock will be fully assessed in the next survey for SHQS compliance	25.00
C7.5	Comments on method of assessing SHQS compliance.	

We have appointed RAND surveyors to carry out a full stock condition survey to 100% of our stock over the next 5 years where we are currently in year 2. We had anticipated completion of 25% stock condition surveys during 2025/26 however this was unable to proceed due to delays in tendering and contract award.
We have embarked on a sustainability partnership agreement to treat our less energy efficient stock over the next 4 years. We anticipate a further 27 properties meeting SHQS by the end of the reporting year through our investment and sustainability works.

Scottish Housing Quality Standard (SHQS) – Stock summary (Indicator C8)

		End of the reporting year	End of the next reporting year
C8.1	Total self-contained stock	2,500	2,510
C8.2	Self-contained stock exempt from SHQS	0	0
C8.3	Self-contained stock in abeyance from SHQS	0	0
C8.4.1	Self-contained stock failing SHQS for one criterion	160	145
C8.4.2	Self-contained stock failing SHQS for two or more criteria	2	0
C8.4.3	Total self-contained stock failing SHQS	162	145
C8.5	Stock meeting the SHQS	2,338	2,365

C8.6	Total self-contained stock meeting the SHQS by local authority

	End of the reporting year	End of the next reporting year
Aberdeen City	0	0
Aberdeenshire	0	0
Angus	0	0
Argyll & Bute	0	0
City of Edinburgh	0	0
Clackmannanshire	0	0
Dumfries & Galloway	367	370
Dundee City	0	0
East Ayrshire	184	186
East Dunbartonshire	0	0
East Lothian	0	0
East Renfrewshire	0	0
Eilean Siar	0	0
Falkirk	0	0
Fife	0	0
Glasgow City	0	0
Highland	0	0
Inverclyde	0	0
Midlothian	0	0
Moray	0	0
North Ayrshire	1,674	1,696
North Lanarkshire	0	0
Orkney Islands	0	0
Perth & Kinross	0	0
Renfrewshire	0	0
Scottish Borders	0	0
Shetland Islands	0	0
South Ayrshire	113	113
South Lanarkshire	0	0
Stirling	0	0
West Dunbartonshire	0	0
West Lothian	0	0
Totals	2,338	2,365

Percentage of stock meeting the Scottish Housing Quality Standard (SHQS) (Indicator 6)

6.1.1	The total number of properties within scope of the SHQS: at the end of the reporting year	2,500
6.1.2	projected to the end of the next reporting year	2,510
6.2.1	The number of properties meeting the SHQS: at the end of the reporting year	2,338
6.2.2	projected to the end of the next reporting year	2,365

Indicator 6 - Percentage of stock meeting the SHQS at the end of the reporting year	93.52%
Indicator 6 - Percentage of stock meeting the SHQS projected to the end of the next reporting year	94.22%

Percentage of tenants satisfied with the quality of their home (Indicator 7)

7.1	How many tenants answered the question "Overall, how satisfied or dissatisfied are you with the quality of your home?"	1,000
7.2.1	7.2 Of the tenants who answered, how many said that they were: very satisfied	316
7.2.2	fairly satisfied	553
7.2.3	neither satisfied nor dissatisfied	86
7.2.4	fairly dissatisfied	38
7.2.5	very dissatisfied	7
7.3	Total	1,000

Indicator 7	86.90%

Repairs, maintenance & improvements

Average length of time taken to complete emergency repairs (Indicator 8)

8.1	The number of emergency repairs completed in the reporting year	2,400
8.2	The total number of hours taken to complete emergency repairs	10,665

Indicator 8	4.44

Average length of time taken to complete non-emergency repairs (Indicator 9)

9.1	The total number of non-emergency repairs completed in the reporting year	5,437
9.2	The total number of working days taken to complete non-emergency repairs	111,665

Indicator 9	20.54

Percentage of reactive repairs carried out in the last year completed right first time (Indicator 10)

10.1	The total number of reactive repairs completed during the reporting year	5,437
10.2	Of those, number of reactive repairs that were reported again during the reporting year	377

Indicator 10	93.07%

Percentage of tenants who have had repairs or maintenance carried out in last 12 months satisfied with the repairs and maintenance service (Indicator 12)

12.1	Of the tenants who had repairs carried out in the last year, how many answered the question "Thinking about the LAST time you had repairs carried out, how satisfied or dissatisfied were you with the repairs service provided by your landlord?"	360
	12.2 Of the tenants who answered, how many said that they were:	
12.2.1	very satisfied	187
12.2.2	fairly satisfied	111
12.2.3	neither satisfied nor dissatisfied	34
12.2.4	fairly dissatisfied	20
12.2.5	very dissatisfied	8
12.2.6	Total	360

Indicator 12	82.78%

Tenant and resident safety

Number of times in the reporting year you did not meet your statutory duty to complete a gas safety check. (Indicator 11)

11.1	The number of times you did not meet your statutory duty to complete a gas safety check.	0
11.2	Please provide the reason(s) for failing to meet compliance	
		N/A

Indicator 11	0

Number of times in the reporting year you did not meet the requirement to complete an electrical installation condition report (EICR) within five years of the last EICR? (Indicator 29)

29.1	The number of times within the reporting year that you did not meet the requirement to complete an electrical installation condition report (EICR)	6
29.2	Please provide the reason(s) for failing to meet compliance	

For the first year since implementation of indicators of electrical safety we have managed to achieve 100% compliance. As the indicator has changed for this year to take account of properties that expire throughout the year, over the course of the year we've had 6 properties which did not meet the requirement to complete an EICR within 5 years. All these instances have been complex cases that our tenant partners have been working with customers to provide support to.

Indicator 29	6

Number of homes that do not have 'satisfactory equipment for detecting fire and giving warning in the event of fire or suspected fire' installed at the year end (Indicator 30)

30.1	The number of homes that do not have 'satisfactory equipment for detecting fire and giving warning in the event of fire or suspected fire'	0
30.2	Please provide the reason(s) for failing to meet compliance	
		N/A

Indicator 30	0

Damp and/or mould

Average length of time taken to resolve cases of damp and/or mould by cause (Indicator 31)

31.1.1	The number of resolved cases of damp and/or mould caused by condensation	50
31.1.2	The number of resolved cases of damp and/or mould caused by structural issues	18
31.1.3	The number of resolved cases of damp and/or mould caused by other issues	14
31.1	Total number of resolved cases of damp and/or mould	82
31.2.1	The time taken in working days to resolve cases of damp and/or mould caused by condensation	1,611
31.2.2	The time taken in working days to resolve cases of damp and/or mould caused by structural issue	602
31.2.3	The time taken in working days to resolve cases of damp and/or mould caused by other issues	211
31.2	Total time taken in working days to resolve cases of damp and/or mould	2,424

Indicator 31 - Average length of time taken to resolve cases of damp and/or mould caused by condensation	32.22
Indicator 31 - Average length of time taken to resolve cases of damp and/or mould caused by structural issues	33.44
Indicator 31 - Average length of time taken to resolve cases of damp and/or mould caused by other issues	15.07
Indicator 31 - Average length of time taken to resolve cases of damp and/or mould by cause	29.56

Percentage of cases of damp and/or mould resolved during the reporting year that were reopened by cause (Indicator 32)		
32.1.1	The number of resolved cases of damp and/or mould caused by condensation	50
32.1.2	The number of resolved cases of damp and/or mould caused by structural issues	18
32.1.3	The number of resolved cases of damp and/or mould caused by other issues	14
32.1	Total number of resolved cases of damp and/or mould	82
32.2.1	The number of resolved cases of damp and/or mould that were reopened during the reporting year caused by condensation	6
32.2.2	The number of resolved cases of damp and/or mould that were reopened during the reporting year caused by structural issues	2
32.2.3	The number of resolved cases of damp and/or mould that were reopened during the reporting year caused by other issues	1
32.2	Total number of resolved cases of damp and/or mould that were reopened during the reporting year	9

Indicator 32 - Percentage of cases of damp and/or mould resolved during the reporting year that were reopened caused by condensation	12.00
Indicator 32 - Percentage of cases of damp and/or mould resolved during the reporting year that were reopened caused by structural issues	11.11
Indicator 32 - Percentage of cases of damp and/or mould resolved during the reporting year that were reopened caused by other issues	7.14
Indicator 32 - Percentage of cases of damp and/or mould resolved during the reporting year that were reopened by cause	10.98

Number of open cases of damp and/or mould at the year end (Indicator 33)

33.1	The number of open cases of damp and/or mould at the year end	20

Indicator 33	20

Please use the comment field below to explain to the regulator any notable improvements or deterioration in performance regarding the figures supplied in the “Housing quality and maintenance” section’.

New indicators were introduced this year surrounding damp and mould. As such, there is no current guidance to compare against our recorded figures. Performance in these areas has been positive with an average time of 29.56 days to solve damp and/or mould cases whilst only 10.98% of all cases were reopened. Looking ahead to next year we aim to bring further success in this area with an improvement to these results whilst also working towards implementing the required changes and trackers for awaabs law.

Neighbourhood & community

Estate management, anti-social behaviour, neighbour nuisance and tenancy disputes

Percentage of all complaints responded to in full at Stage 1 and percentage of all complaints responded to in full at Stage 2. (Indicators 3 & 4)

	1st stage	2nd stage
Complaints received in the reporting year	201	38
Complaints carried forward from previous reporting year	2	7
All complaints received and carried forward	203	45
Number of complaints responded to in full by the landlord in the reporting year	203	43
Time taken in working days to provide a full response	1,229	655

Indicators 3 & 4 - The percentage of all complaints responded to in full at Stage 1	100.00%
Indicators 3 & 4 - The percentage of all complaints responded to in full at Stage 2	95.56%
Indicators 3 & 4 - The average time in working days for a full response at Stage 1	6.05
Indicators 3 & 4 - The average time in working days for a full response at Stage 2	15.23

Percentage of tenants satisfied with the landlord’s contribution to the management of the neighbourhood they live in (Indicator 13)

13.1	How many tenants answered the question "‘Overall, how satisfied or dissatisfied are you with your landlord’s contribution to the management of the neighbourhood you live in?’"	1,000
	13.2 Of the tenants who answered, how many said that they were:	
13.2.1	very satisfied	391
13.2.2	fairly satisfied	527
13.2.3	neither satisfied nor dissatisfied	55
13.2.4	fairly dissatisfied	23
13.2.5	very dissatisfied	4
13.2.6	Total	1,000

Indicator 13	91.80%

Percentage of anti-social behaviour cases reported in the last year which were resolved (Indicator 14)

14.1	The number of cases of anti-social behaviour reported in the last year	104
14.2	The number of cases of anti-social behaviour carried over from the previous reporting year	0
14.3	Of those at 14.1 and 14.2, the number of cases resolved in the last year	98
14.4	Total self-contained units	2,500

Indicator 14 - Percentage of anti-social behaviour cases reported in the last year which were resolved	94.23%
Indicator 14 - The number of cases of anti-social behaviour per 100 properties	4.2

Abandoned homes (Indicator C3)

C3.1	The number of properties abandoned during the reporting year	10

Percentage of the court actions initiated which resulted in eviction and the reasons for eviction (Indicator 20)

20.1	The total number of court actions initiated during the reporting year	22
	20.2 The number of properties recovered:	
20.2.1	because rent had not been paid	6
20.2.2	because of anti-social behaviour	1
20.2.3	for other reasons	1

Indicator 20 - Percentage of the court actions initiated which resulted in eviction because rent had not been paid	27.27%
Indicator 20 - Percentage of the court actions initiated which resulted in eviction because of anti-social behaviour	4.55%
Indicator 20 - Percentage of the court actions initiated which resulted in eviction for other reasons	4.55%
Indicator 20 - Percentage of the court actions initiated which resulted in eviction	36.36%

Comments for any notable improvements or deterioration in performance regarding the figures supplied in the "Neighbourhood & community" section.

There were 104 ASB cases logged in 25/26. Out of those logged, 6 remain open. 2 of these have been open less than 28 days and the other 4 have ongoing investigations. [redacted] Of the 10 abandoned homes this year, 4 abandonments were included in this figure where the tenancy was less than 12 months. [redacted].

