



# Brighter Future Together

Our five-year strategy 2026-31

### Our vision

Homes for the life you want to live.

### Our mission

To build partnerships and trust with our customers by delivering excellence in services, safe homes and communities, with engaged colleagues who are committed to creating places where people can feel proud.



# Welcome

Welcome to our Brighter Future Together 2026–31 Strategy, our blueprint for the next five years.

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**Through the hard work and determination of colleagues, we have strengthened processes, stabilised services and created the foundations needed to deliver better outcomes for customers and colleagues as a stronger, more resilient organisation.**

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Shaped by the voices of our customers, colleagues and wider stakeholders, this new five-year strategy will help us to do this, extending our planning horizon beyond previous three-year cycles, with a longer-term mission and clearer roadmap for the action we will take.

It will enable us to navigate a challenging environment marked by an ongoing shortage of housing, high living costs, rising regulatory expectations, increasing pressure on the health and care sectors against a backdrop of political uncertainty and global instability.

While there is still a long way to go to deliver the quality and consistency our customers and colleagues rightly expect, it is not about doing everything at once - it is about doing the right things, in the right order, with clarity and focus.

This does not mean stepping away from what we are already doing to improve the quality and safety of our homes. We continue to remove potentially dangerous cladding from high-rise buildings, progress our regeneration schemes and play our part in addressing the housing crisis.

Our ambition is to build approximately 5,000 homes over the next five years and approximately 8,000 over the next ten years.

This strategy also reaffirms our commitment to Care & Support, and our expertise in this area is something to preserve and embed more deeply across the organisation.

Finally, we know that improving outcomes for customers depends on investing in our people, and we will create a culture that empowers colleagues and equips them with the skills, tools and behaviours needed to deliver an exceptional customer experience.

# Over the next five years our ambition is to ensure that:



- Every customer has a quality, safe, affordable and healthy home that they can be proud of.
- Services are reliable and easy to use, customers have a voice and trust Riverside.
- We lead the sector in advancing care, support, reducing stigma and promoting inclusion.
- Our people thrive in an inclusive, high-performing culture and are proud to put the customer first.
- We deliver as many homes as we can with a commitment to remain financially resilient.

## Our goals



Quality homes,  
fit for the future



Reliable and  
trusted services



Sector leading  
Care & Support  
services



Proud to be  
Riverside



Financial  
resilience

## Our cross-cutting themes



Equality, Diversity  
and Inclusion



Sustainability

# Who we are

We are one of the largest, most experienced providers of social housing in the country, with national coverage and roots dating back nearly 100 years.

At our heart is a not-for-profit charitable housing association registered with the Regulator of Social Housing (The Riverside Group Ltd).

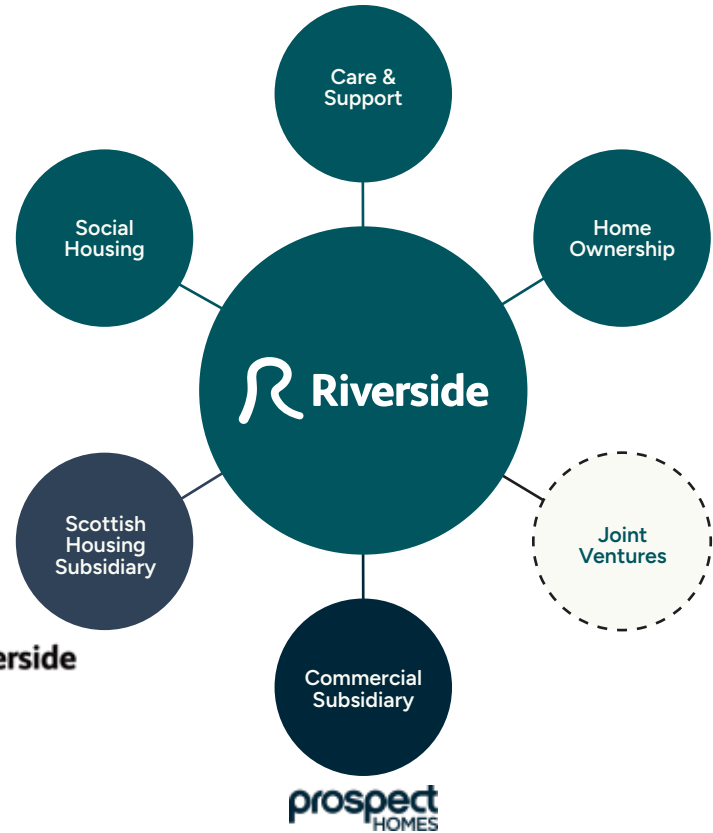
**The Group also includes a regulated Scottish subsidiary, commercial businesses that develop new homes, and several joint ventures that deliver major development and regeneration programmes.**

