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Need Some benefit advice or Support?



- Universal Credit
- Housing Benefit
- Pension Credit
- Scottish Welfare Fund
- Disability Benefits
- And many more...

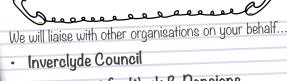


Financial Wellbeing Support

we can assist you:

- · to complete forms
- report changes of circumstances
- · in-work better-off calculations
- · appealing and much more!

- contact us today!



- Department for Work & Pensions
- HMRC
- Social Security Scotland

Last year we helped 832 customers to gain a share of £2.1 million in additional benefits.



Call us on 0800 013 2196 or email us at welfare.benefits@riverclydehomes.org.uk



Annual gas safety checks are not only essential, but a legal requirement. Please do all you can to ensure yours goes ahead - when it's arranged at the time we've agreed with you.

If you need to reschedule, please let us know by calling 0800 013 2196 Don't let the bad thing happen...





Welcome

A very warm welcome to the Christmas edition of Up Close magazine.

It's good to be back to normality and return to delivering normal services.

The past 12 months have continued to be challenging for each and every one of us as we live with the impact of the pandemic. And now we have a very real cost of living crisis to deal with, which I know is having a big impact on personal finances. But RCH Group continues to face the challenges of providing that most fundamental of things for our customers: a place to call home.

In this issue we are providing you with helpful advice to deal with rising costs and offering advice on maximising your income. We also focus on our annual performance so that you can see 'how we are doing'.

The repercussions of what has happened will be felt for a long time to come but like all associations across the



sector, we are trying to provide as normal a service as possible and we continue to tackle the works we were unable to complete due to Government restrictions.

I know that many of you are waiting on non-emergency repairs to be carried out and we appreciate your patience while we work through what has become a significant backlog. The problems have been exacerbated by a shortage of materials. But don't worry, we will get to you. Meantime, I know many of you will be looking forward to enjoying a much more normal Christmas than we celebrated in recent years. I'd like to wish you all the very best and send greetings for a happy and bright new year.

HOW TO CONTACT US

YOU CAN NOW VISIT US AT OUR OFFICE BY MAKING AN APPOINTMENT

BY PHONE: 0800 013 2196 **IN WRITING: River Clyde Homes Clyde View** 22 Pottery Street Greenock PA15 2UZ

ONLINE:



customerexperience@riverclydehomes.org.uk



www.riverclydehomes.org.uk



@rivclydehomes



@river.c.homes





The increase in cost of living is affecting everyone.

Are you getting the right financial assistance and benefits you are entitled to?

If you are on a low income you may be able to get some help even if you haven't claimed before think you won't qualify. Contact our Financial Wellbeing Team today and we can provide the right advice for your own situation. In the past year we've manged to help our tenants and their families gain over £2 million in benefits!

Fuel Poverty

Are you in fuel poverty or in fear of fuel poverty? River Clyde Homes continues to work in partnership with HEAT as part of the Wise Group who can assist by looking into any funding and discounts available including fuel vouchers.

Please call us today on 0800 013 2196 and we can liaise with them on your behalf.



Scottish Child Payment

Scottish Child Payment has rolled out to 6 – 15 year olds from 14th November 2022. Eligible families and carers are entitled to £25 per child per week.

Find out more and apply online at www.mygov.scot/scottishchildpayment or by calling Social Security Scotland free on 0800 182 2222.

Please contact our own **Financial**Wellbeing Team on 0800 013 2196 if you wish any further information or advice about this or any other benefit matter.





Video Calling

We now offer video calls!

If you're finding it difficult to pay your rent, or need support with Universal Credit, there are many ways we can help.

Our Financial Wellbeing Team continue to help tenants with all benefit claims and provide financial support, while our new Homelessness Prevention Team can provide support in maintaining your tenancy and maximising your income.

Contact us on 0800 013 2196 to find out how we can best support you!