Access to housing and support

Housing options and access to social housing

Percentage of lettable houses that became vacant in the last year (Indicator 16)

16.1	The total number of lettable self-contained stock	2,500
16.2	The number of empty dwellings that arose during the reporting year in self-contained lettable stock	126

Indicator 16	5.04%

Number of households currently waiting for adaptations to their home (Indicator 18)

18.1	The total number of approved applications on the list for adaptations as at the start of the reporting year, plus any new approved applications during the reporting year.	114
18.2	The number of approved applications completed between the start and end of the reporting year	97
18.3	The total number of households waiting for applications to be completed at the end of the reporting year.	17
18.4	if 18(iii) does not equal 18(i) minus 18(ii) add a note in the comments field.	
		N/A

Indicator 18	17

The average time to complete adaptations (Indicator 19)

19.1	The total number of working days taken to complete all adaptations.	2,857
19.2	The total number of adaptations completed during the reporting year.	97

Indicator 19	29.45

Average length of time to re-let properties in the last year (Indicator 26)

26.1	The total number of properties re-let in the reporting year	120
26.2	The total number of calendar days properties were empty	2,162

Indicator 26	18.02

Tenancy sustainment

Percentage of new tenancies sustained for more than a year, by source of let (Indicator 15)

15.1.1	15.1 The number of tenancies which began in the previous reporting year by: existing tenants	8
15.1.2	applicants who were assessed as statutory homeless by the local authority	63
15.1.3	applicants from your organisation's housing list	71
15.1.4	nominations from local authority	0
15.1.5	other	31
15.1.6	Total number of tenancies which began in the previous reporting year	173
15.2.1	The number of tenants at 15.1 who remained in their tenancy for more than a year by: existing tenants	7
15.2.2	applicants who were assessed as statutory homeless by the local authority	56
15.2.3	applicants from your organisation's housing list	67
15.2.4	nominations from local authority	0
15.2.5	other	29
15.2.6	Total number of tenancies sustained for more than a year	159

Indicator 15 - Percentage of new tenancies to existing tenants sustained for more than a year	87.50%
Indicator 15 - Percentage of new tenancies to applicants who were assessed as statutory homeless by the local authority sustained for more than a year	88.89%
Indicator 15 - Percentage of new tenancies to applicants from the landlord's housing list sustained for more than a year	94.37%
Indicator 15 - Percentage of new tenancies through nominations from local authority sustained for more than a year	N/A
Indicator 15 - Percentage of new tenancies to others sustained for more than a year	93.55%
Indicator 15 - Percentage of new tenancies to total sustained for more than a year	91.91%

The number of self-contained properties void at the year end and of those, the number that have been void for more than six months (Indicator C9)

C9.1	The number of self-contained properties void at the year end	
C9.1.1	Normal lettable stock	9
C9.1.2	Awaiting demolition/reconfiguration	0
C9.1.3	Subject to an insurance claim	0
C9.1.4	Undergoing major repairs/structural works	3
C9.1.5	Held for decants	0
C9.1.6	Low demand	0
C9.1.7	Other	0
C9.1.8	Total self-contained properties void at the year end	12
C9.2	The number of self-contained properties void for more than six months at the year end	
C9.2.1	Normal lettable stock	0
C9.2.2	Awaiting demolition/reconfiguration	0
C9.2.3	Subject to an insurance claim	0
C9.2.4	Undergoing major repairs/structural works	2
C9.2.5	Held for decants	0
C9.2.6	Low demand	0
C9.2.7	Other	0
C9.2.8	Total self-contained properties void for more than six months at the year end	2

Comments for any notable improvements or deterioration in performance regarding the figures supplied in the "Access to housing and support" section.

Progress has been made this year with our Continuous Improvements project resulting in a positive impact on our relet times. This year we are reporting average relets of 18.02 days which is a significant improvement on 31.45 days last year.

Getting good value from rents and service charges

Rents and service charges

Rent collected as percentage of total rent due in the reporting year (Indicator 22)		
22.1	The total amount of rent collected in the reporting year	£13,826,962
22.2	The total amount of rent due to be collected in the reporting year (annual rent debit)	£13,852,240
	Indicator 22	99.82%

Gross rent arrears (all tenants) as at 31 March each year as a percentage of rent due for the reporting year (Indicator 23)

23.1	The total value (£) of gross rent arrears as at the end of the reporting year	£641,242
23.2	The total rent due for the reporting year	£13,801,349

Indicator 23	4.65%

Average annual management fee per factored property (Indicator 24)

24.1	The number of residential properties factored	1,035
24.2	The total value of management fees invoiced to factored owners in the reporting year	£10,812
	Indicator 24	£10.45

Percentage of rent due lost through properties being empty during the last year (Indicator 17)

17.1	The total amount of rent due for the reporting year	
17.2	The total amount of rent lost through properties being empty during the reporting year	£50,890

Indicator 17	0.37%

Rent increase (Indicator C4)

C4.1	The percentage average weekly rent increase to be applied in the next reporting year	5.70%

The number of households for which landlords are paid housing costs directly and the total value of payments received in the reporting year (Indicator C5)

C5.1	The number of households the landlord received housing costs directly for during the reporting year	1,757
C5.2	The value of direct housing cost payments received during the reporting year	£8,226,154

Amount and percentage of former tenant rent arrears written off at the year end (Indicator C6)

C6.1	The total value of former tenant arrears at year end	£231,317
C6.2	The total value of former tenant arrears written off at year end	£63,287

Indicator C6	27.36%

Value for money

Percentage of tenants who feel that the rent for their property represents good value for money (Indicator 21)

21.1	How many tenants answered the question "Taking into account the accommodation and the services your landlord provides, do you think the rent for your property represents good or poor value for money?"	1,000
	21.2 Of the tenants who answered, how many said that their rent represented:	
21.2.1	very good value for money	305
21.2.2	fairly good value for money	580
21.2.3	neither good nor poor value for money	85
21.2.4	fairly poor value for money	23
21.2.5	very poor value for money	7
21.3	Total	1,000

Indicator 21	88.50%

Percentage of factored owners satisfied with the factoring service they receive (Indicator 25)

25.1	How many factored owners answered the question "Taking everything into account, how satisfied or dissatisfied are you with the factoring services provided by your landlord?"	428
25.2.1	25.2 Of the factored owners who answered, how many said that they were: very satisfied	143
25.2.2	fairly satisfied	183
25.2.3	neither satisfied nor dissatisfied	81
25.2.4	fairly dissatisfied	11
25.2.5	very dissatisfied	10
25.3	Total	428

Indicator 25	76.17%

Comments for any notable improvements or deterioration in performance regarding the figures supplied in the "Getting good value from rents and service charges" section.

The Association has continued to prioritise keeping rents as low as possible for customers, recognising the ongoing cost of living pressures and the importance of affordability for many households on low incomes. Rent setting has been carefully balanced to ensure affordability while maintaining financial viability and the ability to deliver essential services and investment. Whilst a lower increase was considered, the 5.7% uplift represents the minimum level required to sustain current service delivery, respond to increasing cost pressures such as repairs, voids and storm-related works, and progress key investment in homes and estates that our customers have asked for. This includes both core property investment and wider estate improvements that support safe, well-maintained communities. Alongside the rent decision, the Association continues to strengthen its support offer to tenants, including targeted affordability support through dedicated officers, a proactive income strategy focused on early intervention and tenancy sustainment, and ongoing access to advice and support services. These combined interventions are beginning to have a positive impact, with arrears levels remaining steady and providing assurance that customers are being supported effectively to manage their tenancies. This approach ensures that, whilst rents have increased, customers are supported to sustain their homes.

Other customers

Gypsy / Travellers

For those who provide Gypsy/Travellers sites - Average weekly rent per pitch (Indicator 27)

27.1	The total number of pitches	
27.2	The total amount of rent set for all pitches during the reporting year	

Indicator 27	

For those who provide sites – percentage of Gypsy/Travellers satisfied with the landlord's management of the site (Indicator 28)

28.1	How many Gypsy/Travellers answered the question "How satisfied or dissatisfied are you with your landlord's management of your site?"	
28.2.1	28.2 Of the Gypsy/Travellers who answered, how many said that they were: very satisfied	
28.2.2	fairly satisfied	
28.2.3	neither satisfied nor dissatisfied	
28.2.4	fairly dissatisfied	
28.2.5	very dissatisfied	
28.2.6	Total	

Indicator 28	

Comments for any notable improvements or deterioration in performance regarding the figures supplied in the "Other customers" section.