We're also proud to be one of the country's leading providers of supported housing, helping people who are homeless and often facing multiple

complex challenges, as well as older customers and those who need extra care. This is a vital part of who we are and we remain committed to the work we do to help people in their time of need.

We are guided by a skilled Group Board made up of independent non-executive members and our Chief Executive, but customers are at the heart of how we make decisions and play an active role in our governance, with representation on Group Board and Committees.

We also have a dedicated Tenant and Resident Influence Partnership (TRIP), Tenant and Resident Associations (TRAs), Regional Forums, scrutiny groups and an iCommunity, all of which help us shape and improve our services.



# Where we operate

We operate across a wide range of local authorities throughout the country, delivering meaningful impact where it matters most.

Our presence spans over 150 local authorities, with a strong focus on supporting communities in need - 36% of our homes are located within the 10% most deprived areas.

Additionally, 72% of our homes are concentrated across just 20 local authorities, highlighting our targeted approach. From major cities to the Greater London area, our reach ensures we are well-positioned to support diverse communities and drive positive change at scale.

# 159

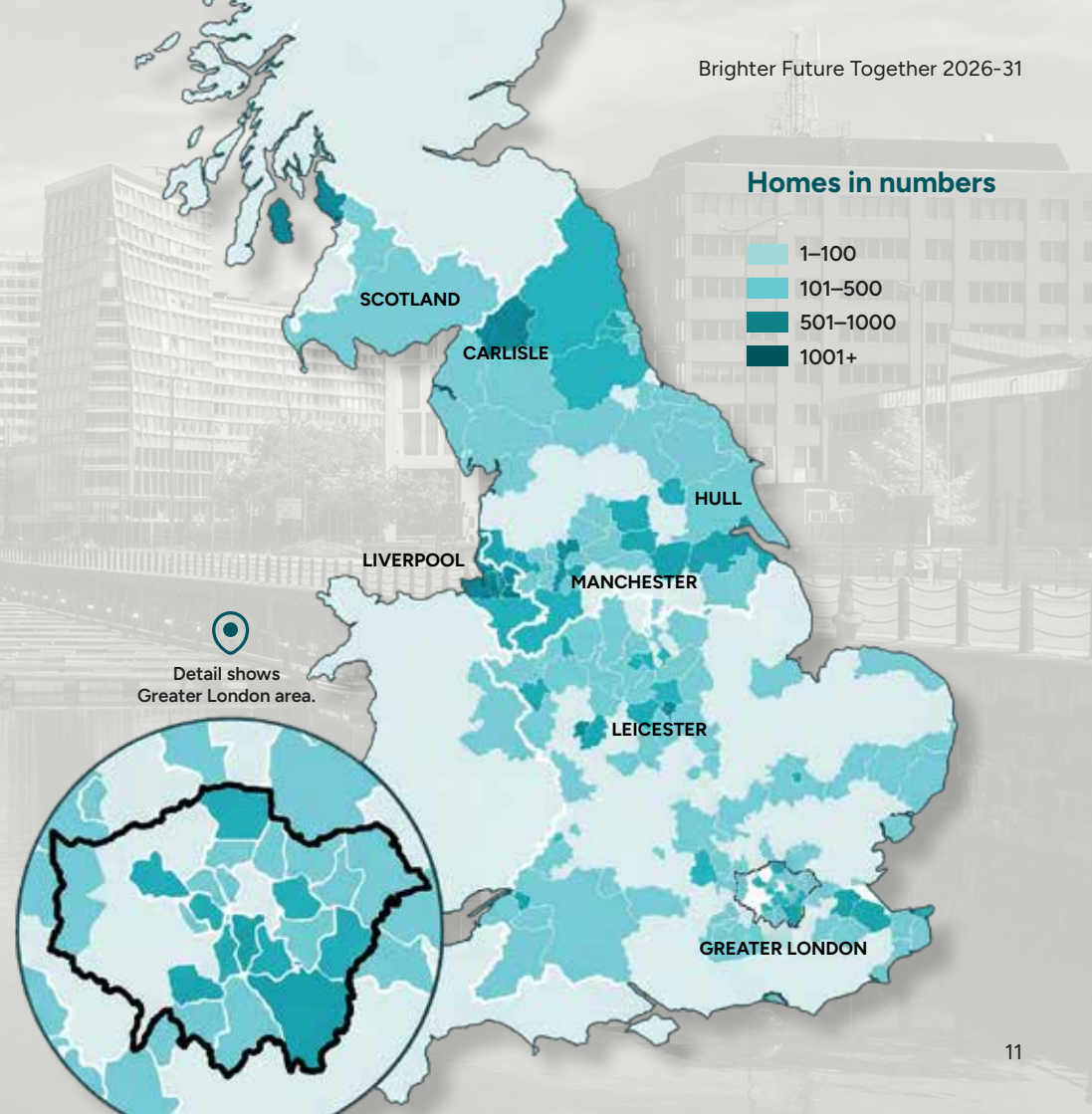
The number of local authorities we currently work in.

