

Working for you

Annual report to customers 2015



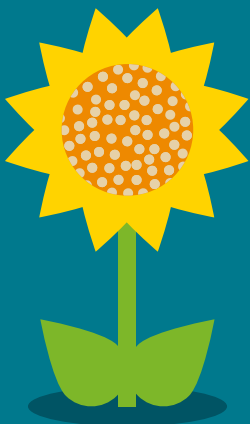
Transforming **lives**
Revitalising **neighbourhoods**



Working for you

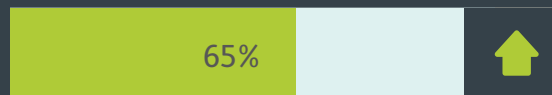
Annual report to customers 2015

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What do the tables mean?

Taking your views into account



Change from 2014: Improved by 1%

How we compare to others:

Best 93.1% Average 65.55% Worst 57%

How we compare to others

To help us compare how we are doing, we share information about our performance with a group of other housing associations of a similar type and size. Where the information is available we compare how we are doing alongside the best, average and worst performers, using the latest available benchmarking data.

What do the colours mean?



We have improved since last year or maintained 100%



We have stayed the same as last year



We have got worse since last year

Welcome to your annual report

Welcome to the 2015 annual report to customers.

This year, we have produced one report for all, with a dedicated section highlighting our work in care and support. This reinforces our commitment to offering a consistent level of service to all customers, wherever you may live and whatever support you need.

I am delighted that Riverside is benefitting from the positive contributions of our customer community. In particular, our scrutiny groups are really making a difference, looking at our services from a different perspective. If you would like to get involved, please contact us.

The last year was challenging for both Riverside and our customers and it seems there are still more challenges ahead. We are facing more cuts to welfare benefits,

a reduction in our income and the prospect of selling our stock under a new Right to Buy. We are tackling this by introducing more modern, cost-effective services, to give customers a better experience while ensuring every penny is well spent.

Our new website, launching soon, is particularly exciting, allowing customers to manage their own accounts online as well as, over time, making more of our services available at the click of a button. We are also constantly reviewing the services we offer those needing extra support and we are exploring new opportunities in health and social care.

Overall, our performance in key areas has shown a positive upward trend. We know there is more to do with regard to repairs and anti-social behaviour and this will be a focus for us in the coming year.

I hope you enjoy reading this report. Please tell us what you think – you can have your say via our website.



Max Steinberg CBE
Chair of Group Board

October 2015



Working together

It's important that we communicate with you, involve you in what we do and make sure our services are suitable for those with specific needs.

We value your feedback, good and bad. We've introduced a new procedure to make sure your comments are dealt with swiftly and satisfactorily. As a result of this we have identified training needs and made more than 200 changes to how we work. We were also able to resolve 80% of enquiries to our Customer Service Centre at the first call.

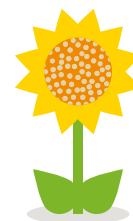
We're excited about the launch of our new website and we've also rolled out our mobile working project to a further 278 colleagues Group-wide. We now have 400 members of frontline staff equipped with the IT tools to work out on the 'patch'.

Our approach to equality and diversity has also come under scrutiny this year, with an independent review of our practices to help ensure we offer a fair service to everyone.

Did you know?



We now hold email addresses for more than 11,000 customers. We also offer e-newsletters in place of print versions, saving money and resources. Sign up for e-communications by emailing **info@riverside.org.uk**



Overall satisfaction

83%



Change from 2014: Improved by 2%

How we compare to others:

Best 97.1% Average 81.9% Worst 73%

Taking your views into account

65%



Change from 2014: Improved by 1%

How we compare to others:

Best 93.1% Average 65.55% Worst 57%

Percentage of calls to Customer Service Centre answered

97.6%



Change from 2014: Improved by 1.6%

How we compare to others:

Best 97.05% Average 91.87% Worst 77.71%

Cost per home of providing our Resident Involvement Service (2014)

£83.82

How we compare to others:

Low £21.28 Average £71.21 High £149.80

Improvements for next year

We will:

- launch our new website
- develop an email system that allows you to choose what you want to hear about from us and when
- continue to remodel our frontline services to reduce costs while giving a great service.



Online services set to grow



Our new website, launching soon, has been designed to meet your needs, and we've worked with customers every step of the way to produce it.

We've met with a huge range of tenant groups over the last 18 months, involving them in everything from the look and feel of the new site to the selection of the design agency.