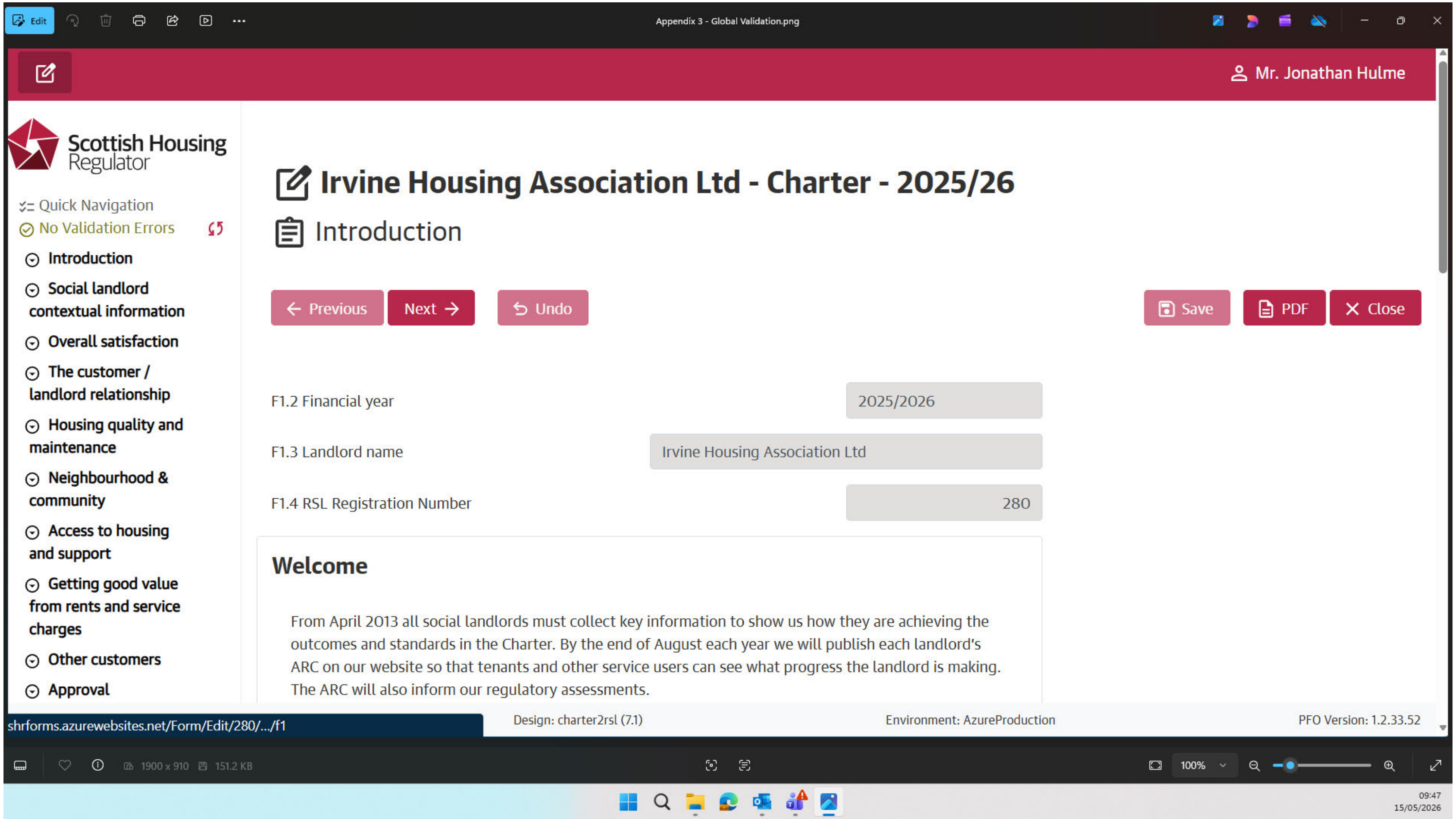
N/A

Appendix 2

Area	Sub Area	Indicator Ref	Indicator Description	21/22	22/23	23/24	24/25	25/26
Contextual Information	Organisational	Org	Stock split by region, age, size and type	2326	2443	2498	2498	2500
	Lets	C2	The number of lets during the reporting year by source of let.	131	246	181	142	166
			Number of lets during the reporting year, split between 'general needs' and 'supported housing' (but scale back to new build and not new build)	106/25	205/41	149/32	128/14	N/A
	People	C1	Staff information, staff turnover and sickness rates.(RSLs only)	5.71/3.18	32.22/4.00	12.84/8.74	9.03/5.49	0/7.08
Overall Satisfaction	Satisfaction	1	Percentage of tenants satisfied with the overall service provided by their landlord.	74.48	66.19	68.4	87.1	87.1
The Customer Landlord Relationship	Communication	2	Percentage of tenants who feel their landlord is good at keeping them informed about their services and decisions	75.69	73.25	74.07	98.2	98.2
	Participation	5	Percentage of tenants satisfied with the opportunities given to them to participate in their landlord's decision making processes	64.58	60.5	64.61	97.7	97.7
Housing Quality and Maintenance	Quality of Housing	C7	Scottish Housing Quality Standard (SHQS) – Stock condition survey information.	20	20	20	20	45
		C8	Scottish Housing Quality Standard (SHQS) – Stock summary.	2141/2347	2015/2423	2231/2344	2303/2342	2338/2365
		6	Percentage of homes meeting the Scottish Housing Quality Standard (SHQS) at the reporting year end.	92.05/94.87	82.48/99.18	89.31/93.84	92.19/93.76	93.52/94.22
		7	Percentage of existing tenants satisfied with the quality of their home.	72.05	70.38	79.42	86.9	86.9
	Repairs, Maintenance and Improvement	8	Average length of time taken to complete emergency repairs.	6.39 hrs	4.65 hrs	4.74 hrs	3.84 hrs	4.44 hrs
		9	Average length of time taken to complete non-emergency repairs	9.05 days	13.02 days	13.08 days	15.33 days	20.54 days
		10	Percentage of reactive repairs carried out in the last year completed right first time.	95.13	78.92	83.28	83.07	93.07
		12	Percentage of tenants who have had repairs or maintenance carried out in last 12 months satisfied with the repairs and maintenance service.	74.37	74.1	74.96	82.78	82.78
	Tenant and Resident Safety	11	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	22	2	0	0	0
		29	Number of times in the reporting year you did not meet the requirement to complete an electrical installation condition report (EICR) within five years of the last EICR	N/A	N/A	N/A	N/A	6
		30	The number of homes that do not have 'satisfactory equipment for detecting fire and giving warning in the event of fire or suspected fire'	N/A	N/A	N/A	N/A	0
	Damp and/or Mould	31	Average length of time taken to resolve cases of damp and/or mould by cause	N/A	N/A	N/A	N/A	29.56
		32	Percentage of cases of damp and/or mould resolved during the reporting year that were reopened by cause	N/A	N/A	N/A	N/A	10.98
		33	Number of open cases of damp and/or mould at the year end	N/A	N/A	N/A	N/A	20
Neighbourhood and Community	Estate Management and ASB	C3	Abandoned Properties	7	10	5	5	10
		3&4	The % of all complaints responded to in full at Stage 1 and the % of all complaints responded to in full at Stage 2. The average time in working days for a full response at Stage 1 and the average time in working days for a full response at Stage 2.	97.19/100 7.02/4.75 days	96.73/100 10.85/17.37 days	94.76/95.24 8.63/13.22 days	100/96.55 5.57/18.22 days	100/95.56 6.05/18.71 days
		13	Percentage of tenants satisfied with the management of neighbourhood they live in	64.76	59.78	60.7	91.8	91.8
			Percentage of tenancy offers refused during the year.	11.03	7.22	4.23	9.38	N/A
		14	Percentage of anti-social behaviour cases reported in the last year which were resolved.	81.9	90.9	86.31	89.92	94.23
		20	Percentage of the court actions initiated which resulted in eviction and the reasons for eviction.	20	24	11	23	22
Access to Housing and Support	Housing Options	16	Percentage of lettable houses that became vacant in the last year.	5.07	5.81	5.28	5.64	5.04
		18	Number of households currently waiting for adaptations to home.	14	52	36	60	17
			Total cost of adaptations completed in the year (£) by source of funding	£234,842	£202,989	£117,717	£212,418	N/A
		19	The average time to complete adaptations.	37.87	57.2	36.17	31.41	29.45
			Homelessness (RSLs only) – the percentage of referrals under Section 5 that result in an offer, and the percentage of those offers that result in a let	18.33/100	36.99/100	38.92/98.46	25.46/91.30	N/A
		26	Average length of time taken to re-let properties in the last year	21.05	37.2	32.3	31.45	18.02
	Tenancy Sustainment	15	Percentage of new tenancies sustained for more than a year, by source of let.	Ex 12 (100) s5 53(91.38) List 41 (100) Other 3 (60)	Ex 12 (87.50) s5 (88.89) List (89.71) Other(79.17)	Ex 12 (91.30) s5 (85.71) List (93.01) Other(84)	Ex 12 (100) s5 (92.19) List (98.10) Other(95.12)	Ex 12 (87.50) s5 (88.89) List (94.37) Other(93.55)
		C9	The number of self-contained properties void at the year end and of those, the number that have been void for more than six months	N/A	N/A	N/A	N/A	12 2
Getting Good Value from Rents and Service Charges	Rents & Service Charges	C4	Rent Increase.	3.1	5	6.7	3.2	5.7
		C5	The number of households for which landlords are paid housing costs directly and the total value of payments received in the reporting year.	1577	1641	1730	1756	1757
		C6	Amount and percentage of former tenant rent arrears written off at the year end.	1.87	33.43	13.78	27.4	27.36
		17	Percentage of rent due lost through properties being empty during the last year	0.33	0.76	0.62	0.51	0.36
		22	Rent collected as percentage of total rent due in the reporting year.	98.82	98.49	99.72	101.32	99.82
		23	Gross rent arrears (all tenants) as at 31 March each year as a percentage of rent due for the reporting year.	5.09	5.99	4.88	4.18	4.65
		24	Average annual management fee per factored property	£6.25	£7.91	£9.56	£9.98	£10.45
	Value for Money	21	Percentage of tenants who feel that the rent for their property represents good value for money	65.45	63.2	65.64	88.5	88.5
		25	Percentage of factored owners satisfied with the factoring service they receive.	50	50	39.47	76.17	76.17

KEY:	
(red)	Major decline (over 5% or relative measure)
(amber)	Minimal decline (within 5% or relative measure)
(green)	Represents Improvement

Appendix 3


Appendix 3 - Global Validation.png
Mr. Jonathan Hulme
Scottish Housing Regulator
Quick Navigation
No Validation Errors
Introduction
Social landlord contextual information
Overall satisfaction
The customer / landlord relationship
Housing quality and maintenance
Neighbourhood & community
Access to housing and support
Getting good value from rents and service charges
Other customers
Approval
Irvine Housing Association Ltd - Charter - 2025/26
Introduction
Previous
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Save
PDF
Close
F1.2 Financial year
2025/2026
F1.3 Landlord name
Irvine Housing Association Ltd
F1.4 RSL Registration Number
280
Welcome
From April 2013 all social landlords must collect key information to show us how they are achieving the outcomes and standards in the Charter. By the end of August each year we will publish each landlord's ARC on our website so that tenants and other service users can see what progress the landlord is making. The ARC will also inform our regulatory assessments.
shrforms.azurewebsites.net/Form/Edit/280/.../f1
Design: charter2rsl (7.1)
Environment: AzureProduction
PFO Version: 1.2.33.52
1900 x 910
151.2 KB
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15/05/2026

Riverside

5.6. Riverside Scotland Communities & Livelihoods Strategy

Title: Riverside Scotland Communities & Livelihoods Strategy	**Date:** 21 May 2026
Author: Pamela Forrest, Head of Housing and Communities	**Sponsor:** Gary Naylor, Managing Director
Action: Information	**Confidential:** No
Appendices: Appendix 1 - Communities & Livelihoods Strategy Appendix 2 – Action Plan	**Document Library: N/A**
Reg. Standard: 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: R7 Customer Experience	
Consultation: We have consulted with customers on this strategy.	

Purpose and Action:

This report provides the Board with an update on Year 2 (2025/26) progress against the approved Communities & Livelihoods (C&L) Strategy, highlighting delivery against agreed objectives, outcomes achieved, and the value this work has brought to customers and Riverside Scotland. The report also sets out the proposed priorities and actions for Year 3 (2026/27), which represents the final year of the current Communities & Livelihoods Strategy.

Executive Summary:

The Communities & Livelihoods Strategy supports Riverside Scotland's commitment to help customers navigate the cost-of-living crisis, prevent homelessness, strengthen communities and improve customer engagement. The strategy aligns with the wider Group Communities & Livelihoods Strategy and places a strong emphasis on dignity, prevention, partnership working and delivering social value beyond traditional housing management services.

The strategy is structured around seven core objectives, with annual delivery plans reviewed and reported to ensure transparency, learning and accountability.

---

1. Introduction

1.1 Year 2 of the Communities & Livelihoods Strategy has seen strong delivery across all seven objectives, with the majority of actions completed and several initiatives fully embedded as business-as-usual. The focus during Year 2 has been on:

- Preventing evictions and sustaining tenancies through targeted affordability, welfare and trauma-informed interventions.
- Expanding advice, support and referral pathways to help customers manage financial, health and social challenges.
- Strengthening community capacity through local partnerships, funding support and volunteer activity.
- Increasing customer engagement and influence through neighbourhood plans, the Sounding Board and scrutiny activity.

1.2 Overall, Year 2 delivery demonstrates a positive and measurable impact on customer wellbeing, tenancy sustainment and customer trust, while also strengthening Riverside Scotland's role as an anchor organisation within its communities.

2. Year Two Achievements

2.1 Objective 1 – Prevent Evictions and Homelessness

Significant progress has been made in preventing tenancy failure through:

- Continued investment in the Affordability Officer service, achieving and exceeding income maximisation targets and contributing to improved arrears performance.
- Full roll-out of the Housing First for Families service in Dumfries, with a strong focus on sustaining tenancies for households with children.
- Effective use of welfare funds and trauma-informed practice across frontline teams.

Value to customers: Reduced financial stress, improved household resilience, and sustained tenancies for households at greatest risk.

Value to the Association: Lower eviction-related costs, improved performance outcomes and strengthened customer relationships.

2.2 Objective 2 – Advice and Support to Increase Tenancy Sustainment

During Year two the organisation:

- Completed and launched comprehensive Directories of Support across operating areas.
- Increased the frequency and quality of face-to-face engagement, including estate walkabouts and neighbourhood plan activities.
- Improved digital access to advice and support through website enhancements.

Value to customers: Easier access to timely advice, reduced isolation and improved confidence navigating support services, encouraged participation.

Value to the Association: Earlier intervention, reduced escalation of issues, increased customer engagement and evidencing listening through 'you said, we did' publications.

2.3 Objective 3 – Support Livelihoods and Address Poverty

Key achievements include:

- Continued delivery of furniture and bed poverty interventions for new and vulnerable tenants.
- Strong partnership working with food banks, pantries and third sector organisations.
- Proactive exploration of external funding opportunities to extend impact.

Value to customers: Immediate hardship alleviation delivered in a dignified way.

Value to the Association: Stronger partnerships and clearer social value evidence to support future funding.

2.4 **Objective 4 – Customer Health and Wellbeing**

Progress has focused on:

- Delivery of community-based wellbeing projects and events.
- Ongoing programmes within Retirement Living complexes to reduce loneliness and isolation.

Value to customers: Improved social connection and wellbeing.

Value to the Association: Contributes to tenancy sustainment and supports preventative, place-based capacity building and support.

2.5 **Objective 5 – Employment and Training Opportunities**

Year two delivery included:

- Established referral pathways with employability and skills agencies.
- Promotion of volunteering, training and apprenticeship opportunities through social value commitments.

Value to customers: Increased access to skills, confidence building and employment pathways.

Value to the Association: Supports longer-term income resilience and community wealth building.

2.6 **Objective 6 – Building Community Capacity**

Achievements include:

- Targeted funding awards to local community groups.
- Staff and contractor volunteering activity supporting local initiatives.
- Use of local venues and suppliers for engagement events.

Value to customers: Stronger, more resilient local networks.

Value to the Association: Reinforces Riverside Scotland's community anchor role.

2.7 **Objective 7 – Increasing Customer Engagement**

Key developments:

- Delivery of a structured Sounding Board and Scrutiny programme.
- Neighbourhood plans progressed across multiple areas, with actions monitored into 2026/27.

Value to customers: Meaningful influence over services and local priorities.

Value to the Association: Better-informed decision making and improved assurance around service improvement.

3. Year 3 Priorities and Commitments

3.1 Year three represents the final delivery year of the current Communities & Livelihoods Strategy and will focus on consolidation, evaluation and transition planning. Key priorities include:

- Maintaining high tenancy sustainment through continued affordability and welfare support.
- Delivering the Housing Perks pilot, targeting at least 15% tenant take-up to support cost-of-living pressures.
- Expanding partnership approaches to address furniture poverty and environmental improvement.
- Delivering targeted wellbeing and loneliness campaigns.
- Increasing apprenticeship, training and volunteering opportunities.
- Completing delivery of neighbourhood plan actions across all areas.
- Undertaking scrutiny of the Housing Perks pilot to inform future approach.

3.2 Year three activity will place particular emphasis on evidence of impact, learning and recommendations to inform the next strategic phase.

3.3 Year two and three action plans can be read in appendix 2.

4. Risk

4.1 The principal risk remains failure to deliver on commitments made to customers, which could damage trust and reputation. This risk continues to be mitigated through:

- Annual delivery reviews.
- Transparent reporting to Board and customers.
- Clear ownership of actions and learning from delivery challenges.

4.2 Overall risk is considered managed and proportionate, given strong performance in Years one and two.

5. Conclusion/next steps

5.1 Year two delivery demonstrates that the Communities & Livelihoods Strategy continues to deliver meaningful outcomes for customers while supporting Riverside Scotland's strategic objectives. As the strategy enters its final year, the focus will be on:

- Embedding successful initiatives.
- Demonstrating value for money and social impact.
- Engaging customers and stakeholders in shaping the next phase of Communities & Livelihoods work.

5.2 A further report on Year three delivery and future strategic recommendations will be brought to the Board at the end of the strategy period.

5.3 We will now share the achievements of our second year of the strategy with our customers and publicise our year three commitments.

Riverside Scotland

Communities & Livelihoods Strategy 2024-27

Date Effective: April 2024
Date of Review: April 2025

contents

introduction

This strategy has been developed following our 'Big Conversation' Consultation exercise in 2022 and the feedback Riverside Scotland received from customers as part of this. This strategy outlines our ambition to support our customers through the cost-of-living crisis, going beyond the traditional core housing management services to deliver social value initiatives for the benefit of our customers and local communities.

As part of The Riverside Group, we have adopted the Forward Together Corporate Plan 2023 – 2026. Included within this is a high-level objective:

We will offer a range of services that support our customers to navigate the cost-of-living crisis, as well as empowering communities to become more resilient to challenges.
Within Riverside Scotland's Corporate Plan 2023-26, we have set out commitments to support customers through the cost of living, develop neighbourhood plans and ensure that customers have opportunities to engage with us and shape our services. This strategy will set out the framework for how we hope to achieve this.

As a result of our 'Big Conversation' consultation with customers, we changed the way we deliver our services, implementing our new 'Tenant Partner' model, meaning customers can now contact their Tenant Partner directly with any queries or concerns they have.

Furthermore, we increased the number of Tenant Partners working across our estates, to more than 10, meaning that they have more time to support customers and are now more visible across our estates and communities.

As well as this, we created a new Affordability Officer post, to support our customers through the Cost-of-Living Crisis, ensuring that they are making use of all the financial support available to them. We have also implemented regular drop ins surgeries across our estates, so customers can come along and speak to us face-to-face.