# 36%

of homes are in 10% of the most deprived areas of the country.

# 72%

of homes are in 20 local authorities.



# How did we get here?

## The world around us

In developing our strategy for the next five years and beyond, we have assessed our operating environment, and it remains a very challenging time as we continue to navigate a rapidly evolving policy and the regulatory landscape.

Rising living costs, an ongoing housing shortage and growing homelessness are intensifying pressure across communities, with escalating safety, repair and energy efficiency costs reducing operating margins and slowing development.

At the same time, a more rigorous regulatory regime and major political shifts, including plans for 1.5 million new homes, stronger tenant protections, planning reform and accelerated decarbonisation, are reshaping expectations for social landlords.

While our strategy has been created with this context in mind, and we have positioned ourselves to improve homes and services despite the challenges we are facing, we are also mindful that things can and will change quickly.

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**Rapid advances in artificial intelligence will provide opportunities to increase efficiency, but this will also require robust governance. Global instability continues to create economic and supply chain uncertainty.**

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We already know that there will be a general election no later than August 2029, and it is likely that many other factors will require careful navigation over the coming years.

As a result, we will remain flexible and responsive, continually reviewing our operating environment and be ready to change over course whenever necessary.

## Consultation

This strategy has been shaped by extensive discussion with our colleagues, customers and external stakeholders – as part of the largest consultation exercise we have ever undertaken.

Our aim was to ensure that as many of our customers, colleagues and stakeholders had the opportunity to get involved and shape our plan for a brighter future, together.



# How did we get here?

## Who we spoke to...

- More than 1,000 customers through a feedback survey sent to all regions.
- More than 1,000 colleagues shared their views through in-person events across the country, online surveys and through team meetings.
- Our key business stakeholders from all our regions, in local, regional and national government.
- We also asked our key business stakeholders including media representatives, investors and our sector peers.
- Our governance community and involved customers, at our stakeholder event, to gather their views and feedback on our emerging goals.



# How did we get here?



## What did they tell us?

A huge volume of feedback was received which was invaluable in helping us to identify the action we need to take. In summary we heard that we need to:



**Provide quality homes**  
Enhance data and systems so we can plan investment more effectively and improve the condition, safety and energy efficiency of our homes.



**Deliver reliable, easy-to-use services**  
Deliver a better repairs service, improve communication and make services accessible through both digital and non-digital channels.



**Put customers first**  
Ensure that colleagues take ownership, work together and focus on doing what's right for customers.



**Invest in our people**  
Support our colleagues to be at their best, with great leadership, a focus on wellbeing and a strong sense of working together as one team.



**Focus on places and communities**  
Be more visible in our neighbourhoods, support local activities and shape our services around what customers and communities need.



**Plan strategically for the future**  
Make smart long-term decisions about where we have homes, managing our finances carefully so we can keep investing in better homes and services.

