



river clyde  
homes



# Annual Report 2019/20

# About Us

River Clyde Homes is an affordable housing provider that owns and manages over 6,000 homes and provides factoring services to a further 2,200 customers in the Inverclyde area.

We have grown in recent years and last year saw the creation of the RCH Group which comprises River Clyde Homes and Home Fix Scotland, a repairs and maintenance company. This has enabled us to bring much of our work in-house, carried out by a specialist team. The RCH Group employs 315 members of staff, including 58 specialist trade operatives.

Formed in December 2007 River Clyde Homes is a registered charity, monitored and regulated by the Scottish Housing Regulator. Led by a board of 12 members, we put our customers at the heart of everything we do and have structures in place to ensure that they have real influence.

We also provide more than simple landlord services because we care about the people and the places where we work.

## Vision & Values

**"Improving lives and places"**

Every Customer Happy  
Every Home Loved  
Every Opportunity Taken  
Every Penny Counts  
Every Person Positive



# A welcome from Jillian Moffat, Chair of the Board



Welcome. The past 12 months have certainly been the most unprecedented I have experienced in my lifetime. The impact of the Covid-19 pandemic has touched each and every one of us on a personal level. For the RCH Group the impact has been enormous, but we have faced the challenges of providing that most fundamental of things for our customers: a place to call home.

The repercussions of what is happening will be felt for a long time to come but we have dealt with each issue as it happened and are now in the position, like all associations across the sector, to resume working in what has popularly been called the 'new normal'.

This annual report highlights not only how we are performing in relation to other housing associations in Scotland but looks at some of the achievements of River Clyde Homes prior to and during lockdown.

We are not required to report on all the regulatory statistics as some apply only to local authorities. However we meet with a group of representative tenants each year to discuss performance and publish the indicators that matter most to the group. If you would like to get involved, just let us know. Some of the statistics are collected on a three yearly basis through our customer survey. These are indicated with an asterisk (\*). The next customer satisfaction survey will take place in 2021.

As always, we welcome your feedback on 'how we are doing'.

# Introducing Richard Turnock, Chief Executive

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In April Richard Turnock was appointed as the Chief Executive of the RCH Group.

Richard has been with us since 2015 and was Executive Director of Group Services before taking up his new role.

Becoming Chief Executive at the beginning of a pandemic brought a whole new set of challenges, but Richard has steered us with a steady hand through what has been a difficult time for the entire social housing sector.

You can read more about his appointment [here](#).

## Covid 19 - Our response to keeping you safe

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Keeping families and vulnerable people safe during the pandemic, was and still is, a priority for the RCH Group.

At the height of the pandemic, we improved the support network available to existing tenants by conducting daily reassurance calls or providing financial advice.

We delivered food parcels and increased the number of available 'scatter' (temporary accommodation) flats to 34.

We provided homes to 14 vulnerable homeless individuals, many of whom had underlying health conditions

We were the first social landlord to begin letting homes in Inverclyde as government restrictions eased, allowing this essential service to resume.

Our housing officers adapted quickly to social distancing measures and a contactless process for viewings was quickly and safely put into place to provide customers with support in finding their new home.

You can read more about our Covid 19 response on the following links:



A network of community groups, led by River Clyde Homes, has made a successful bid to the Scottish Government that will bring a £100,000 windfall to the Inverclyde area. The money will be used for the benefit of the most vulnerable in the community in an area that has been one of the worst affected by the Covid-19 pandemic. [Read more](#)



As the long term mental and physical effects of the situation continue to be felt, the Inverclyde housing association has taken extra precautions to protect some of the area's most vulnerable individuals during the pandemic. Following a successful bid to the Scottish Government Wellbeing Fund, residents are benefiting from a variety of activity packs and cooking equipment. [Read more](#)

# Every Customer Happy

Our Financial Wellbeing team received a commendation award at the 2019 CIH Scotland event for their fantastic work in helping customers to maximise their incomes through benefit entitlements. Last year they helped secure £2m in additional benefits. [Read more](#)