As well as this, we are committed to working with our partners to look at social value initiatives we can roll out together, that will benefit our customers, and to put in place evaluation processes for all projects and initiatives. It is fair to say, that we are still at the concept stage on the development of large scale 'added value' services and their impact on customers and communities and we will continue to learn through testing our approach in a variety of locations with effective evaluation and reflection over the life of this strategy.

In recognition of this, we will develop a Year 1 delivery plan which will outline our key priorities in the year ahead. We will consult customers to ensure their views and feedback help form this Year 1 delivery plan.

We will also be testing a range of output and outcome measures for the delivery of projects and initiatives to determine what 'excellent' looks like in terms of return on investment as well as understanding the relationship between primary and secondary impact measures to develop our understanding of the broader social impact that various initiatives bring to customers and communities, and by design, to the business.

To support this approach, we will be strengthening the funding application process and aligning this to other large funders such as National Lottery, to increase opportunities of external matched funding for large scale initiatives. We will also maximise bids to external funding sources to support improvement projects across neighbourhoods and communities.

We have consulted with customers on the content of this strategy and their feedback has shaped our objectives. One of the clear requirements from customers is that we develop interventions that provide dignified solutions for those who need to access help and support and we have, therefore, used language throughout this strategy that focuses on resilience and wellness to frame the products and services that we will design and deliver with customers and partners.

Many of the referrals to the services will be generated by colleagues who are working directly with customers; however, we recognise the importance of marketing these added value services more broadly across all customers and will continue to promote these through our 'Word on the Street' newsletters, as well as making use of online, social media and text messaging to ensure that news about our services reaches all customers.

strategic alignment

This strategy is one of nine corporate strategies which underpin the Group Corporate Plan 2023-26.

Our Communities and Livelihoods Strategy is aligned with the wider Riverside Group Communities and Livelihoods Strategy (2023-26) and is aimed at supporting our customers and communities through the cost-of-living challenges, building resilience and wellness, whilst exploring opportunities to build capacity and capability, we will align to the other strategies to drive out social value opportunities wherever possible.

We will aim to align and drive out maximum opportunities for volunteering, training, apprenticeships, and employment for our customers in the delivery of contracts and services whilst ensuring we capitalise on the social value incorporated into contracts for the benefit of customers and communities.

This strategy will set out our aim to develop more digital solutions to support customers and community involvement. These days, more and more activities can be done online, from accessing information and services, to online shopping and even healthcare. As digital solutions continue to develop, we want to ensure that we can take full advantage of new digital solutions and that our customers have access to these services.

A key objective of this strategy is the prevention of homelessness and the sustainability of tenancies and communities. In addition, we have included specific requirements for retirement living, young people, mental health and complex needs and a focus on tackling social isolation.

Finally, the Equality, Diversity & Inclusion Strategy will underpin our projects and initiatives, ensuring they are open to all, offering ease of access with no barriers to participation. An equality impact assessment will be completed for each project and initiative. A key strand of this strategy is to tackle social housing stigma, breaking down barriers to participation and engagement within communities, celebrating and building on the strengths in our communities and celebrating successes to promote positive outcomes.

context

The past few years have presented multiple challenges to social housing customers and the communities in which they live. The impact of the pandemic, followed by steep increases in inflation have tested the resilience of communities, and pushed many to the brink. To develop a strategic approach to supporting customers and communities through these unprecedented times, we have undertaken an analysis of the current operating context, considering the key issues.

The main factors putting pressure on household income are energy and food costs. As a result of the conflict in Ukraine, electricity costs soared by 67% and gas costs increased more significantly by 130% between March 2022 to March 2023. Since then, energy costs have fallen slightly, with a decrease of 25.2% between June and July 2023. However, costs are still much higher than they were prior to the cost-of-living crisis and are forecast to remain this way for some time.

Food inflation has also remained high in the UK throughout 2023, which was at its highest level for over 45 years at 19.2% in March 2023. Inflation has come down since reaching this peak but remains high at a reported figure of 9.2% in November 2023.

The high rate of inflation is causing a cost-of-living crisis, which is having an impact on families across the UK, but for poorer households, particularly those in social housing the impact is even more significant.

Energy and food price inflation disproportionately impacts low-income households because:

- These products take up a larger percentage of their incomes than other income groups; (the lowest 20% of equivalised income households spend 15% of their income compared to 11% for the average income household).

- They cannot reduce spending on these areas without serious impact.

- They have the lowest access to other financial options.

Many of the lowest income households are facing difficult choices as they choose whether to 'heat or eat' let alone pay rent. Riverside's evidence from a cost-of-living survey, carried out in 2023, suggests that over the past year leading up to the survey, over half of customers have worried about paying household bills and expenses all or most of the time, with a quarter saying they will not be able to cope.

The UK Government's recent unprecedented package of energy bill support, cost-of-living payments to those in receipt of certain benefits, and the inflation-linked benefits rise due to take place in April 2024 has provided reassurance to households. However previous welfare reforms - such as the "bedroom tax" and limits to the Local Housing Allowance - mean that for many, benefits still fall significantly short of the cost of housing. Also, the ability of any Government to sustain this level of household support is questionable.

The Scottish Government has also heavily invested in supporting households through the cost-of-living crisis. They have focused on providing support to those on a low income through initiatives such as the Winter Heating Payment and The Cost-of-Living Award, which offers those on a qualifying benefits additional funds to help support them through the cost-of-living crisis – on top of other support they may be eligible for from the UK government. As well as this, the Scottish Government also increased the recently introduced Scottish Child Payment to £25 per week, per child for households who qualify and made a commitment in their recent budget to increase Social Security Scotland benefits in line with inflation.

There has been a focus on local communities and investment in neighbourhoods from the Scottish Government too, who provided funding of £27 million through their Investing in Communities Fund, to tackle disadvantage within communities from 2023-26. The fund was open for applications from local community projects, with a focus on tackling poverty and disadvantage in their area.

There is an increasing focus on the importance of local communities and investment in neighbourhoods. In 2021, a consultation on the Charter Outcomes, carried out by the Scottish Social Housing Charter was held. The Scottish Social Housing Charter reviews it's outcomes every five years and in 2021, carried out a consultation with Tenants, Tenants and Resident Groups, RSLs, Local Authorities, Councillors, Governing Body Members and anyone with an interest in the Charter.

Within the analysis of the responses to this consultation was a focus on landlords offering services that take account of individual needs. One respondent asked for a greater focus on the benefits of involving customers in partnerships and using public and community resources to build community wellbeing and resilience. Some participants also felt that improved housing support is required to ensure all customers are integrated into the community and to improve harmony amongst customers. Other key themes included a need for the recognition of the role social landlords, other organisations and tenants in contributing to future placemaking and community wealth building initiatives.

Whilst our customers and communities are facing multiple challenges, there are also several opportunities to be embraced which could create new opportunities and increase the resilience of our communities. We believe that this Strategy will be key in supporting this activity.

objectives

The high-level objectives for Communities & Livelihoods included within the Corporate Plan are:

Over the next three years we will:

•Prevent evictions and homelessness by proactively working with customers to sustain their tenancies.

•Provide advice and support to tenants to increase tenancy sustainment.

•Support the livelihoods of our customers through projects that provide advice and support and build capacity for people to improve their own lives - going beyond the traditional landlord service.

•Explore options to establish a customer health and wellbeing offer.

•Support customers into training and employment opportunities.

•Promote community resilience and empowerment, by supporting new and existing voluntary groups who are trying to make life better in our neighbourhoods.

•Increase customer engagement with customers through a variety of methods to inform continuous improvement.

objective 1

Prevent evictions and homelessness - Proactively engage with customers who are in, or at risk of falling into arrears, wider debt and fuel poverty.

• Advice and support to work proactively with existing and new customers to tackle money, debt, and fuel poverty, leading to a measurable increase in household incomes, lower bills and a reduction in evictions.

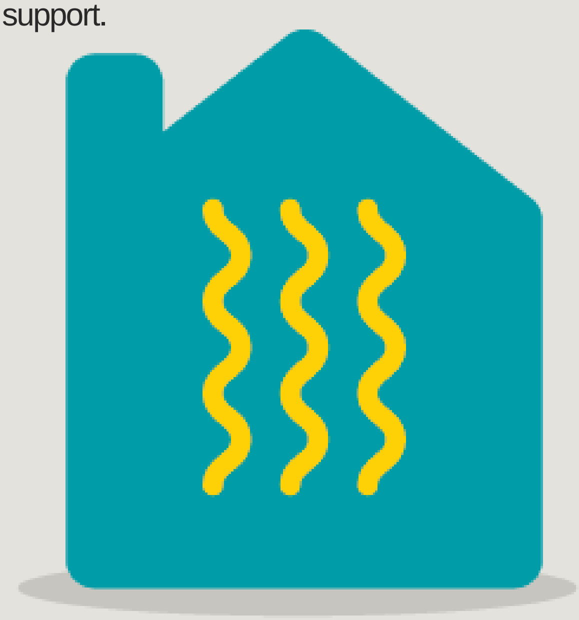
• Recruitment of an Affordability Officer, to support customers amidst the Cost-of-Living Crisis. The Affordability Officer will carry out benefit checks for new tenants to ensure that all benefits are correct, and the tenancy can be maintained, as well as supporting existing customers applying for benefits. The Affordability Officer will also ensure that payment arrangements for rent arrears are affordable and manageable for customers.

• Recruitment of an Energy Advisor – as part of a joint funding bid to SFHA Fuel Support Fund with Atrium Homes, Ayrshire Housing and Shire Housing, Riverside Scotland customers have access to a new Energy Advisor. They will be able to offer advice to customers on energy efficiency and support available to them with rising energy costs and will be based at the Citrus Energy Office in Ardrossan.

• Ensure that we are being proactive in applying for any available external funding which can be used to help alleviate fuel poverty, rent arrears, debt and increase financial resilience for our customers.

• Maximise access to Riverside Group 'Helping Hands' welfare fund to ensure maximum benefit for our customers and communities and provide much needed support.

• Utilise customer drop ins to hold financial advice sessions, to be delivered by Riverside Scotland, in partnership with other local organisations to offer advice and support as our customers navigate the cost-of-living crisis.



The cost-of-living crisis

The cost-of-living crisis is having a profound impact on our customers as outlined in the context section of the strategy and we have been working actively with our customers for several years to provide money and benefits advice with the demand for these services increasing substantially over the last 12 months and unlikely to reduce during the life of this strategy.

In the recent cost of living survey, just under half of customers reported low levels of confidence managing money, significantly higher than the national average. Customers who have struggled over the last 12 months reported taking various actions to pay everyday bills. Over two thirds have cut back on household spending and over half have turned off the heating. A quarter of customers state that they will not be able to cope with the rising cost of living.

ONS data shows that households with the lowest incomes are experiencing a higher-than-average inflation rate, whilst higher income households experienced a lower-than-average inflation. The UK government introduced measures to help alleviate the pressure on low-income households. This included measures such as the additional Cost-of-living payments, totalling £900, additional payment of £300 to support pensioners through the cost-of-living and a payment of £150 to support those on non-means tested disability benefits. However, many households couldn't meet the eligibility for this support, and instead have had to make difficult choices to manage their finances.

However, despite this additional support, MPs from the Work and Pensions Committee have identified several shortcomings of the current system. They highlighted that during the Covid-19 pandemic, the government increased Universal Credit by £20 per week, but has failed to do something similar in relation to the cost-of-living crisis. Many claimants were also excluded from this temporary uplift due to being on legacy benefits such as Jobs Seekers Allowance and Income Support – something that does seem to have been resolved with the government's one-off cost of living support payments.

The committee also raised concerns with the benefit cap, that has been in place since 2016 – which saw limits being applied to the amount of benefits households could claim. This hadn't been increased until last year, where the government announced that it would rise by 10.1%. This support will be very welcome for claimants, and for the Committee who had concerns that the benefit cap only saved 0.1% of the overall welfare budget but was inflicting increasing hardship for claimants. The Child Poverty Action Group said that "almost all capped households with children are already in deep poverty".

Taking all this information into account, our Affordability Officer will be targeted towards customers struggling to pay household bills, offering support and advice around benefit entitlement, and working with customers who have fallen into rent arrears, to find an affordable solution to resolve this, with sustainability of their tenancy being the focus.

The Affordability Officer will identify households who will receive SHFA Fuel Support funding , which will provide more vital support to customers who are struggling to heat their homes, especially over the winter months.

As we work to support our customers who are experiencing damp, mould and condensation, inevitably, fuel consumption for heating and ventilating the home will be a primary requirement. As well as the SHFA Fuel Support Funding, we will ensure that customers can access affordable warmth and energy advice, through our new joint energy advice service with other local housing associations.

Riverside Scotland will also continue to maximise funding from the Riverside Helping Hands Fund to develop and introduce support for customers. We will also look at utilising the regular customer drop ins, to provide advice sessions to customers around finances, benefits and support available to them.

objective 2

Provide advice and support to customers to increase tenancy sustainment.

- A Housing First for Families Service that provides wrap around support for households with children who are at risk of homelessness, with a focus on supporting households to sustain their tenancy.

- As part of our new Tenant Partner model, tenancy sustainment is the primary objective for all front-line staff which will be based on trauma-informed practice to help build trusting relationships with customers and increase tenancy sustainment.

Housing First for Families

Our 'Housing First for Families' support service provides direct support to our tenant households with children, who are struggling to maintain their tenancy, or who have previously been through the homeless system.

Housing First is an approach that offers permanent, affordable housing as quickly as possible for individuals and families experiencing homelessness, and then provides the supportive services and connections to the community-based supports people need to keep their housing and avoid returning to homelessness.

