

People Homes Places

Our Riverside Plan and Profile: 2020-23



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Riverside in numbers

as at 31 March 2020

£356m
Turnover

£2.19bn
Tangible and
intangible
assets

58,360
Total housing
stock, owned and
managed

2,868
Employees
(FTE)

Welcome

Riverside is one of the country's largest providers of affordable housing, care and regeneration services. Our clear social purpose is underpinned by strong values, as we aim to provide a range of homes and wider support services for people who can't fully meet their needs through the housing market.

Planning for a very different future

As we look to the future, the implications of the Covid-19 pandemic are yet to become fully apparent. But what's certain is that this unprecedented crisis will have a significant and far-reaching impact on our business and the lives of our customers.

Some of the challenges we may face include:

- **doing more to support our customers** as they overcome the health and economic impacts
- **adopting new more flexible ways of working** to deliver services to our customers safely
- **responding to variations in the housing market**, as we enter a period of severe economic stress, and people's demand for housing changes.

However, our long-term strategic intent remains the same and we are committed to doing more to respond to the country's ongoing housing and homelessness crisis, and supporting government to bring about greater regional equality.

To do this, we'll review our strategy more frequently, ensuring we are flexible and prepared to change course when necessary. We will continue to focus on how best to provide value for money, while also keeping our people, our homes and our places at the heart of everything we do.

Our vision of **transforming lives, revitalising neighbourhoods** remains at the heart of everything we do.





What we do

Whether through our charitable housing association, commercial subsidiaries or joint ventures, we deliver a wide range of solutions to challenges across housing, care and regeneration.

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We provide:

- **affordable homes to rent** for singles, couples and families
- **care and support** for older people, those at risk of homelessness and other people facing significant challenges in life
- **affordable homes for sale** to shared owners and leaseholders
- **market homes for sale** to generate profits to reinvest in our core social business (through commercial subsidiaries and joint ventures)
- **extra services** to help sustain tenancies including money advice, employment support and affordable warmth advice.

Influencing real change

As a leading national voice in housing and homelessness prevention, we work in partnership to actively engage in constructive dialogue with national and local government and our regulators.

We focus on the issues that affect our customers, with a particular emphasis on welfare changes, housing supply and devolution.

A strong, flexible partner of choice

We're a financially robust and well-governed organisation. Our operating surplus and assets of almost £2.25bn means we have the capacity to build more homes now and in the future, and that we continue to enjoy the highest regulatory gradings for governance and financial viability. This gives us the capacity to meet the challenges of an ever-changing external environment.

And with the expert knowledge of our people, this makes us flexible enough to work in partnership with others to deliver locally tailored solutions and contracts.

Click here
to view
our structure
on page 20



Our strategy

Following on from the ambitious plans we set out in 2017, there's no major departure from our key priorities and overall strategic direction.

We're still focused on building homes people can be proud of, providing great customer service and delivering transformational change in some of the country's most challenging neighbourhoods

We'll continue to develop a range of services that both prevent homelessness for our own customers through our 'Homes for Cathy' commitment, and help those without a home on to a pathway to sustainable housing. This is a commitment across all of our business streams to address homelessness and the causes of homelessness, not just our Care & Support arm.

Our three main objectives are:

- **People** at our heart
- **Homes** for the future
- **Places** to thrive in



People
at our heart



Homes
for the future



Places
to thrive in

People at our heart

We will improve the quality of services provided to our customers, delivered by engaged and fulfilled colleagues.

To provide a more positive experience, we need to complete a fundamental shift in the way we deal with customers, anticipating and preventing problems before they escalate. And when customers do contact us, they'll be able to do so quickly and easily through their preferred channel, confident that their issues will be resolved first time.

We'll do this by adopting a 'digital first' approach, expanding our online services while continuing to improve alternative contact channels to meet the needs of all our customers.

We're also going to maximise our contribution to ending homelessness, securing additional 'Housing First' and floating support contracts and taking a group-wide approach to veterans' housing and services.

These are ambitious goals, and we will only achieve them by employing the right colleagues who live our values, develop their capabilities and are equipped to do the job in an increasingly flexible way. That's why we are making the link between service quality and colleague engagement.