### Overall satisfaction with RCH\*

RCH 2019/2020: 89.3%  
RCH 2018/2019: 89.3%  
SCOTTISH AVERAGE 2019/20: 89.2%



### Satisfaction with the way RCH deals with repairs and maintenance\*

RCH 2019/2020: 89.2%  
RCH 2018/2019: 89.2%  
SCOTTISH AVERAGE 2019/20: 91.3%

At the end of 2019 our Customer Experience Team won a prestigious national award for Customer Excellence. The service provided has become the envy of housing associations across Scotland. The team has become the trusted face of the RCH Group, with a skills and knowledge base that is second-to-none. [Read more](#)



**96,000**

Calls received



**641**

Number of complaints received



The way complaints are recorded has been changed by the Regulator and previous year's comparisons are not applicable.



### Average time (working days) to respond in full to Stage 1 complaints

RCH 2019/2020: 5.4  
SCOTTISH AVERAGE 2019/20: 4.8



### Stage 1 complaints responded to in full

RCH 2019/2020: 95.3%  
SCOTTISH AVERAGE 2019/20: 97.7%



### Average time (working days) to respond in full to Stage 2 complaints

RCH 2019/2020: 18.5  
SCOTTISH AVERAGE 2019/20: 17.9



### Stage 2 complaints responded to in full

RCH 2019/2020: 79.1%  
SCOTTISH AVERAGE 2019/20: 92.1%

# Keeping Customers Well Informed



Staying in touch, whilst protecting family, friends and loved ones is important and can make a big difference to people's lives. River Clyde Homes' Digital Inclusion team have been encouraging residents to take advantage of technology in the comfort of their own home. [Read more](#)



### Customers that feel well informed\*

RCH 2019/2020: 92.2%  
RCH 2018/2019: 92.2%  
SCOTTISH AVERAGE 2019/20: 92%

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# Customer Involvement

River Clyde Homes has been recognised for how it involves its customers to change and improve services. There are now well established ways for people to get involved at a level that suits them. After a long career as an active community member, Jenny Speck, one of our customers, won national acclaim for her involvement. [Read more](#)



## Customers who are satisfied with their involvement in decisions\*

RCH 2019/2020: 86.5%

RCH 2018/2019: 86.5%

SCOTTISH AVERAGE 2019/20: 87.2%

# Anti-Social Behaviour



We recognise the impact that anti-social behaviour can have on our customers which is why we take a swift, proactive and no nonsense approach. We want all of our customers to live in a happy and safe environment where they can enjoy their homes.

In 2020 River Clyde Homes, for the first time, was granted two ASBOs following persistent complaints of anti-social behaviour despite repeated warnings being issued. This underlines our commitment to dealing with anti-social behaviour [Read more](#)



## Anti-Social behaviour cases resolved within locally agreed targets

RCH 2019/2020: 95%

RCH 2018/2019: 88.9%

SCOTTISH AVERAGE 2019/20: 94.1%



# 241

Reported cases



# 95%

Cases resolved on time



# 2

Evictions for ASB

# Building Communities

This year we have handed over more new modern and energy efficient home to customers. Marcia Ward shared the story of her life in one Port Glasgow community and told us why she is happy to stay there forever. [Read more](#)

  
**443**

Homes have been let this year



## More And Better Homes

River Clyde Homes is a major developer of much needed new homes in the Inverclyde area. The latest stage of our ambitious development programme is well underway.

Our largest ever development, of 224 homes, is beginning to take shape in Port Glasgow on the site of the former St Stephen's High School.

As work progresses at pace at River Clyde Homes' Greenock waterfront development at James Watt Dock, contractors Cruden Building revealed a new outlook for Inverclyde.

The spacious site, overlooking the iconic Sugar Sheds, will provide much needed modern, energy efficient homes, eight of which are designed for customers with additional housing needs. It comprises 67 one-bedroom and 70 two-bedroom flats. [Read more](#)



**41**

Home built this year



**351**

New homes underway

# Repairs & Maintenance



Over the last twelve months, our mission has been to improve your repairs and maintenance service. Ensuring that our homes are well maintained and benefitting from our ongoing investment program is central to this.

By setting up our subsidiary contractor Home Fix Scotland we have met many of these ambitions and created a strong, recognisable identity for the company.