We're including news and events from your neighbourhoods, and the site will have a customer-friendly feel, reflecting the views of those we spoke to. It will allow you to interact and access services in new ways, pay your rent and see your account online.

Tenant Keith Harkness, a member of the website panel, said: "Having been involved from the start with the new website and self-serve, I am very confident that it is well thought through and will be easy for tenants to use."



Your home

We work with you, our contractors and our in-house repairs teams, to keep your home safe and well maintained.

Our innovative property MOT programme is continuing to save time and money. Last year, we assessed repairs needs at 3,000 homes, identifying work required to prevent things from breaking down.

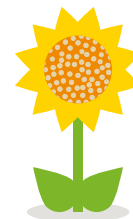
Customers have helped us to design standard ways of working across the Group and streamline our repairs process. The National Scrutiny Committee is also giving its feedback on fixtures and fittings such as kitchen choices.

Our in-house repairs team Evolve has expanded to cover the North East and Hull, generating savings of £250,000 a year and is taking on 65% of programmed repairs across the Group, saving £1 million a year.

We've committed to building a further 448 new homes this year, and are on our way to achieving our target of 1,500 by 2017. We also provide low cost home ownership schemes to help those who want to get on the property ladder.

Did you know?

Evolve was named Apprentice Employer of the Year 2014 at the Liverpool City Region Apprenticeship Awards.



Repairs appointments kept

93%



Change from 2014: Got worse by 1%

How we compare to others:

Best 99.6% Average 94.1% Worst 55.7%

Repairs completed in one visit

95.9%



Change from 2014: Improved by 1.2%

How we compare to others:

Best 99.6% Average 90.3% Worst 70.80%

Repairs service satisfaction

73%



No change from 2014

How we compare to others:

Best 89.9% Average 74% Worst 66.7%

Cost per home of providing our repairs service (2014)

£909.42

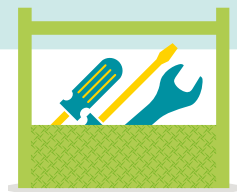
How we compare to others:

Low £690.92 Average £867.85 High £1,093.67

Improvements for next year

We will:

- implement real-time scheduling for repairs appointments
- introduce a national programme of property MOTs from October 2015
- deliver energy improvement works to a further 500 homes
- bring gas servicing in Cumbria in-house through Evolve
- improve the way we tell you about planned works to your home.



A foot on the ladder



Riverside's award-winning Ownplace scheme is a unique concept designed to help aspiring owner-occupiers take a step onto the housing ladder.

Long-term disused properties, including a row of tiny terraces not fit for modern living and a derelict pub, are improved to a mortgageable standard then sold at a 25% discount to incentivise buyers to remain as owner occupiers for a minimum of five years.

The initiative is not only helping struggling first-time buyers but is also breathing new life back into communities plagued by boarded-up eyesores.

Director of Asset Management Ian Gregg said: "Since we launched five years ago, we have brought over 350 empty homes back into use for sale to first-time buyers. We are passionate about working with local authorities to tackle empty properties, revitalising the surrounding communities."



Your tenancy

Here we explain how we let our homes and help you maintain your tenancy.

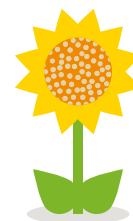
We're continuing to use commercial lettings agencies, while looking at other ways to reduce letting times and empty properties. In Liverpool, a project to re-let properties on the same day they become vacant has been a success. In some cases, our engagement with the outgoing occupants led to a change of heart, reducing turnover rates by 10%.

We've offered money advice to those affected by Universal Credit. We're also working with Experian and Big Issue Invest to allow regular rent payments to be used as evidence of a good credit history, helping people to show companies they are a reliable potential borrower.

We're doing all we can to help customers remain in their homes. We've consulted with tenants on the development of a tenancy sustainability strategy making a number of key changes as a result of their input. And a Riverside Foundation-funded intensive intervention scheme in Cumbria, to help tenants aged 16 to 30 struggling to maintain their tenancies, has proved successful.

Did you know?

We have saved tenants a potential £4.1 million through financial, benefits and energy advice, and have helped 412 people into paid employment.