Over the next three years we will:

- **Improve the quality of service provided to our customers** by accelerating the shift to a more preventative approach, designing inclusive services that meet their needs through a wide range of online options.
- **Grow as a leading provider of homelessness services, supported housing, and retirement living**, maximising our own contribution as a landlord, and delivering innovative models of support based on person-centred, positive approaches.
- **Become the workplace 'to be'**, where a diverse group of talented colleagues choose to join, stay and recommend us. A place where our people feel trusted and empowered to give their best for our customers, each other and themselves.

Increase in proportion of customers engaging with us digitally to

60%

Increase social housing lettings for formerly homeless customers to

8%

People at our heart

Case studies

1



Our digital journey

Across our services, from sign ups, to repairs and payments, we're committed to an online experience that will make 'digital first' the obvious choice, every time.

While maintaining traditional channels for those customers who do not want or are unable take a digital approach, we'll focus on switching as many people over as possible. [Read more...](#)

2



Crisis support for people experiencing homelessness

When the nation was told to stay at home to help the fight against Covid-19, the need to provide emergency accommodation to people sleeping rough was clear.

We responded to the Government's request for help through the Everyone In initiative, working with local authorities and partners to provide emergency hotel provision in a number of towns and cities throughout England including Manchester, Liverpool and London. [Read more...](#)

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We've already introduced My Riverside, giving customers personalised access to their live account. Through this they can make simple, streamlined payments; diagnose, book and manage realtime repair appointments; and chat with us live.

After joining forces with our multi-national partner Salesforce, we're using the state-of-the-art platform to manage all our interactions with customers as we move towards an even more exciting future.

We'll introduce easy online sign ups, cutting down on paperwork and speeding up the process, allowing customers to get the keys to their new homes quicker than ever.

Once they move in, our new app will be the go-to place for everything they'll need to manage their relationship with us, integrating with all our existing systems for a smooth, consistent experience every time.

And should they need to report a repair, they'll be able to manage their booking online and even view real-time progress of their engineer on the day of their appointment.

In making digital the channel of choice for customers, we'll help free up resource and capacity for other customers and for contact where more support and time are needed. All part of our commitment to getting it right for our customers.

"We're using a state-of-the-art platform to manage all our interactions with customers."



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Working with these agencies in such unique circumstances, we were able to offer a complete package of physical, psychologically informed and financial support to those who needed it most.

And feedback has shown that Everyone In has had a transformational impact on people's health, behaviour, family relationships and their hopes for the future.

Having the space to feel safe allowed 43-year-old Simon Potts to start addressing his health needs and drug addiction after three years on the streets.

Just four months after he arrived at the Holiday Inn in Gorton, Manchester, Simon is now planning to move into his own flat with GM Housing First, and, with ongoing support from Riverside, is facing a brighter future.

He said: "I was on the edge but all it took was that one little opportunity. I wake up in the morning and I look forward to the day now – I never used to do that."

Now we are using the experiences from the crisis to reassess how we offer support to our customers so we can help more people like Simon regain control of their lives.

"I wake up in the morning and I look forward to the day now – I never used to do that."



Homes for the future

We will raise the standard of our homes and deal with those that aren't fit for the future. We will build and acquire new homes to grow Riverside and help address the housing crisis.

Across the housing sector standards are being driven up, as we all take more responsibility for issues like tackling climate change and addressing building safety. This means that over the next few years we will need to raise the quality bar, leading us to question whether some of our homes are truly 'aspirational'. Where this is not the case, we'll need to think radically and consider a range of ethical solutions.

As well as improving the standard of our homes, we'll also deliver a five-year £25m programme for our larger supported housing schemes, modernising individual rooms and communal areas, building on the success of our Retirement Living investment programme.

While continuing to provide a range of new homes across all property types, we'll look for opportunities to grow through a strategic approach to mergers and acquisitions, to spread our costs and free up resources to reinvest in communities and to help us in our commitment to build 1,000 homes a year.