Another key aim was to create training and employment opportunities for people across Inverclyde. Despite a pandemic, we have made major progress on these objectives; recruiting two experienced senior managers, welcoming eight new apprentices and enrolling one member of staff onto an HNC Construction Management course.

Investing in our staff has led to significant improvements for our customers. Not only did we complete 97% of our repairs first time but we also shortened the time taken to complete the works and as a result, more than 89% of customers told us that they are happy with the repairs and maintenance services they're receiving.

You can read more about our repairs and maintenance contractor, Home Fix Scotland [here](#).





# New Partnerships

In the last twelve months we have forged new partnerships and developed long standing relationships.



River Clyde Homes was pleased to announce a new partnership with Cloch Housing Association. It means that tenants in a sheltered housing complex will have their housing support service provided by RCH. [Read more](#)



River Clyde Homes and Morton in the Community teamed up once again to provide free football camps for children in Port Glasgow. Inverclyde Council funded the project through its Participatory Budgeting Scheme. [Read more](#)



A new partnership with the Scottish Refugee Council (SRC) was established. A group of prospective tenants was welcomed to Inverclyde to view the area as well as some properties. [Read more](#)

# Engaged Colleagues



Children at two Inverclyde schools got their hands dirty after Home Fix Scotland designed, donated and installed mud kitchens at Ardgowan and Kings Oak Primary Schools. [Read more](#)



Earlier this year, River Clyde Homes moved to new offices in Greenock. As part of the move there was a surplus of furniture which faced an uncertain future. Following a call out in the local newspaper, most of it is now being reused or repurposed by local charities and organisations across Inverclyde. [Read more](#)



Money raised from a clothing drive, organised by River Clyde Homes, was donated to two Greenock primary schools. Following the sale £300 was distributed between local primary schools, All Saints and Kings Oak. This community event, relied on generous donations of new and 'gently worn' clothing from staff and local people. [Read more](#)

# Finance

At River Clyde Homes we know we need to spend every pound of your rent money wisely. By working differently over the last year we have made significant savings that have been invested back into homes. Value For Money is about more than just cutting costs. It connects to social value and community benefits that can improve the lives of our customers and collectively help Inverclyde to flourish.



**99.4 %**

Amount of rent collected



**£640K**

Savings on sub contracting



**£1.3 M**

Savings made by new procurement contracts



**62.4 %**

Customers with no rent arrears

How we spend your money per pound (£)



**Regeneration  
Investment demolitions  
and major repairs**



**Staff Costs**



**Other running costs**



**Reactive maintenance  
costs**



**Interest paid**



**3%**

Rent increase (2019 / 2020)



**Tenants who feel the rent for their property is good value for money\***

RCH 2019/2020: 86.4%

RCH 2018/2019: 86.4%

SCOTTISH AVERAGE 2019/20: 83.6%



**Homes meeting the Scottish Housing Quality Standard (SHQS)**

RCH 2019/2020: 79.3%

RCH 2018/2019: 93.9%

SCOTTISH AVERAGE 2019/20: 94.4%

Size of Home	Number Owned	Your Landlord	Scottish Average	Difference
1 Apartment	123	£78.50	£73.47	6.8%
2 Apartments	1516	£85.93	£78.02	10.1%
3 Apartments	2646	£89.89	£80.10	12.2%
4 Apartments	1370	£96.37	£87.07	10.7%
5 Apartments	134	£101.90	£96.18	5.9%

# Improving our performance

There are two areas that we will focus on in the coming year to improve our performance.

## Homes meeting the Scottish Housing Quality Standard

Additional investment to improve housing conditions will be delivered (subject to Covid-19 restrictions) including more roof replacements and installation of new central heating systems.

## Average time taken to re-let properties

More resources will be put into repairing properties faster and offering further incentives to attract new customers.

[VIEW RIVER CLYDE HOME'S FINANCIAL STATEMENT](#)

[VIEW HOME FIX SCOTLAND'S FINANCIAL STATEMENT](#)

[COMPARE OUR PERFORMANCE](#)

## Get in touch

We welcome you to contact us using the following methods:



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