## Our goals

The activity we will deliver is set out under the following themes:

- Quality homes, fit for the future
- Reliable and trusted services
- Sector leading Care & Support services
- Proud to be Riverside
- Financial resilience



# Quality homes, fit for the future



We know that the homes we provide, and how well they are looked after, has a huge impact on people's lives and their overall experience with us.

Making sure that every home is safe, warm and affordable to run will always be a key priority.

**We also have a responsibility to help tackle the ongoing housing crisis by building high quality, affordable homes that meet the growing need, now and in the future.**

To do this, we need to take a careful, long-term look at all the homes we manage so we can focus our investment where it makes the biggest difference for customers.

Our goals are focused on the following areas:



### Quality, safe and healthy homes

We will develop a whole home approach to investment with clear plans for all customers, complete all cladding remediation to ensure full safety compliance and achieve a minimum EPC C rating (where possible) so our homes are warm, healthy and affordable to run.



### Repairs we are proud of

We will take a back-to-basics, customer-informed approach to deliver an effective, transparent and joined-up repairs service that completes repairs first time, while simplifying our model with clear rules on what is delivered in-house and what is sub-contracted across both homes and shared spaces.

### What will success look like?

- ✓ Our homes are more energy efficient.
- ✓ All cladding remediation works have been completed.
- ✓ Our customers are more satisfied with our repairs service.
- ✓ We have built approximately 5,000 new homes across a range of tenures.



### Regeneration and new housing supply

We will progress current regeneration schemes and explore new opportunities, including joint ventures and securing public sector funding to deliver high quality new homes by growing our pipeline in areas where we have a strong presence, with a focus on social, affordable rent and shared ownership.



### Re-focus our presence

We will rebalance our geographic footprint by ethically divesting properties in areas where we have limited presence or where others can manage them more effectively, guided by clear rationalisation plans that set out the criteria we will use when making these decisions.

# Reliable and trusted services



Our customers have told us they want services that are faster, fairer and more reliable - actions they can see, not just promises. Rebuilding trust means getting things right every time and learning from what customers tell us, using their insight to shape decisions and improve services.

**We're part of every community we serve and customers expect us to be visible locally, working with partners to help build safe, thriving neighbourhoods.**

Given the challenges that so many of our customers are facing, it's more important than ever that our services help people stay secure, supported and healthy in their homes.

## Our goals are focused on the following areas:



### Services that work

We will redesign customer journeys, enhance our digital capability and automation to deliver reliable outcomes, and strengthen service standards and complaints handling to build trust in our services.



### A voice that counts

We will deliver our Customer Influence & Accountability plan to embed customer voice across our governance community, learning from feedback and complaints, and building a robust voice of the customer programme that drives visible service improvements.

### What will success look like?

- ✓ Customers get things sorted easily, without effort or frustration.
- ✓ Customers trust us because we do what we say, every time.
- ✓ Customers can see, feel and measure that we are improving year on year.
- ✓ Services feel local, personal and built around real lives, not our structure.



### Seeing the person

We will recognise diversity by tailoring support to individual needs, equipping colleagues to resolve issues quickly so customers can sustain their homes, drawing on our Foundation and Care & Support expertise to prevent tenancy breakdown, improve wellbeing and tackle stigma.



### Pride in our places

We will build locally rooted teams who understand neighbourhood priorities, working with customers and partners to create safe and resilient communities and use local insight to target investment where it makes the greatest impact.

# Sector leading Care & Support services



Across the country, more people are living longer and many are facing homelessness or need extra support - which means demand for supported and older persons' housing continues to rise.

**At the same time, funding for these services is under real pressure. Providing care and support is a fundamental part of who we are and our mission.**

We are proud to be a sector leader with long-term ambitions to support those who need us most. By using our scale, experience and strong reputation, we can continue to improve the services we provide and make a positive difference for customers and the communities we serve.

Our goals are focused on the following areas:



### Innovation and sector leading services

We will embed an excellent model of support, consistently across the organisation, harnessing our expertise to create meaningful impact, co-producing solutions with customers and colleagues, and continually building shared knowledge through a thriving network of best practice and learning.



### Spotlighting our offer for older people

We will review and strengthen our Retirement Living and Older People's service models, using technology in a holistic and forward looking way to drive innovation, efficiency and continuous improvement.