Over the next three years we will:

- **Improve the quality of our homes**, investing to meet higher standards of energy efficiency, safety and environmental performance, taking proactive steps where homes are no longer fit for purpose.
- **Build a substantial programme of higher specification homes**, offering a choice of affordable homes for rent, including specialist housing with support, and homes for those choosing to buy outright or through shared ownership.
- **Grow our portfolio of homes through strategic acquisitions and mergers**, so that we can operate more efficiently and remain one of the UK's most influential housing association groups.

Deliver a
£65m
annual investment
programme to maintain
the standards of our
current homes

Complete at least
3k
new homes¹ over
three years

Increase the number
of total homes owned or
managed to more than
60k

¹ 10% of which will be retirement living and supported properties and 200 new affordable homes in Scotland

Homes for the future

Case studies

1



Stronger together

Although Cumbria-based Impact Housing only joined Riverside in March 2018, customers are already reaping the benefits of being part of a national organisation.

And the whole Group is benefitting too – spreading costs and freeing resources to reinvest in our communities and build more homes. [Read more...](#)

2



Modern homes for the future

Irvine Housing Association provided much-needed affordable housing within the local community with the completion of an 87-home development last year.

The modern homes are a mix of two, three and four bedroom houses and include a number of specially designed accessible homes for customers with specific mobility requirements. [Read more...](#)

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Joining first as a subsidiary and then further integrating through a Transfer of Engagements in March 2020, our partnership has paved the way for a much-needed £25 million investment to repair and modernise Impact's 2,770 homes.

This significant investment will have a far-reaching effect on residents' lives as their homes become more energy efficient, cost effective and environmentally friendly.

Residents in one Carlisle street are already celebrating the refurbishment of their homes.

Andrea Thorn, Impact's Managing Director, said: "Following consultation with tenants and other stakeholders, Newtown Close was identified as one of our first investment projects.

"We've replaced the original 83-year-old clay roof coverings and installed new windows and doors, making them warmer and cheaper to heat for residents."

The partnership has also seen the first new homes completed in Workington in July 2020 and progressing planning permission for an extra care scheme in Workington – all part of our commitment to deliver the 'Pledges to Impact'.

"Our partnership has paved the way for a much-needed £25m investment to repair and modernise homes."



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The modern homes are a mix of two, three and four bedroom houses and include a number of specially designed accessible homes for customers with specific mobility requirements.

The development helped meet the significant need for social housing in the town, including assisting North Ayrshire Council with re-homing households from council homes in Irvine that were at the end of their life.

The homes have been widely praised by customers and industry alike.

Phase two of the development is also planned and will help further in meeting the continued housing needs within the Irvine area.

Irvine Housing Association's ambitious new-build programme underlines its growth plans for the future within the Scottish housing sector.

Paul Hillard, Managing Director, said:
"We are all very proud of the quality and success of the Tarryholme development – most importantly, the feedback from our customers who now live there has been great, and we're pleased to have made such a valuable and important contribution to the local area."



"We're pleased to have made such a valuable and important contribution to the local area."

Places to thrive in

We will align our investment in homes and services to have a positive impact on the places in which we work, with a particular focus on those that have become 'left-behind'.

We are three years into a long-term journey to 'close the gap' between our best and worst performing places, through co-ordinated investment and joined-up action at a local level.

A continued lack of public funding to support regeneration activity means we have to show leadership and commit more of our own resources. Through working with local partners, we will help improve the towns and cities where we work.

To continue this quest to revitalise neighbourhoods and improve opportunities for residents, we'll take an active role in influencing and shaping policy at both a local and national level, ensuring that the Government's promise to 'level-up' becomes a reality in the communities in which we work.

We will continue to invest in tenancy sustainment services that help support customers into employment and achieve savings through effective money and affordable warmth advice, particularly those already affected by significant welfare changes and the impact of Covid-19.



Over the next three years we will:

- **Begin the delivery of large-scale renewal** across a series of priority neighbourhoods.
- **Develop a new generation of regional and neighbourhood plans**, setting out our commitment to deliver joined-up solutions that improve local areas and the lives of people.
- **Support our customers with targeted services** which provide greater opportunities to access employment and training, and reduce outgoings through money and affordable warmth advice.
- **Influence local and national Governments** to create policy and investment frameworks which will support us to deliver sustained improvements to the places we work.