We allocate around 35% of our lets to homeless households and, as part of the Riverside Group, have a strong commitment to tackling homelessness. This dedicated resource will help homeless people not only settle into their tenancies but support them in building a stable future going forward and prevent them from ending up in a cycle of homelessness.

The service will help customers in a range of ways including providing financial and employment advice and assistance, liaising with other agencies to coordinate and manage support provision, facilitate access to required health and social care services as needed, and provide a single point of contact for the household.

We have two full time Housing First for Families Officers, Emma Ward and Amanda Robinson, who are currently providing support to 31 families, who without this support, would be at further risk of homelessness. Overall, they have provided intensive support to 48 families, including 108 children. The service has been well received and demonstrates our commitment to supporting customers and alleviating homelessness.

Our new Tenant Partner model

Following our Big Conversation consultation last year, we implemented a restructure across the organisation, with a renewed focus on tenancy sustainment, proactively supporting our customers and for staff to be visible and accessible across our estates and communities.

Following this, we now have more Tenant Partners on hand to look after customers and their tenancies. We have over ten Tenant Partners, managing smaller patch sizes, giving them more time to focus on supporting customers with any challenges they face in sustaining their tenancy.

Our new approach is based on demonstrating a trauma-informed approach to how we engage with customers, which will help us build productive relationships as we work with customers to support them in their tenancy.

Furthermore, we have also introduced regular customer drop ins across our estates and communities, allowing customers a chance to come and speak with their Tenant Partner face-to-face on a regular basis. We have been trialling these across all estates and communities and will continue to review how we can best utilise these, based on the needs of customers.

objective 3

Support the livelihoods of our customers - Develop a coherent approach to poverty alleviation.

• Maximising Riverside Foundation and external funding to reduce food and fuel poverty and reduce digital exclusion.

Nutritional Wellness

Riverside Scotland will develop partnerships with local organisations that seek to increase access to affordable, healthy food and alleviate food poverty. This will include local foodbanks and community pantries who operate across our estates and communities. These partnerships will seek to ensure that support is available for our customers, as well as looking at how Riverside Scotland can sustain these crucial services.
We will conduct a full review of the services on offer across our estates and communities and produce a directory of support for our customers, that will signpost them to local organisations and groups that can offer support with food insecurity.

Furniture Solutions

Furniture is one of the most expensive items people on low incomes are likely to purchase and while there is extensive support for food and fuel costs, there has been less focus on supporting furniture poverty.

Furniture poverty occurs when people cannot access the basic items that make a home liveable, including white goods, beds, tables and chairs. Living without essential furniture items can have a devastating impact on physical and mental health, and financial and social wellbeing. Social housing tenants are more likely to be affected by furniture poverty.

People can get into unmanageable debt trying to buy items, leaving them unable to buy food or pay their rent. It can lead to isolation as they may be less likely to invite family, or a support worker, into their home if they do not have a sofa for them to sit on.

While there is widespread access to second hand furniture items via charity shops and freecycle type options, local affordable furniture projects are few and far between. In addition, the fire safety risks of second-hand products need to be considered.

Customers who are taking on a tenancy for the first time will be starting with very little, if anything, and will be more likely to incur loans or debts in the purchase of furniture to enable them to move into their new home. This will be more acute for those customers who were homeless. Riverside Scotland will work in partnership with our suppliers and contractors to ensure that we are maximising their commitments to Social Value.

Riverside Scotland, in partnership with our contractors, will launch a ‘Bed Poverty’ Campaign, focussed on alleviating the rising cases of adults and children who do not have a bed to sleep on and are instead, sleeping on mattresses on floors, sleeping on sofas or sharing beds. Riverside Scotland will work with partners to come up with new, innovative ways in which we can offer support to our tenants, who are struggling without beds, as well as other essential household items.
N.B. our poverty alleviation activities will not be limited to combating food and furniture poverty. Our Support Directories also signpost customers to other support such as essential baby items, and we will support projects to reduce costs for items.

Digital Inclusion

Many industries and services have increased their online presence, and the need for digital connection is increasing as more organisations and services utilise the internet, particularly using smartphones.

Within Riverside, we are also facilitating and accommodating more services online through the portal and Apps, to create a more linear customer service and to record feedback. Whilst it is important that these online services are an addition to existing services, it is self-evident that online services provide greater efficiencies, not only for the organisation, but also for the consumer that chooses to use them.

We seek to enable more people to embrace digital technologies and become more digitally included and ensure the benefits of the internet and digital technologies are available to everyone. As part of this strategy, we will commit to supporting customers to make the most of digital services, and will trial webinars, offering digital training and advice to customers. As well as this, we will trial online and hybrid meetings, allowing customers to get involved with us in a way that suits them and their lifestyle, whilst also maximising digital inclusion.
Digital exclusion can come in two broad forms, and we seek to address digital exclusion due to:

·A lack of skills, confidence and motivation around technology and making the best use of it

·Limited or no access to equipment and connectivity

These two elements individually and together can create additional layers of social exclusion and exacerbate social and economic inequality amongst those that need support to be able to improve their quality of life and increase their life chances particularly when it comes to employability.

Getting online and becoming more confident with IT can be life-enhancing and, through this proposal, we want to ensure that our residents are not missing out.

Riverside Scotland has recently been successful in its bid for Connecting Scotland Funding, in which we were awarded 20 devices (iPads, tablets and laptops) as well as 20 mobile internet devices. This will be used to establish a Device Lending Scheme, which will seek to provide device and internet access to customers who would otherwise be digitally excluded.

Tenant Partners will refer customers who would benefit from this service, or customers will be able to refer themselves. They will be able to loan a device for up to 6 months, and it is hoped this will allow them to have better access to services, information and have further social and economic benefits.

objective 4

Explore options to establish a customer health and wellbeing offer.

- Develop projects to support improved customer health and wellbeing in partnership with local authorities, Health & Social Care Partnerships and community groups.

Loneliness and isolation

Loneliness and isolation are common amongst older customers and lack of socialisation and interaction can have a profound impact on their health and wellbeing.

We will work to implement a programme of health and wellbeing activities to our customers in retirement living complexes. This will be focused on improving socialisation amongst customers and the wider community, as well as ensuring that they have access to advice and support to help with their health and wellbeing.

Our aim is to set up local hubs at our retirement living complexes focusing on health and wellbeing activities to enable older customers to live independently for as long as possible.

Tackling loneliness is not just about older people. The Jo Cox commission on loneliness and the Minister of Loneliness, Baroness Barran, explain that everyone is at risk, and risks increase with factors such as age, disability, poor mental health, care needs and homelessness. Loneliness manifests itself as a sense of disconnection with the community, lack of opportunity to meet and socialise and a lack of access to dedicated space to socialise.

Positive action on social isolation must include:

· Tackling the stigma of loneliness
· Create opportunities for learning
· Create volunteering opportunities to increase social interactions and build community networks
· Provide good quality physical spaces and compelling reasons to meet up and socialise
· Support tenants to organise and deliver sessions themselves - co-produced or fully tenant led activities are likely to be more relevant, more popular, more sustainable and have greater longevity than organisation led activity.
· Cross community group engagement, e.g., Scouts cooking for older people in a community kitchen

Placemaking

Strengthening the connection between people and the places they share - placemaking refers to, 'a collaborative process by which we can shape our public realm in order to maximize shared value. '

Placemaking is a multi-faceted approach to the planning design and management of neighbourhoods. Placemaking capitalises on local community assets, inspiration, and potential, with the intention of creating neighbourhoods that improve urban vitality and promote people's health, happiness, well-being, and aspiration.

Placemaking is both a process and a philosophy that makes use of government and local authority led initiatives, such as the 20-minute city principles or community driven at grassroots in improving local spaces and provision of essential services.

We will develop a plan for each neighbourhood, in partnership with residents, which will set out priority actions to address local issues and be innovative in our ways to address these.

We will test and evaluate several initiatives across various neighbourhoods to determine impact, outputs and outcomes to build our evidence base for longer-term recommendations.

objective 5

Support customers into employment and training opportunities.

• Build relationships with local authority partners and employability and skills organisations across the areas in which we operate, to create a referral pathway for support for our customers.

• Employment and apprenticeship opportunities maximised through social value opportunities with contractors.

Employment & Training

Riverside Scotland is committed to supporting customers to maximise their income by supporting customers into employment and training and is taking a proactive approach to this across its geography.

Riverside Scotland will work with key employers and pursue growth opportunities within our communities to support aspiration and growing community wealth via opportunities in key growth employment sectors including development, retrofit, the green economy and sustainability sectors.

As an employer, Riverside Scotland promotes its own vacancies to customers and aims to maximise the social value from contracts. Riverside will develop a 'Fit for the Future' support programme securing opportunities for customers from retrofit works.

We will work to build relationships with local authorities and employability and skills organisations to establish referral processes in which we can refer any customers in need of support to get into employment, onto the relevant agencies.

objective 6

Building Community Capacity

•·A new Participatory Budgeting Fund to be established – establishing a way in which customers can have a say on how money is spent within their community.

·Community empowerment training programme developed with a focus on fundraising and project delivery, supporting people to establish and run a wide range of local initiatives.

·Community directories established, signposting customers to organisations that can offer support and help.

Communities coming together

Riverside Scotland work with a diverse range of customers and communities across the Southwest of Scotland. To harness the diversity and voice of those communities, we need to work with our customers to develop their capacity and provide a foundation from which to improve lives, communities and places; harnessing greater influence and control to shape local services. We will work towards creating strong, diverse communities that can attract and grow businesses and support the growth of community wealth.

We recognise the importance of Communities coming together to work towards common goals within their neighbourhood, ensuring we have places where our customers are proud to call home. By providing more targeted investment and support, we can help to strengthen communities through upskilling customers and supporting local groups to develop, ensuring they have access to the resources and/or support agencies that will empower and enable them to deliver the improvements they want to see.

The need to tackle inequalities, increase opportunities and promote wellbeing has never been greater. By recognising, celebrating, and building on the strengths in our communities we can help challenge and tackle stigma. We will encourage groups to be representative of the communities where they live and seek opportunities to develop multi-generational and inclusive projects.

The support programmes provided by community groups and through organisations' added value have become essential to local people through the pandemic and the cost-of-living crisis. Through this strategy, we intend to support these groups and continue to act as an 'anchor organisation' to provide needed services.

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Where possible, Riverside Scotland will hold meetings at local community spaces, such as local community centres. By holding meetings in this way, we can ensure that we are giving back to local communities and in turn, supporting voluntary organisations and services that will support our customers.

It takes effective partnerships and working together with key strategic partners, local organisations, community groups and residents of all tenures to truly transform and empower communities. These partnerships will vary and be diverse based on the community we are working with but, in all cases, will share the same aligned vision and objectives, aiming to grow self-reliance, self-determination and participation.

objective 7

Increasing customer engagement to support improved service delivery.

• Riverside Scotland is committed to listening to our customers and we are keen to hear how we could improve services. We encourage customers to get involved in decision making and welcome feedback on how we could do things better. As part of this, we are committed to ensuring that we have a range of options available to customers to get involved.

Sounding Board

We will review our Customer Panel – a panel of customers who have expressed an interest in providing feedback to Riverside Scotland. We will look to update this to reflect what our customers want from us and will establish a new "Sounding Board".

Our new Sounding Board will offer customers the chance to provide feedback on decisions we make, any new policies we wish to implement and to provide feedback on our services and procedures.

We will offer customers flexibility in how they engage with us by seeking feedback through a range of methods – such as online surveys, text messaging, newsletters and postal surveys.

Riverside Scotland is also committed to working with customers across our communities and estates to tackle local issues and deliver on local priorities. We will seek to establish task-finish groups across priority areas, which will allow customers to tell us what their concerns are within their community, and work with Riverside Scotland to come up with a plan to address these issues. We will work with local community organisations, Tenants and Residents Associations and our local authority partners to come up with solutions, with a commitment to being flexible and innovative in the way we do this.

An example of this would be our Big Pennyburn Clean Up Event that took place in Autumn 2023. Riverside Scotland listened to the feedback of customers in Pennyburn regarding ongoing issues with fly-tipping, incorrect waste disposal and untidy gardens. We funded a two-day event focused on tackling these issues, with skips being made available to customers to correctly and safely dispose of any household items, as well as working with our contractors and local authority partners to act on untidy gardens and provide advice and support to customers.

Whilst this was a one-off event, it demonstrates how we can be proactive and innovative in the way we support customers to tackle local issues. By working collaboratively with customers, our contractors and the local authority, we were able to offer effective solutions. This could be seen as an example of best practice and this collaborative style of addressing local issues, should be mirrored as we work to drive improvements across our estates and communities.

Scrutiny

Our newly formed Scrutiny Group is another example of how Riverside Scotland is including customers in improving services. The Scrutiny Group is a group of tenants, from across our estates and communities, who are committed to working with Riverside Scotland to identify ways in which we could improve our service. T

he Scrutiny Group will focus on one project at a time, which will focus on one aspect of our service. The first project focused on our Voids and Lettings Policy, with the aim of identifying improvements we could make to ensure that customers receive the best service possible, whilst also ensuring value for money.

Once the group have carried out a full and thorough review of an area of service, they will provide a report to Riverside Scotland, detailing improvements that could be made. Riverside Scotland has made a commitment to action their recommendations, wherever possible and where we cannot action a recommendation, provide an explanation for this.