Time taken to re-let our empty properties (in days)

29.8 Days



Change from 2014: Improved by 4.8 days

How we compare to others:

Best 11.39 Average 29.38 Worst 55.22

Visiting new tenants within four weeks

98%



Change from 2014: Improved by 10%

No comparisons available

Rent arrears as a percentage of total rent due

4.52%



Change from 2014: Got worse by 0.13%

How we compare to others:

Best 1.5% Average 4.13% Worst 6.73%

Cost per home of providing housing management services (2014)

£534.55

How we compare to others:

Low £385.34 Average £576.37 High £845.88

Improvements for next year

We will:

- roll out our intensive intervention project across the country
- target those who have never been online with help and support to gain digital skills
- assess the impact of direct Housing Benefit payments in Liverpool for tenants and rent collection.



Helping you back into work



We've recently expanded our employment and training service, thanks to the support of the Riverside Foundation, helping more residents than ever find their way back into work.

Dawn Lanham is responsible for delivery of the service in Hull, the North East and Greater Manchester.

She said: "Riverside is committed to revitalising communities and we are helping people to access job opportunities through our supply chain and with a range of local organisations."

Jake Artingstall volunteers with Riverside three days a week at the Langley office to gain work experience.

The 21-year-old said: "I would definitely recommend volunteering to anyone, I really feel that it has built up my confidence which will be good for future job interviews and the volunteering will look good on my CV."



Your neighbourhood

We want to work with you and our partners to keep neighbourhoods and communal areas greener, cleaner and safer.

As ever, we're taking a robust stance on anti-social behaviour, investing in diversionary activities and working with other agencies. The Leicester Streetvibe project has been particularly successful at this.

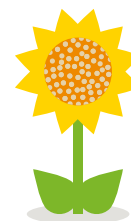
We've also reviewed our approach to hate crime, offering training to colleagues in partnership with Stop Hate UK.

Customers have been a driving force in many of the changes we've implemented this year. In Cumbria, on the recommendation of the scrutiny panel, we issue an annual planner to show when grass cutting would be carried out, reducing calls to the office.

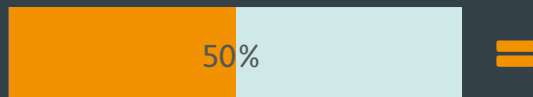
Last year we spent £1.9 million bringing 160 empty homes back into use.

Did you know?

We have appointed a tenancy fraud officer covering the South and Central division. This will help us crack down on issues with people who are not entitled to the house they are renting, are not living where they say they are or are sub-letters, illegally renting out their homes.



Satisfaction with handling anti-social behaviour (ASB)



No change from 2014

How we compare to others*:

Best 94.9% Average 71.26% Worst 51%

*Comparison group does not include Riverside.

Neighbourhood satisfaction



Change from 2014: Improved by 1%

How we compare to others:

Best 93.9% Average 85.2% Worst 79.1%

Cost per home of providing estate management services (2014)

£193.77

How we compare to others:

Low £114.63 Average £224.42 High £606.97

Cost per home of managing ASB (2014)

£69.22

How we compare to others:

Low £28.20 Average £72.01 High £168.65

Improvements for next year

We will:

- equip teams with easy to use software to improve how we manage inspections of communal areas
- look at how we support residents and neighbours affected by hoarding
- review our approach to estate and neighbourhood based services.



Residents have a go



Residents in Brampton, Carlisle, have begun running the grounds maintenance and handyman service for their estate.

Under a government scheme, tenants receiving management and maintenance services can agree with their social landlord that a group will provide part of the service instead, as long as the total budget is under a set limit. We pay residents' group SMART Ltd what it would cost to run the service ourselves. If they make savings they can keep them to use for community purposes.

SMART treasurer Jacky Warwick said: "We are over the moon to have the opportunity to show that a dedicated group of volunteers working together can manage this service for our community."

Director Dean Butterworth added: "Riverside actively promotes opportunities for tenant engagement at every level. Tenants managing services for their community is one of the highest possible levels of participation."



Care and support

Working with health and social care partners, we provide practical support to over 15,000 people each year through our specialist care and support services.

They range from over 7,000 older people who need specially designed housing or support services to remain independent through to people with complex and challenging needs, whether it be homelessness, alcohol or drug abuse, domestic violence or a history of offending.

Our services include accommodation with support on-site to assist people in rebuilding their lives, community services for people in their own homes who might otherwise become homeless, and help for armed forces veterans in finding a home and a job.

While we're continuing to focus on our traditional customers, we're developing our business to support even more people. We've taken on new specialisms to help those with autism, male domestic abuse victims and the lesbian, gay, bisexual and transgender community, to name a few.

We're also working to reduce hospital admissions for the homeless and helping customers manage long-term conditions in their own homes to relieve the pressure on the country's health services.

Did you know?