### What will success look like?

- ✓ Our services are viable and sustainable to deliver long term impact.
- ✓ We have met our targets for the contracts we bid for, retaining valued services and extending our Care & Support offer to more people and communities.
- ✓ We can demonstrate the positive impact of our services for our customers.



### Influencing to drive change and end homelessness

We will use our voice and sector influence to help bring an end to homelessness, securing sustainable long-term funding, maximising investment to create homely, high quality and independent living services, responding to changing and specialist needs, and shaping a ten year vision for future homelessness provision.



### Viable and vibrant business

We will strengthen our long-term success by growing and reshaping our services sustainably, expanding our impact through new partnerships and investment, optimising our scale to prepare for future regulation, and increasing our role in preventing and tackling homelessness.

# Proud to be Riverside



We know that if we are to achieve any of our goals to improve outcomes for our customers, we must also invest in our colleagues and create a culture that empowers and inspires our colleagues to deliver an exceptional customer experience.

**This will be fundamental to our success and what we've heard from conversations with our colleagues has given us a clear picture of what we need to do.**

Making it easier for our colleagues to do their jobs well, equipping our teams with the right knowledge, behaviours, tools and skills to meet customer, regulatory and future needs will help to engage colleagues and ensure they also have a great experience.

Our goals are focused on the following areas:



### Empowering our colleagues to do amazing things

We will develop great leaders who create an environment where people perform at their best and everyone understands their role in delivering what matters.



### Aligning everything we do to achieve our vision

We will communicate a clear and compelling vision, reigniting our values and behaviours, ensuring that they guide all we do and put our customers first.

### What will success look like?

- ✓ Colleague Engagement: our colleagues agree that they are committed to and are proud to work for Riverside. They are highly motivated to do their best work for our customers.
- ✓ Ethnic Diversity Representation: we are reflective of the communities we serve at every level of our organisation, with a clear focus on improving opportunities for under-represented groups.



### Simplifying the way we work

We will build one team, improve our ways of working, provide modern tools, clear responsibilities and the capability to succeed, driving the right change that will make it easier for our colleagues to deliver for our customers.



### Our colleagues and what they do matters

We will create a workplace that reflects the communities we serve and establish an inclusive, positive experience where our colleagues can grow and thrive in a safe, modern and wellbeing focused environment.

# Financial resilience



To improve the quality of our homes and services we must maintain a strong financial position. Although our viability remains stable, rising operating costs, regulatory changes and higher interest rates continue to put pressure on our capacity, limiting our ability to do even more for current and future customers.

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**Our first priority must remain to invest significantly in improving existing homes.**

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Strengthening our financial resilience through responsible stewardship and careful decision making will also enable us to build as many homes as we can and keep providing quality services that matter most to our customers.

Our goals are focused on the following areas:



### Becoming more efficient

We will seek opportunities to reduce complexity, remove duplication and standardise our approach wherever possible to drive operational efficiencies and reduce cost.



### Delivering value for money

We will ensure that there is a consistent and considered approach to decision making throughout the organisation that fully appraises the costs and benefits of all investment and activities to maximise value for money.

### What will success look like?

- ✓ We are operating safely within the financial rules agreed with lenders.
- ✓ The cost to run and maintain the homes we provide has reduced.
- ✓ We generate enough surplus from day-to-day operations to invest in new and existing homes and services.



### Increasing our capacity to build new homes and strengthen services

We will continue to improve our underlying financial performance and build on our strong governance to strengthen our financial viability and maximise our ability to build new homes and provide the best possible outcomes for our customers.

## Key enabling activity

We will ensure that our services are simple and seamless, with customers able to get what they need quickly through intuitive self-serve options, with more automation of tasks behind the scenes.

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**Trusted data, smarter technology and stronger digital capability will be essential enablers for delivering this strategy.**

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While great progress has been made to ensure that we have high quality data as part of our three-year Information Governance strategy, we will build upon this, expanding the approach across all data areas within the Group, ensuring that our data supports great operational and strategic decision making.

We will modernise our technology and make systems easier to use, introducing smarter automation, real time updates for frontline colleagues, and an integrated communication and customer management system.