Riverside Scotland will seek to be flexible in the opportunities it offers customers to get involved and will make getting involved as accessible as possible for our customers – allowing every customer the chance to engage with us, no matter their background, circumstances or prior knowledge. We will also carry out ongoing analysis of customer feedback and carry out learning exercises from any complaints we receive, to ensure that we are constantly improving our service.

Scrutiny group logo or pic

key enablers

Our primary enabler is the Riverside Foundation who will be well-supported, directed and governed to play its role to invest the funding granted to it by Riverside, while maximising opportunities for external match funding.

Our second primary enabler is our robust data sources, and we will maximise the use of data and evidence to inform decision making as well monitoring project delivery against clearly defined outcomes with robust evaluation to identify best practice.

The Riverside Sustainability Index (RSI) along with the Indices of Multiple Deprivation (IMD) data that we have modelled against all our neighbourhoods, provides us with a very detailed analysis of the issues impacting a particular community and the potential interventions that could be developed to deliver solutions.

Many of the activities delivered by the Communities and Livelihood strategy would benefit from targeted marketing campaigns which would enable Riverside Scotland to actively promote projects and initiatives, particularly employment and training opportunities, to customers. Riverside Scotland does not currently capture and hold data on consent to market non-essential services and a data strategy taking this into account would enable targeted marketing campaigns to those that give their consent and want to hear from us.

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Other key enablers to the delivery of this strategy include:

·Existing strategic and operational partnerships with local authority partners and community groups. We will build on these partnerships to maximise opportunities to increase the products and services available to our customers.

·External grant funding secured for several projects which we will learn from and determine how we can maximise our grant funding income streams to deliver more outputs for customers. We will investigate the opportunities to tap into Corporate Social Responsibility funding through our contractors to help us in our aim to supporting customers and communities.

·Ongoing Communications and Marketing to ensure that our message reaches customers and that customers are kept fully informed of the work we are doing. Developing the new Word on the Street newsletters and further utilising the use of online, social media and text messaging marketing campaigns.

·Word of mouth is a powerful tool to get customer engagement in projects and initiatives and we will develop customer testimonials from successfully delivered projects to promote the benefits of these to their peers.

·Customer/Resident Involvement & Engagement will be a priority for the business over the next 3 years and as we build the engagement frameworks with local customers, in local neighbourhoods, it will present opportunities to create community resilience and empowerment initiatives.

communities and livelihoods action plan

Year 1 commitments:

·Within the first year of this strategy, Riverside Scotland, in partnership with the Scrutiny Group, will deliver at least one more scrutiny project with a report outlining recommendations in how we could improve our service in a particular area of the organisation.

·We will implement customer consultations as we embark on new programmes of planned maintenance works in 2024/25 – allowing customers to get involved and have a say on bathroom and kitchen replacement programmes and choose which style of fixtures and fittings they would like to see us use.

·Riverside Scotland will continue to engage with customers across our estates and neighbourhoods, to identify and address local issues.

·Riverside Scotland will develop a new Handyperson Service, that will be available to customers to help them maintain their home. This will focus on carrying out small jobs around the home, that customers may not be able to do themselves, with a focus on vulnerable customers.

·We will establish a rolling programme of Health and Wellbeing activities within our Retirement Living Complexes, working in partnership with the local authority, health organisations and other local groups to help tackle social isolation and improve health and wellbeing of our elderly customers.

·Roll out a Device Lending Scheme to customers, through funding from Connecting Scotland, to offer customers the chance to access IT devices and internet connectivity, ensuring that we are doing all we can to combat digital exclusion.

·Establish working relationships with local employability and skills agencies – creating a referral pathway for Riverside Scotland into these services so customers can be supported into work or education.

·Produce a Directory of Support – providing details of support services and local organisations that may be of assistance to our customers as they continue to navigate the cost-of-living crisis, with a focus on alleviating poverty, food insecurity and isolation.

Riverside
Scotland

Communities and Livelihoods Delivery Plan 2024 - 2027
Year 1 - 2024/2025

HHC -Head of Housing & Communities
HAS - Head of Asset & sustainability
CCEO - Customer & Community Engagement Officer
HM - Housing Managers
TP - Tenant Partners

AO - Affordability Officer
HFF - Housing First for Families Officer
VLC - Voids & lettings co-ordinator
RLA - Retirement Living Assistant
AM - Asset Manager

KEY	
	Not Started
	In Progress
	Complete / not being progressed
	Overdue

C & L Plan Objectives	Ref.	Description	Target Date	Revised Date	Owner	Measures of Success	Comments & RAG
1. Prevent evictions and homelessness - Proactively engage with customers who are in, or at risk of falling into arrears, wider debt and fuel poverty.	**1.1**	We will review the effectiveness of the Affordability Officer post looking at tenant awards and backdated financial gains to determine the future of this role	**Feb-25**		**HHC**	Reduced court actions, improved arrears performance, reduced evictions	Review complete. 3 year fixed post funding granted through the Foundation for 2025-2028
	1.2	We will manage a caseload of referrals to Housing First for Families Officers to support households with children who are at risk of homelessness and support them to sustain their tenancy	**Mar-25**		**HM**	Reduced evictions of households with children	complete - no evictions for households with children.
	1.3						
	1.4						
	1.5						
2. Provide advice and support to customers to increase tenancy sustainment	**2.1**	We will provide a Housing First for Families Service that provides wrap around support for households with children who are at risk of homelessness, with a focus on supporting households to sustain their tenancy	**Mar-25**		**HFO**	Tenancy sustainment	100% tenancy sustainment of all HFF cases
	2.2	We will offer a tenant partner drop in service offering regularly face to face communication with tenants and customers			**TP**	Improved tenant satisfaction figures	The drop in service was rolled out in every community but had low attendance numbers despite a strong advertising campaign in WOTS and social media. The drop in service has moved onto a planned estate walkabout inviting tenants to attend and discuss local concerns with TP's
	2.3	We will produce a Directory of Support - providing details of support services and local organisations that may be of assistance to our customers as they continue to navigate the cost-of-living crisis, with a focus on alleviating poverty, food insecurity and isolation	**Mar-25**		**CCEO/TP/HM**	Directory of support available on our website	In progress - NAC complete, SAC complete, Dumfries in progress - will launch in Q1 2025 as part of the neighbourhood plan offerings.
	2.5	We will develop a new Handyperson Service, that will be available to customers to help them maintain their home. This will focus on carrying out small jobs around the home, that customers may not be able to do themselves, with a focus on vulnerable customers.	**Mar-25**		**HAS/HCC/CCEO/ AM**	Handyperson in post and service launched with tenant's	GW & PF discussed with Anna Simon in Oct 24, model may need reviewed. Unlikely to recruit from the tenants who participated in training but these tenants have gained valuable skills and opportunity to learn to drive increasing capacity and opportunities for employment. New model will consider an apprenticeship opportunity through Bells for a handyperson service or possible buy in service from Shire HA who have launched a Handyperson service and seem keen to grow this. April 25 update - Shire HA service is not what we are looking for and Bells apprenticeship not suited to a handyperson service. Completing this action as not being progressed at this time.
3. Support the livelihoods of our customers - develop a coherent	**3.1**	We will assess the vulnerability of new tenants who are starting with no household items and refer cases to Bells for their bed campaign	**Mar-25**		**VLC/TP**	Tenancy sustainment of new tenant's	Complete, new tenants referred and received beds throughout the year.
	3.2	TP's have been awarded a financial budget to help support tenants facing crisis or to assist in sustaining tenancies	**Mar-25**		**TP/HM**	Tenancy sustainment of new tenant's	TP budget was spent on house cleans, garden clear out, grass cuts, tree works, carpets, B&Q vouchers, small appliances

approach to poverty alleviation	3.3	We will ensure our Affordability Officer service is offered at every new tenant sign up	Mar-25		TP/HM	Maximise tenant income, Tenancy sustainment of new tenant's	Offered as standard as part of new tenant offer and sign up process
	3.4						
	3.5						
4. Explore Options to establish a customer health and wellbeing offer	4.1	Develop projects to support improved customer health and wellbeing in partnership with local authorities, Health & Social Care Partnerships and community groups.	Mar-25		CCEO/TP	Develop relationships with partners and 3rd sector organisations to advertise local projects & refer tenant's to participate in projects.	Complete in part - increased campaigns on food poverty support groups and advertised 3rd sector projects through our supportive funding awards and community events. Roll on to Year 2 and build on what we have started tying in with neighborhood plans
	4.2	We will establish a rolling programme of Health and Wellbeing activities within our Retirement Living Complexes, working in partnership with the local authority, health organisations and other local groups to help tackle social isolation and improve health and wellbeing of our elderly customers.	Dec-24		CCEO/RLA	Reduce isolation, improving opportunities for residents to participate in social activities and groups	2024/25 programme of events were established and 2025/26 programme is ready
	4.3						
	4.4						
	4.5						
5. Support customers into employment & training opportunitites	5.1	Roll out a Device Lending Scheme to customers, through funding from Connecting Scotland, to offer customers the chance to access IT devices and internet connectivity, ensuring that we are doing all we can to combat digital exclusion	Sep-24		CCEO/TP/HFF	Reduce digital exclusion, improve tenant skills and increase opportunities to participate in training & employment	Complete
	5.2	Establish working relationships with local employability and skills agencies – creating a referral pathway for Riverside Scotland into these services so customers can be supported into work or education	Sep-24		CCEO	Establish a referral arrangement to refer tenants for support into work or education	Complete. Referral pathways in each LA. Included in support directories
	5.3						
	5.4						
	5.5						
6. Building community Capacity	6.1	We will provide contributary funding to support local groups to develop where the group supports the capacity building on the local community	Dec-24		CCEO	Launch an application process for local groups to apply for funding establishing essential criteria that must be met. Advertise successful bids and our support for building capacity of the local community.	Complete - application and assessment criteria in place. Sounding Board contacted re assessment criteria and 1st award of £420 awarded for PRYDE for buses to panto (Pennyburn), 2nd award to Dumfries Community Garden Project - Christmas event, Awards to Dumfries gardening group and an application from Drongan community project.
	6.2						
	6.3						
	6.4						
	6.5						
	7.1	Review our customer panel and establish a new sounding board	Sep-24		CCEO/HHC/HAS	Establish tenant participation through engagement with new tenants and advertising campaigns with existing tenants and develop a sounding board campaign plan for the rest of the year and complete at least 2 engagement activities	Complete - Sounding board launched and used to review the application and assessment process for the contributary funding to local projects and ARC performance survey.

7. Increasing customer engagement to support improved service delivery	**7.2**	In partnership with the Scrutiny Group, deliver at least one more scrutiny project with a report outlining recommendations in how we could improve our service in handling and responding to complaints	**Mar-25**		**CCEO/AM**	Report on finding prepared for the Board as well as an approved action plan where improvements are identified	In progress - Report being prepared for July Board.
	7.3	We will implement customer consultations as we embark on new programmes of planned maintenance works in 2024/25 – allowing customers to get involved and have a say on bathroom and kitchen replacement programmes and choose which style of fixtures and fittings they would like to see us use.	**Mar-25**		**CCEO/AM/TP**	Consultation events held in communities to establish tenant choices for investment work but also for customers to engage with TP, AO and CCEO	Complete - event in Pennyburn with Union Technical/TP's, AO, CCEO
	5.5	Riverside Scotland will continue to engage with customers across our estates and neighbourhoods, to identify and address local issues.	**Mar-25**		**TP/HM**	TP estate walkabouts, development of neighbourhood plans	Estate walkabouts complete in all areas and neighbourhood plans in progress at Kilwinning and Drogan

Communities and Livelihoods Delivery Plan 2024 - 2027
Year 2 - 2025/2026

HHC -Head of Housing & Communities
HAS - Head of Asset & sustainability
CCEO - Customer & Community Engagement Officer
HM - Housing Managers
TP - Tenant Partners

AO - Affordability Officer
HFF - Housing First for Families Officer
VLC - Voids & lettings co-ordinator
RLA - Retirement Living Assistant
AM - Asset Manager

KEY	
Not Started	Work has not begun. No progress has been made and tasks remain outstanding.
On track	Progress is going as planned. No issues or risks currently affecting delivery.
At risk	There are emerging issues or potential risks that could cause delay or impact delivery if not managed proactively
Off track	Significant issues or delays are impacting progress. Delivery is unlikely without intervention or corrective action.
Complete	All work is fully completed and no further action is required