Help
1,200
customers to secure
employment and
accredited training
opportunities

Increase satisfaction
with area as a
place to live to
86%

Complete
220
new homes
in London

Places to thrive in

Case studies

1



Lasting change through regeneration

We are committed to delivering large-scale transformational change, with two very different projects in Carlisle and Runcorn identified for major investment alongside our estate renewal programme in London.

In Runcorn we're delivering residential-led neighbourhood and economic regeneration over 10 years to close the gap between the Palace Fields and Hallwood Park neighbourhoods and our best performing areas. [Read more...](#)

2



Creating thriving communities

In a unique partnership for us, we have joined forces with housebuilder Vistry Group to create a brand new community in the heart of the English countryside.

Our 50:50 joint venture will deliver more than 3,600 new homes at Stanton Cross on the outskirts of Wellingborough – but that's not all there is to this exciting development. [Read more...](#)

3



Focus on the North

Riverside is a founder member of Homes for the North (H4N), an alliance of 17 of the largest housing associations in the North of England.

H4N makes the case for more and better housing in the North, not only to improve people's quality of life but also to stimulate the economic growth required to reduce the gap between the North and the South. [Read more...](#)

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In Runcorn we're delivering residential-led neighbourhood and economic regeneration over 10 years to close the gap between the Palace Fields and Hallwood Park neighbourhoods and our best performing areas.

The programme aims to create long-term sustainable neighbourhoods with diverse ownership and house types to attract economically active families and housing solutions that meet the needs of an increasingly elderly population.

It will provide high quality new homes underpinned by a neighbourhood centre, upgraded open spaces and improved connectivity through innovative planning, design and management of public spaces.

We're using extensive engagement and consultation with residents, stakeholders and key partners to ensure that any future changes meet the needs of the community.

Some early 'quick win' projects have already been identified and delivered following the consultation and engagement.

A number of key landscaping projects have created a much-needed change to key parts of the neighbourhood improving safety and tackling anti-social behaviour.

Our Community Chest Fund has also helped community organisations and charities to deliver vital economic regeneration projects, focusing on social isolation, high unemployment, low community spirit and anti-social behaviour challenges.

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Once complete, it will provide leisure and community facilities, new public parks and woodland, three schools, neighbourhood retail centres, commercial and office premises and much more.

And it will create more than 3,000 new jobs and improved transport links, including access to a new platform at the adjoining main line rail station, making Stanton Cross a vibrant place for people to live and work.

The properties delivered by the venture over the next decade will be a mix of homes for sale and affordable housing for rent and shared ownership.

While this major investment is part of our response to the nation's housing crisis, it is also a chance for us to plough back the profit into providing more affordable homes and services.

Our Chief Financial Officer Cris McGuinness said: "We believe this unique opportunity will create a thriving community where people want to live while allowing us to generate revenue which we will use to further our quest to ease the country's housing shortage."

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Through H4N, Riverside works with a wide range of organisations to help raise awareness of housing policy challenges and solutions.

H4N commissions research and shares members' expertise and best practice to inform policy makers regionally and nationally on creating the conditions for more and better homes, extending home ownership in the North and making the North of England a more attractive place for businesses to invest.

Working together gives Riverside and other H4N members a stronger voice. In the past year H4N has hosted a site visit and a roundtable meeting with Housing Minister Chris Pincher, and we have held meetings with officials in No. 10, HM Treasury, the Ministry of Housing, Communities and Local Government and Homes England.

Our work has influenced wider thinking on regional renewal including the UK2070 Commission, and the Manifesto for the North.



How we're going to deliver

Over the next three years we will organise our activities to deliver our three objectives – **people, homes** and **places**. There will also be some common themes in the way we do this which will straddle all three objectives.

Climate responsibility

During 2020/21 we will publish our climate responsibility roadmap and ensure it is well understood by colleagues and stakeholders, so that they are clear about the role they will play. We're also working on a zero-carbon plan for all our homes.

Safety

Improving building safety and ensuring our customers are safe in their homes is key to delivering our 'homes' objective. But our focus will be broader, as we seek to improve the wellbeing, good mental health and safety of our people – customers and colleagues – and the safety and security of the places where they live and work.