Our 'Vote of Confidence' support programme delivered in our homeless services resulted in many people registering to vote for the first time this year. Simple activities and discussion topics allowed people to explore and understand how politics affects everyone and why their vote matters.





Client needs and risk assessments delivered on time

95%



Change from 2014: Improved by 6.6%

No comparisons available

Overall positive client experience

93.9%



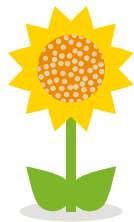
Change from 2014: Improved by 3.1%

No comparisons available

Improvements for next year

We will:

- build and strengthen our partnerships with other agencies who can also offer services to our customers, allowing us to create a stable support base in challenging financial times
- continue to invest in our properties, prioritising those where improvements will have the highest impact
- review the way we support our retirement living customers, focusing on improved wellbeing and making best use of assistive technology
- develop an educational programme to tackle some of the causes of domestic abuse, in order to contribute to prevention as well as supporting victims.



Safe spaces for LGBT homeless



We are working with Stonewall Housing to help lesbian, gay, bisexual and transgender (LGBT) people find a safe space to live.

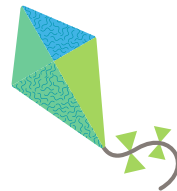
Stonewall Housing launched the Finding Safe Spaces training in February and Riverside, a Stonewall top 100 employer, is the first in the housing sector to commission it.

John Glenton, Director of Operations in Care and Support, said: “It’s really important that those working with rough sleepers are aware of the experiences of LGBT people and the impact homophobia can have on finding a safe space, once they become homeless.”

Mellissa Mathews, a homeless transgender female, was unsure how she would be accepted when she approached The Crossings centre in Hull. She said: “I was a bag of nerves walking through the doors of The Crossings, but the staff were very supportive.”



A new look for retirement living



Our newest retirement living scheme has opened its doors to the over 55s in Liverpool.

The £9.1 million Joseph Williams Mews has 56 apartments and state of the art facilities including a therapeutic whirlpool and community café.

Each of the three floors is painted with a different tone, making it easy for its residents to navigate their way around and every front door can be personalised. Pop-up reminiscence pods with furniture, music and memorabilia from the fifties and sixties turn spaces into calming and familiar environments for people with dementia.

Alison Halstead, Head of Retirement Living, said: “As an organisation, we are investing millions of pounds into building new ‘dementia-friendly’ housing developments with bright, colourful interiors designed to help our older customers make their way around their homes.”

Did you know?



GPs in Liverpool can offer an innovative ‘falls package’ on prescription, with an intercom system, neck or wrist pendant and round the clock monitoring from our Helpline service. Over 500 people have already benefited from this UK ‘first’, which we are now looking to deliver elsewhere.



Healthier outcomes for homeless people



We are working with medical agencies in Brighton in a bid to reduce bed blocking and create savings for the NHS.

The project is part of a city-wide strategy to support and improve the health outcomes of homeless people at seven centres.

Specialist Support Worker Nathan Milenkovic works alongside a registered nurse, healthcare worker and occupational and physiotherapy services to provide homeless people with the most appropriate healthcare to avoid and reduce unplanned hospital admissions and attendances to A&E.

Nathan said: “The project aims to reduce bed blocking and ensure that when homeless people are discharged from hospital they are in receipt of the care they need. Rather than using A&E services as a first port of call, we are working with clients to increase their confidence in addressing their own health needs.”



Value for money

We always try to make sure that our services provide value for money. As a not-for-profit housing provider, the more we can save, the more we can plough back into new and improved homes and services.

This year we have introduced a better purchasing system giving us more control of spending and allowing us to make savings by using fewer suppliers. We're also borrowing money more effectively, helping to drive down costs, and have made savings of more than £617,000 a year on legal costs by setting up a panel of approved consultants with an agreed scale of costs.

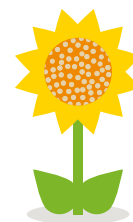
We've opened our first flexible office in Dartford, using an efficient, contemporary working environment to reduce space requirements, saving £600,000 over five years. And we're changing our approach to income collection so that we maximise rent collected and work closely with those who fall into arrears.

Our first-time fix approach has helped to drive up efficiency in terms of repairs and we're also focused on getting it right first time, however you get in touch with us, trying to resolve your query at the first point of contact.



Did you know?

A Group-wide painting contract will generate savings of £2 million over five years. Customers were involved in selecting the contractor and training tenant inspectors for quality assessment.