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**We'll strengthen customer insight through service journey surveys, an expanded data warehouse and more consistent performance reporting.**

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At the same time, we will also improve our digital offer by upgrading the self-service portal, using Marketing Cloud to send more personalised messages and launching a new website that helps customers quickly find information and support.



# Cross-cutting themes

We have identified two 'cross-cutting' themes that underpin all areas of activity



## Equality, Diversity and Inclusion

We will maintain a clear focus on ensuring that diverse customer voices help to influence our decisions and shape service delivery through a combination of structured engagement and wider participation routes that remove barriers to involvement. Improving our data and insight will enable us to identify inequalities and provide accessible, tailored services that account for specific accessibility needs.

We will foster a work environment for our colleagues that values lived experience as we continue to improve our commitment to equality, diversity and inclusion.



## Sustainability

Work in this area will see us continue to increase the energy-efficiency of our homes as part of a major, long-term programme to bring them up to a minimum EPC (Energy Performance Certificate) rating of C by 2030. While this is a significant undertaking that will require investment on an unprecedented scale, we remain focused on becoming a greener organisation with a reduced overall environmental impact.

This means taking action to establish more sustainable working practices, playing a role in creating cleaner, safer neighbourhoods and helping our customers to live in healthier homes.

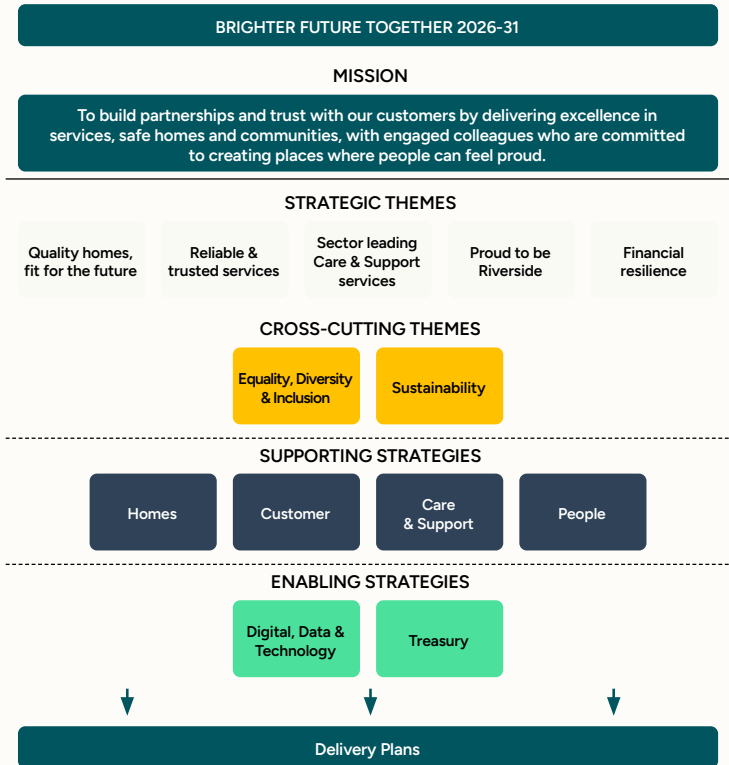
# Delivering the strategy

Delivery of this strategy will be driven through a series of supporting and enabling strategies that set out the next level of detail against each of our goals, with each also accompanied by a detailed delivery plan that will be updated annually.

Progress in delivering our goals and associated measures of success will be monitored on a bi-annual basis at Chief Officer and Group Board level, with supporting and enabling strategies also subject to review through our Committee framework.



# Planning framework



# Risk

We know there is a risk that unexpected events may affect how quickly we can deliver on our plans, but having a clear strategy helps us manage these risks. By setting out focused goals and clear measures of success, we can avoid stretching our resources too thinly and stay committed to what matters most for customers.

**Our strategy is built on a thorough understanding of our operating environment, giving us a strong and flexible foundation to respond to whatever challenges the next five years bring.**

Our comprehensive strategic risk register provides Group Board with clear visibility of risks that could undermine our strategic goals, ensuring that they can be proactively managed before they escalate.



Find out more, visit [riverside.org.uk](https://www.riverside.org.uk)



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TRG1030-ELV0426