C & L Plan Objectives	Ref.		Description	Target Date	Revised Date	Owner	Measures of Success	Comments & RAG
1. Prevent evictions and homelessness - Proactively engage with customers who are in, or at risk of falling into arrears, wider debt and fuel poverty.	**1.1**		Monitor the achievements of the Affordability Officer with a KPI of min £3000,000 to be achieved in the year.	**Mar-26**		**AO/HM**	Improved arrears performance, financial gains of min £300K, tenancy sustainment above 90%	Complete
	1.2		Showcase Affordability Officer case studies quarterly via Newsletter, Social Media and Website to advertise the support available and reach those in most need.	**Mar-26**		**AO/HM**	Improved arrears performance, financial gains of min £200K, tenancy sustainment above 90%	Complete
	1.3		We will roll out the Housing First for Families service in Dumfries	**Mar-26**		**HFF/HM**	Caseload of existing and new tenant families engaged in the service. Reduced evictions of households with children	Complete
	1.4		Maximise access to TRG 'Helping Hands' welfare fund to ensure maximum benefit for customers requiring much needed support	**Mar-26**		**HM**	Full allowance used throughout the year.	Complete
	1.5		We will ensure our staff are demonstrating a trauma-informed approach to engage with customers to help us build productive relationships to support tenants to sustain tenancies	**Dec-25**	**Mar-26**	**HM**	Annual staff training sesion	Complete
2. Provide advice and support to customers to increase tenancy sustainment	**2.1**		We will produce a Directory of Support - providing details of support services and local organisations that may be of assistance to our customers as they continue to navigate the cost-of-living crisis, with a focus on alleviating poverty, food insecurity and isolation	**Mar-26**		**CCEO/TP/ HM**	Directory of support available on our website	Complete
	2.2		We will offer at least four annual face to face communications with tenants and customers in their community (estate walkabouts, neighbourhood plans, investment engagement, face to face drop in at local community centres) Invites and feeding back on the actions identified and taken is essential	**Mar-26**		**TP**	Improved tenant satisfaction figures, improved opportunities to participate satisfaction figures, increased numbers of tenants participating via sounding board, SIG, Improved management of the neighbourhood satisfaction figures.	Complete
	2.3		We will advertise/set up referral arrangements for local support services and local organisations that may be of assistance to our customers as they continue to navigate the cost-of-living crisis, with a focus on alleviating poverty, food insecurity and isolation	**Sep-25**		**CCEO/TP/ HM**	Directory of support available on our website/ referral arrangements documented and rolled out across our teams and advertised on website, newsletter & social media	Complete
	2.4		We will review our website to ensure access to support and advice is easily accessed via a 'supporting you' tab	**Sep-25**		**CCEO**	Easily accessible information with a directory of support and referral arrangements	Complete
	3.1		We will assess the vulnerability of new tenants who are starting with no household items and refer cases to Bells/Frews for their bed campaign (Yr 2 of this project)	**Mar-26**		**VLC/TP**	Tenancy sustainment of new tenant's	Complete

3. Support the livelihoods of our customers - develop a coherent approach to poverty alleviation	**3.2**		We will support local food banks and/or pantries in our community by seeking referral arrangements, providing food and monetary donations and by advertising their services on our website and social media pages.	**Dec-25**		**CCEO/HM**	Donations campaign with staff and contractors. Riverside Foundation monetary support for NAC, advertising services and any referral arrangements	Complete
	3.3		We will explore funding opportunities with larger funders such as the National Lottery and consider larger scale initiatives or improvement projects across neighbourhoods and within our communities.	**Mar-26**		**CCEO/HHC/ HM**	Estate improvements/ capacity building projects/ HFF additional support	Complete
4. Explore Options to establish a customer health and wellbeing offer	**4.1**		Develop projects to support improved customer health and wellbeing in partnership with local authorities, Health & Social Care Partnerships and community groups.	**Mar-26**		**CCEO/TP**	Develop relationships with partners and 3rd sector organisations to advertise local projects & refer tenant's to participate in projects.	Complete
	4.2		We will deliver or work in partnership with local organisations to deliver community events and fun days to tackle isolation, child poverty and encourage community involvement.	**Mar-26**		**CCEO/TP/ HM**	Gala days, fun events for children, supporting local events with staff time or contributions	Complete
5. Support customers into employment & training opportunitites	**5.1**		Establish working relationships with local employability and skills agencies – creating a referral pathway for Riverside Scotland into these services so customers can be supported into work or education	**Sep-25**		**CCEO**	Establish a referral arrangement to refer tenants for support into work or education	Complete
	5.2		Maximise opportunities for volunteering, training, apprenticeships, and employment for our customers capitalising on the social value incorporated into contracts for the benefit of customers and communities	**Mar-26**		**CCEO/AM**	Advertise and encourage applications from customers to take part, track progress, success and seek feedback	Complete
	5.3		Reach out to local authority education departments to offer work experience placements for students to promote the range of careers available within the housing sector.	**Mar-26**		**CCEO**	Complete necessary applications and facilitate a programme for any work placements	Complete
	5.4		Seek local job/carreer fayres to promote the housing sector as a career of choice.	**Mar-26**		**CCEO**	Attending a career fayre and advertising on social media to encourage customers to come along	Complete
6. Building community Capacity	**6.1**		We will proactively seek local groups to work in partnership with and encourage applications for contributary funding where the group supports the capacity building of the local community	**Mar-26**		**CCEO/TP**	Spend the budget set to contribute to local groups	Complete
	6.2		We will volunteer our/contractors time to support local groups working in our community by offering some volunteering time to support, promote and build community capacity	**Mar-26**		**CCEO/AM**	Advertise ours/contractors involvement in local groups/charities working in our communities	Complete
	6.3		We will utilise local facilities to hold tenant engagement events to give back to local communities e.g. hire community halls, use community cafe for catering, support local volunteers.	**Mar-26**		**CCEO**	Completed events	Complete
7. Increasing customer engagement to support improved service delivery	**7.1**		Develop a programme of sounging board and SIG activities for the year working across teams to ensure variety and maximising opportunities for customers to give opinion and influence decision	**Jun-25**		**CCEO**	Programme of engagement events tracking numbers participating, views and opinions received and decisions/actions taken based on engagement activity	Complete
	7.2		In partnership with the Scrutiny Group, deliver at least one more scrutiny project with a report outlining recommendations in how we could improve our service in handling reports of complaints and anti social behaviour	**Mar-26**		**CCEO/AM/ HM**	Report on finding prepared for the Board as well as an approved action plan where improvements are identified	Complete

	7.3		Riverside Scotland will engage with customers to identify and address local issues in their community reporting back to customers on actions taken to resolve.	**Mar-26**	**May-26**	**TP/HM**	Complete actions in the neighbourhood plans for Kilwinning and Drongan and develop neighbourhood plans in Dumfries and Irvine.	On track Irvine & Dumfries launching in May with all 4 action plans being monitored and progressed in 26/27 with some actions complete in 25/26

Communities and Livelihoods Delivery Plan 2024 - 2027
Year 3 - 2026/2027

HHC -Head of Housing & Communities
HAS - Head of Asset & sustainability
CCEO - Customer & Community Engm't Off
HM - Housing Managers
TP - Tenant Partners

AO - Affordability Officer
HFF - Housing First for Families Officer
VLC - Voids & lettings co-ordinator
RLA - Retirement Living Assistant
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C & L Plan Objectives		Ref.		Description	Target Date	Revised Date	Owner	Measures of Success	Comments & RAG
1. Prevent evictions and homelessness - Proactively engage with customers who are in, or at risk of falling into arrears, wider debt and fuel poverty.		1.1		Monitor the achievements of the Affordability Officer with a KPI of min £500,000 to be achieved in the year. Tenancy sustainment above 90%.	Mar-27		AO/HM	Improved arrears performance, financial gains of min £500K, tenancy sustainment above 90%, published case studies in newsletter and social media	
		1.2		Maximise access to TRG 'Helping Hands' welfare fund to ensure maximum benefit for customers requiring much needed support	Mar-27		HM	Full allowance used throughout the year.	
		1.3		Deliver the roll out of housing perks to at least 15% of our tenants helping to mitigate the cost of living crisis	Mar-27		CCEO/HM	At least a 15% take up, positive tenant case studies, reduction in rent arrears, increased tenant satisfaction	
2. Provide advice and support to customers to increase tenancy sustainment		2.1		Explore partnership approaches to support and assist customers experiencing furniture poverty.	Mar-27		CCEO/TP/ HM	Reduce furniture waste left by outgoing tenants, reduce fly tipping and encourage recycle/re-use projects, explore referrals to local furniture recycling projects, bed poverty fund through contractor benefit scheme.	
		2.2		We will offer at least four annual face to face communications with tenants and customers in their community (estate walkabouts, neighbourhood plans, investment engagement, face to face drop in at local community centres) Invites and feeding back on the actions identified and taken is essential	Mar-27		TP	Improved tenant satisfaction figures, improved opportunities to participate, improved management of the neighbourhood satisfaction figures. Tenancy sustainment above 90%	
		2.3		We will continue to grow our Housing First for Families service in Dumfries	Mar-27		HM/HFF	Build on year 1 of the service increasing the number of families being supported	
3. Support the livelihoods of our customers - develop a coherent approach to poverty alleviation		3.1		Apply to cash for kids to enable every child a gift at Christmas	Dec-26		CCEO/HM/ HFF	Successful application, purchase and distribution of gifts	
		3.2		Maximise community benefits from contractors creating training, volunteering and apprenticeship opportunities	Mar-27		CCEO/AM	Advertise and encourage applications from customers to take part, track progress, success and seek feedback	
		3.3							
4. Explore Options to establish a customer health and wellbeing offer		4.1		Develop a tackling loneliness campaign to support customer health and wellbeing	Mar-27		CCEO	Advertise community facilities, opportunities for learning and accessing support, training, volunteering and employment opportunities, retirement living calendar of events.	
		4.2		We will deliver or work in partnership with local organisations to deliver community events and fun days to tackle isolation, child poverty and encourage community involvement.	Mar-27		CCEO/TP/ HM	Gala days, fun events for children, supporting local events with staff time or contributions	
		4.3		Explore funding opportunities to support environmental improvement projects in the Pennyburn area	Mar-27		CCEO	Improved car parking, reduced fly tipping, local authority land not well maintained	
5. Support customers into employment & training opportunitites		5.1		Reach out to local authority education departments to offer school work experience placements for students to promote the range of careers available within the housing sector.	Mar-27		CCEO	Complete necessary applications and facilitate a programme for any work placements	
		5.2		Seek local job/carreer fayres to promote the housing sector as a career of choice.	Mar-27		CCEO	Attending a career fayre and advertising on social media to encourage customers to come along	
		5.3		2 x Apprenticeship recruitment opportunities within Riverside Scotland	Mar-28		CCEO/BSM	Successful recruitment of apprenticeships and retaining employment for the 18 month duration	
6. Building community Capacity		6.1		Promote community resilience and empowerment, by supporting new and existing voluntary groups who are trying to make life better in our communities	Mar-27		CCEO/TP	Spend the budget set to contribute to local groups	
		6.2		We will volunteer our/contractors time to support local groups working in our community by offering some volunteering time to support, promote and build community capacity	Mar-27		CCEO/AM	Advertise ours/contractors involvement in local groups/charities working in our communities	

		6.3		We will utilise local facilities to hold tenant engagement events to give back to local communities e.g. hire community halls, use community cafe for catering, support local volunteers.	**Mar-27**		**CCEO**	Completed events	
7. Increasing customer engagement to support improved service delivery		**7.1**		Increase customer engagement opportunities and encourage participation	**Mar-27**		**CCEO**	Promotion of the SIG and Sounding board in our newsletter and at community events	
		7.2		Develop a programme of sounging board and SIG activities for the year working across teams to ensure variety and maximising opportunities for customers to give opinion and influence decision	**Mar-27**		**CCEO/AM/ HM**	Calendar of activities engaging across departments and encouraging collaboration	
		7.3		In partnership with the Scrutiny Group, deliver at least one more scrutiny project with a report outlining their recommendations for our housing perks pilot project	**Mar-27**		**TP/HM**	Report on finding prepared for the Board	
		7.4		Deliver the actions in our neighbour plans for Kilwinning, Drongan, Dumfries and Irvine	**Mar-27**		**HM/TP**	Complete actions in the neighbourhood plans and report back to tenants on progress and achievement	

5.9. Complaints Performance 2025/26

Title: Complaints Performance 2025-26	**Date:** 21st May 2026
Author: Heather Duff, Head of Asset and Sustainability	**Sponsor:** Gary Naylor, Managing Director
Action: Review	**Confidential: Yes**
Appendices: NA	**Reading Room:**
Reg. Standard: 4 – The governing body bases its decisions on good quality information and advice and identifies and mitigates risk to the organisations purpose.	**ORP ref:**
Strategic Risk ref: R1 Customer Experience	
Consultation: This report is not subject to consultation	

Purpose and Action:
This paper provides an update to the Board on the complaints performance over 2025/26.

The Board is asked to review and note the report contents.

Executive Summary:
Overall complaints performance has improved during 2025/26, reflecting strengthened controls, greater consistency in approach, and the positive impact of focused operational oversight. In particular, the work of the Complaints Officer has been instrumental in embedding good practice, supporting service areas, and driving improvements in complaint handling and response quality across the organisation.

Customer satisfaction with complaints handling is reported at approximately 53%. While this figure appears low, it should be considered in the context of a relatively small number of customers providing feedback, which can disproportionately influence overall satisfaction percentages. Qualitative feedback and performance trends indicate more positive outcomes than the headline figure alone suggests.

The introduction of structured lessons learned meetings and the use of documented action trackers for every complaint have further strengthened performance. These mechanisms ensure learning is captured systematically, actions are owned and monitored, and service improvements are implemented and sustained. Collectively, these measures have contributed to improved complaint resolution, service learning, and a more customer focused complaints process.

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1. Introduction

1.1 Over the course of the 2025/26 year, a total of 208 complaints were received, compared to 209 complaints in 2024/25. This demonstrates that the overall volume of complaints has remained broadly unchanged year on year. However, the actions implemented during 2025/26 to strengthen accountability, consistency, and transparency in complaints handling have supported an improved customer experience. These measures are helping to ensure complaints are managed more effectively, learning is embedded, and service improvements are delivered for our customers.

2. Customer Satisfaction with complaints handling

2.1 Overall customer satisfaction with complaints handling has increased by 2% compared to the same period last year. Shown in the graph below, satisfaction levels fluctuate throughout the year. As outlined in the Executive Summary, this variation is influenced by the relatively low number of customers who respond to feedback requests, meaning individual responses can have a notable impact on headline percentages.