Value

We can only build more homes and deliver better services if we have the right resources and assets in place and manage them carefully. This means driving down costs through better working practices and effective procurement, but only where we can do so without undermining service standards and quality. It also means maximising income by improving collection rates and optimising our commercial activities to generate revenue to gift aid back to the charity.



Our structure

The Riverside Group Ltd (TRGL)¹

A charitable housing association and Group parent: owning, developing, and managing affordable homes across England; providing corporate and shared services for the group.

Irvine Housing Association

Subsidiary and charitable housing association: owning, developing and managing affordable homes in Scotland.

Evolve

For-profit subsidiary: providing maintenance services for TRGL in England; gift aids profit back to TRGL.

Prospect

For-profit subsidiary: developing homes for outright sale and managing a small commercial property portfolio; redistributes surpluses back to TRGL.

Compendium Living

Joint venture with Lovell: delivering large-scale regeneration projects in partnership with public sector; gift aids profit share back to TRGL.



¹ Riverside has a number of other subsidiaries which each perform a function for the Group

² These business streams work across our three regions: Liverpool City, North, South & Central

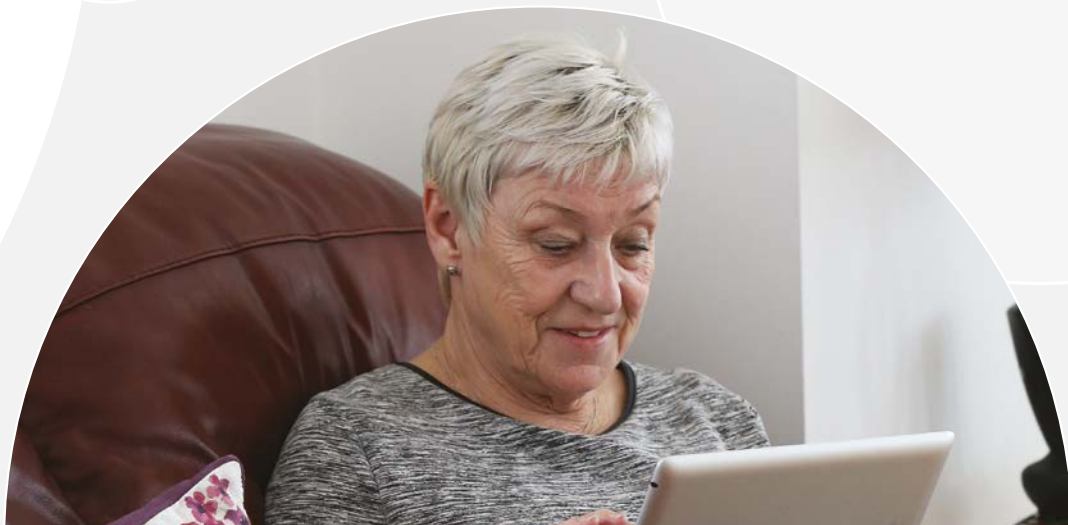
Our achievements 2017-2020

Over the past three years we have:

- **Completed 2,500 new homes**, 75% affordable and 25% for open market sale, generating income to support affordable programme
- **Helped 500 people** into home ownership
- **Supported more than 30,000** people through our homelessness services
- **Helped 8 in 10 service users** move from temporary accommodation



- **Installed Wi-Fi at 190** supported housing schemes
- **Created a 40% increase** in the time our Housing Officers spend working in our neighbourhoods
- **Reached 95% customer satisfaction** with our newly built homes
- **Helped 850 customers** into employment



- **Seen our Care and Support** net business growth income rise to £23m against a target of £21m
- **Spent £1m on local projects** through a dedicated 'place-fund'
- **Saved our customers a total of £750k** through affordable warmth advice
- **Gained an additional £11m for customers** through money advice
- **Reinvested £250m** in new and improved homes and core services





Find us on Facebook and Twitter

You can talk to us and keep up to date by joining us on social media.
Go to '**Riverside Group**' on Facebook and **@riversideuk** on Twitter.

www.riverside.org.uk