Satisfaction that service charges are value for money

67%



Change from 2014: Improved by 2%

How we compare to others:

Best 83% Average 65.7% Worst 60%

Satisfaction that rent provides overall value for money

79%



Change from 2014: Improved by 1%

How we compare to others:

Best 90.9% Average 79% Worst 71%

Average rent*

£86.15

Change from 2014: +£3.74

Registered Providers (RP) average:

£95.88

*For general needs properties.

Data quality

99.82%



Change from 2014: Improved by 2.96%

No other comparisons available

Improvements for next year

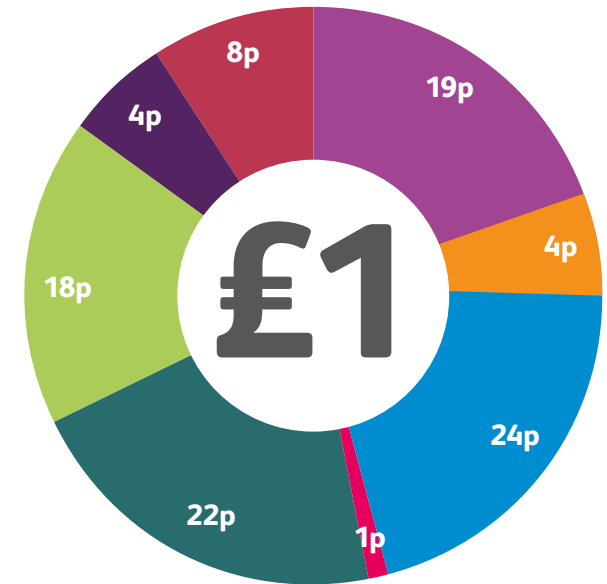
We will:

- reduce our overheads by developing more efficient working practices
- use intelligent data to carry out more targeted visits to customers, making better use of mobile workers and making sure help is directed where it is needed
- open up more online services for customers, reducing the cost of transactions.



Find out more about our approach to value for money at www.riverside.org.uk/performance

How every £1 is spent



19p

Central office costs

4p

Letting homes and tackling ASB

24p

Major repairs

1p

Other

22p

Routine maintenance

18p

Salaries*

4p

Tenant & neighbourhood services

8p

Void repairs



These figures exclude service charges, non-cash items and interest costs.

*Includes costs linked to functions such as repairs and managing ASB.

Governance and viability

We have received the highest ratings for governance and financial viability from the Homes and Communities Agency. We are taking steps to comply with changes to regulatory rules, including compiling a register of assets and liabilities.

Board members are regularly appraised to ensure they have the skills to govern effectively. We offer briefings and training opportunities so they stay up to date. We're also looking at our local governance approach so that it fits with our new way of working and offers value for money.

Our size and strength means we can borrow money at competitive rates. We've obtained government guaranteed loans and have been awarded one of the highest credit ratings possible. By reducing the cost of borrowing we can invest more in homes and services.

We are facing reduced income due to welfare changes, rent reduction, less government investment and the introduction of the Right to Buy for tenants. To help protect us, we plan with caution and stress test our financial plans.

Did you know?

We are exploring ways to communicate more effectively with board members, delivering board papers electronically and trialling the use of tablets in some meetings.



Want to have your say?

If you would like more information about getting involved as a Riverside tenant, please visit www.riverside.org.uk/getinvolved

Tell us what you think

We consulted with many tenants and residents to make sure this report is clearly written, easy to follow and provides information that is important to you.

Did we get it right?

Please let us know what you think about this report by emailing info@riverside.org.uk



Riverside Tenants' and Residents' Federation Annual Report 2015

Order your copy of the 2015 Federation Annual Report, written by tenants, for tenants, available January 2016.

email: involvement@riverside.org.uk
or riversidefederation@yahoo.co.uk

or call: **Maxine Davies** on **0151 295 6404**



Get in touch or find out more



www.riverside.org.uk

email: info@riverside.org.uk

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Customer Service Centre



24 hours, **365** days a year. So you can call
at the weekend or even on Christmas Day

0345 111 0000



Speak to a member of our team



We are happy to accept **Next Generation Text**
(NGT) calls. Press '3' once connected

If you need this information in another format,
please contact us ☎ **0345 111 0000**

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The Riverside Group Limited

Registered office:
2 Estuary Boulevard,
Estuary Commerce Park,
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A charitable Registered Society
under the Co-operative and
Community Benefit Societies Act 2014

October 2015

Details correct at time of printing
R8/043-1015V1.1C