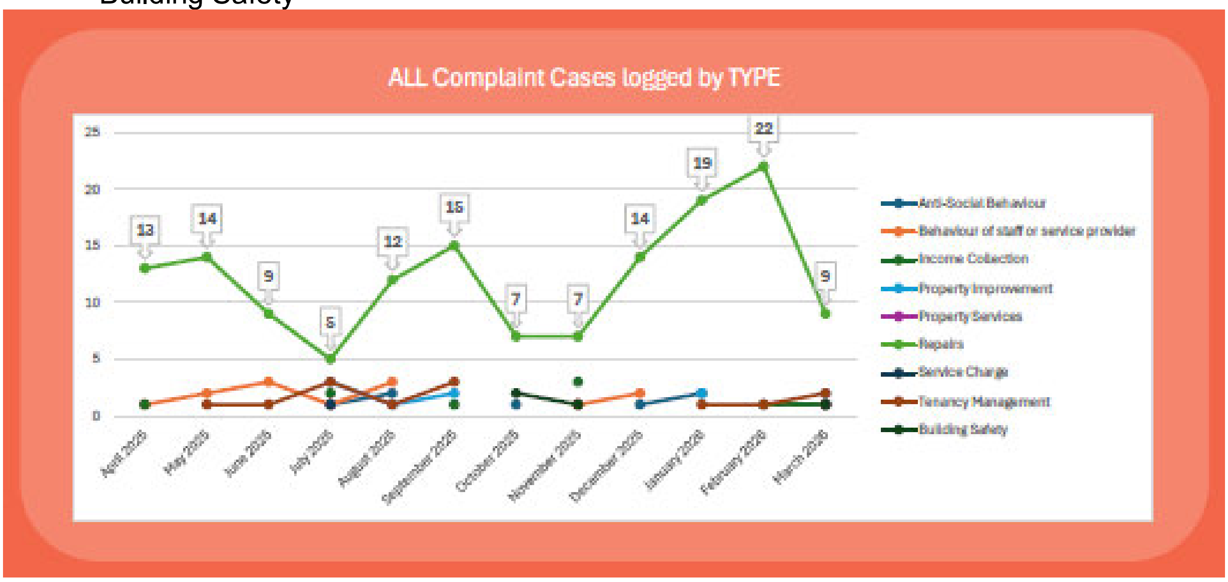
2.2 Every customer is contacted by the Complaints Officer following the closure of their complaint to ensure all aspects of the complaint have been fully addressed and to provide an opportunity to give feedback on their experience. While it is recognised that customers whose complaints are not upheld may be less likely to provide positive feedback, capturing feedback from all customers remains a key priority. This approach supports transparency, enables learning, and ensures the organisation continues to improve the way complaints are handled.

The above noted figures are taken from group satisfaction figures, ARC submission for 2025/26 will use Research Resources figures.

3. Complaint Types

3.1 Customer complaints are broken down into categories depending on the subject of their dissatisfaction. The below graph shows the varying categories of complaints received over the course of the year 2025/26. The categories are as follows:

- Anti Social Behaviour
- Behaviour of Staff or service provider
- Income collection
- Property Improvement
- Property Services
- Repairs
- Service Charge
- Tenancy Management
- Building Safety

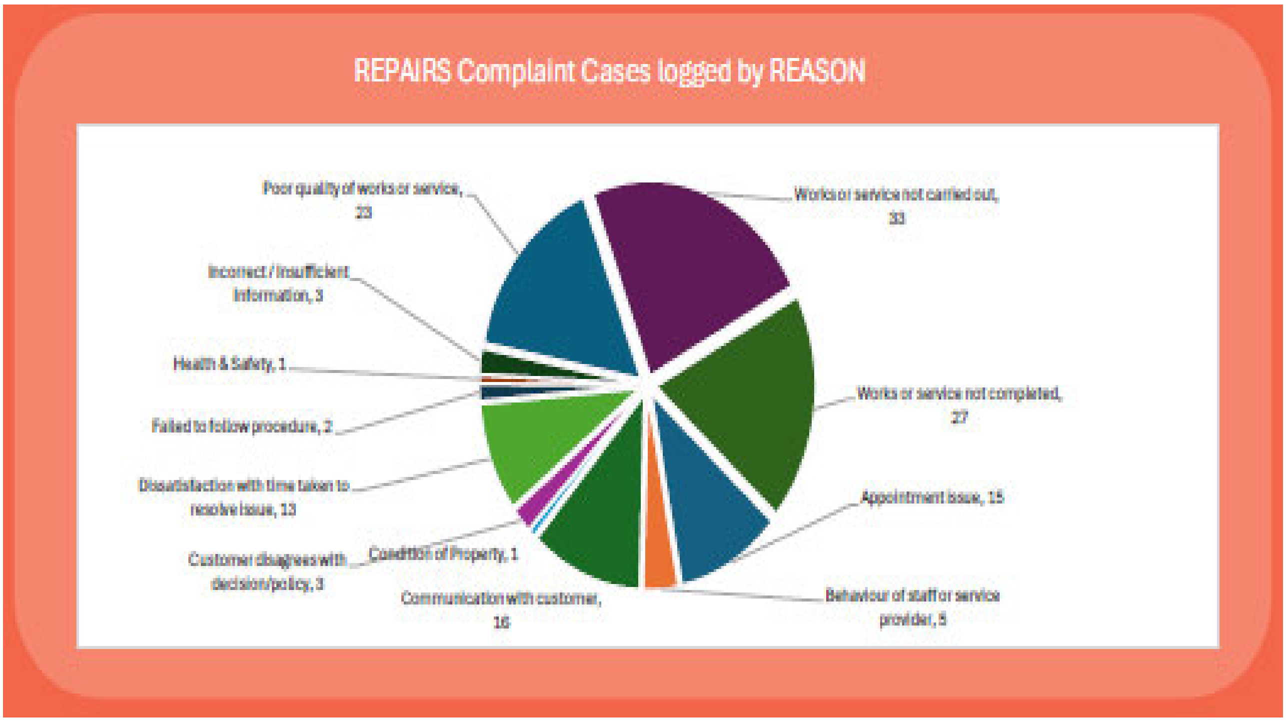


3.2 As anticipated, repairs continue to be the most common area of complaint. Further detail on the specific themes and categories within repairs is provided in the chart below. With the highest volume being “poor quality of works or service” and “works or service not carried out”. The improvements being delivered through the Repairs CI project should have a direct impact on reducing the number of repairs related complaints received, which we will track as a key measure of success. The accompanying graph above illustrates the volume of repairs-related complaints received over the course of the year.

While this does not account for all repairs-related complaints, it is considered likely that the recent API interface issue has contributed to an increased number of complaints linked to works not being carried out as expected. The system break between interfaces resulted in some repair requests not progressing correctly, which in turn led customers to raise complaints.

This issue has now been identified and addressed, and repairs-related complaints will be closely monitored over the coming months to ensure volumes reduce and service delivery returns to expected levels.

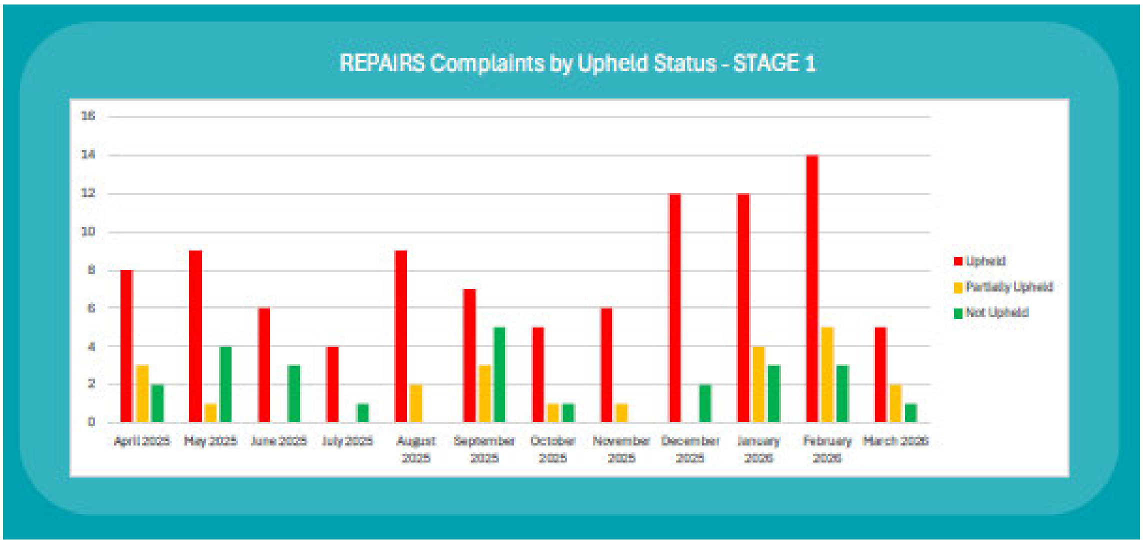
This data is routinely monitored by the Asset Operations Manager to identify trends and emerging issues. Tracking complaints in this way enables targeted focus on key pressure points throughout the year and supports proactive service improvements where required.



4. Complaints Upheld

4.1 Analysis of repairs complaints upheld and not upheld over the course of the year shows some variation. In particular, May 2025 and September 2025 recorded the highest number of complaints that were not upheld. Further investigation into these cases has identified that a significant proportion could have been resolved at the first point of contact and did not require escalation to a formal complaint.

This learning has been shared with Customer Services (CSC) and frontline teams to reinforce expectations around early resolution and appropriate complaint escalation. This approach aims to ensure that complaints are only raised when required, while improving customer experience through timely resolution at the earliest opportunity.



5. Complaints Action Plan Progress

5.1 Following the completion of the SIG audit of complaints in 2025, an action plan was put in place to address the recommendations and areas for improvement presented to the Board. All actions that we were able to progress have now been completed, providing assurance that the agreed improvements have been delivered.

Of the 14 recommendations made by SIG, there were 5 actions that we were unable to progress, these are detailed below with accompanying management comments on each action:

[redacted]	[redacted]
[redacted]	[redacted]

[redacted]	[redacted]
[redacted]	[redacted]
[redacted]	[redacted]
[redacted]	[redacted]

6. Risk

5.1 **R1: Customer Experience**
There are many factors which affect our customer's experience of the services we provide. Where these are within our control, we will have minimal tolerance for the risks they pose and put plans and interventions in place to improve services.
.

7. Conclusion

6.1 The Board is asked to note our Complaints Performance across 2025/26.

8. Next Steps

7.1 The Assets Operations Manager and Complaints Officer will work closely alongside the staff teams to continuously improve customer satisfaction in relation to complaints handling.

5.12. Riverside Group Policy Review

Title: Riverside Group Policy Review	**Date:** 21 May 2026
Authors: Shona Abernethy	**Sponsor:** Gary Naylor
Action: To Note	**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:
- Data Retention Policy
    - Equality Impact Assessment
    - Appendix 1 Group Retention Schedule
- Equality, Diversity and Inclusion Policy

Board are asked to:
- Review and note the requested policies

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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, 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 by Riverside Scotland Board.

To Note:
- Data Retention Policy
    - Equality Impact Assessment
    - Appendix 1 Group Retention Schedule
- Equality, Diversity and Inclusion Policy

The Policies above are published in the document folder on Convene - Document Library > Riverside Scotland Board Paperwork > May 26 Board Meeting Reference Papers

3. Risk

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 and noted policies will be updated on the Riverside Scotland policy schedule, Policy Management System and communicated to all colleagues.

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.

5.13. Riverside Scotland Policy Review

Title: Riverside Scotland Policy Review	**Date:** 21 May 2026
Authors: Shona Abernethy	**Sponsor:** Gary Naylor
Action: Approve	**Confidential:** No
Appendices: Appendix 1 - Policy Extension Request – Property Buy Back Policy	**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:

- Electrical Safety Policy - Riverside Scotland
  - EIA Electrical Safety Policy May 2026

- Gas Safety, Heating and Ventilation Systems Policy - Riverside Scotland
  - EIA Gas Safety Policy Apr 2026

- Rechargeable Repairs Policy
  - EIA Income Policy Jan 2022

- Tree and Woodland Management Policy
  - EIA Tree and Woodland Management Policy May 2026

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

- Policy Extension Request - Property Buy Back Policy

Board are asked to:

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

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1. Background

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). All policies are required to have an Equality and Impact Assessment (EIA) completed as part of the review cycle.

2. Context

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

- Electrical Safety Policy - Riverside Scotland
    - EIA Electrical Safety Policy May 2026

- Gas Safety, Heating and Ventilation Systems Policy - Riverside Scotland
    - EIA Gas Safety Policy Apr 2026

- Rechargeable Repairs Policy
    - EIA Income Policy Jan 2022

- Tree and Woodland Management Policy
    - EIA Tree and Woodland Management Policy May 2026

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

- Appendix 1 - Policy Extension Request - Property Buy Back Policy

The Policies above are published in the document folder on Convene - Document Library > Riverside Scotland Board Paperwork > May 26 Board Meeting Reference Papers

3. Risk

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

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.
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Policy Review Extension Request Form

Details of Request

Policy Name	Buy Back Policy
Original Review Date	2026-03-31
Requested new Review Date	2026-08-31
Reason for extension request	Due to staff absence and workload commitment of the teams, this has not yet been completed and requires joint working group. The current policy remains in place
Are there any risks associated with an extension?	No, there is a current policy in place
Approval Route	SMT > MD > Riverside Scotland Board
Request submitted by	Heather Duff

8. Date of Next Meeting - 273rd Board Meeting - 5.30 p.m. on Thursday 25 June 2026 at 44-46 Bank Street, Irvine, KA12 0LP and via MS Teams