Homelessness Prevention Team

Our Homelessness Prevention Team can provide support in maintaining your tenancy and maximising your income.

Contact us on 0800 013 2196 to find out how we can best support you.





With the cost of living for all of us continuing to increase, it has never been more important for families to be able to cook healthy and affordable meals.

Here at River Clyde Homes our staff have been sharing a series of budget friendly meal ideas for staff, and the recipe below has proven to be the most popular.

We hope you enjoy it!

Marzetti

Ingredients

500g mince

200g pasta

- 1 large onion chopped
- 1 pepper (any colour) chopped into bite size pieces
- 1 can Campbells condensed mushroom soup
- 1 can Campbells condensed tomato soup
- 3 tbsp tomato puree
- 1 tbsp Worcestershire Sauce
- 1 tsp salt
- 1 tsp oregano
- 1 clove garlic crushed finely
- ½ cup of water
- black pepper to season

Topping

100g grated cheese

Method

Pre-heat oven to 180-degree fan

Part cook pasta – boil for 5 minutes

Meanwhile, in a large pan, soften chopped onion, add mince, and cook until browned

Add all other ingredients, except the cheese, and mix

Pour into rectangular casserole dish (used for pasta bakes)

Sprinkle over the grated cheese

Put in oven for 45 mins (you may need to cover with tinfoil to prevent burning after about 25 mins).

How are we doing?

Annual Report 2021/2022 | At a glance



Hello

RCH Group has continued to build, develop and grow over the last 12 months. The completion of the five-year new build programme is a significant landmark and we have a programme to future proof our stock to improve energy efficiency.

We aim to carry on improving our services, giving support to those who need us most and providing value for money across our estate in everything we do.

The last couple of years have been challenging for everyone but we are seeing a return to a more normal service provision. We have learned a lot and I believe that RCH Group is well placed to face any further challenges that come our way.

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 over the last year.

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 (*).

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

Jillian Moffat

Chair of the Board



Every Customer Happy



Overall satisfaction with RCH*

RCH 2021/2022: 89.3% RCH 2020/2021: 89.3%

Scottish Average 2021/2022: 87.7%



Satisfaction with the way RCH deals with repairs and maintenance*

RCH 2021/2022: 89.2% RCH 2020/2021: 89.2%

Scottish Average 2021/2022: 90%



Stage 1 complaints responded to in full

RCH 2021/2022: 94.3% RCH 2020/2021: 98.2%

Scottish Average 2021/2022: 96.8%



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

RCH 2021/2022: 28 RCH 2020/2021: 26.1

Scottish Average 2021/2022: 27.4



Stage 2 complaints responded to in full

RCH 2021/2022: 94.7% RCH 2020/2021: 97.1%

Scottish Average 2021/2022: 93.8%



Number of complaints received this year:

408



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

RCH 2021/2022: 12.7 RCH 2020/2021: 7.5

Scottish Average 2021/2022: 5.8

Keeping customers informed and involved



Customers that feel well informed*

RCH 2021/2022: 92% RCH 2020/2021: 92%

Scottish Average 2021/2022: 91.2%



Customers who are satisfied with their involvement in decisions*

RCH 2021/2022: 86.5% RCH 2020/2021: 86.5%

Scottish Average 2021/2022: 86.8%

More and better homes

River Clyde Homes is a major developer of much needed new homes in the Inverclyde area. The latest stages of our ambitious development programme are now complete.

Our largest ever development, of 224 homes, in Port Glasgow on the site of the former St Stephen's High School was one of the most ambitious single site builds in Scotland and included Inverclyde's first purpose-built dementia friendly housing.

The recent five-year programme has seen new homes also being built in South West Greenock, James Watt Dock and Slaemuir.

This means that River Clyde Homes has built over 1000 new homes since its inception in 2007. That's 16% of our current stock.

788 homes have been let this year

283 homes built this year



Safer neighbourhoods



Antisocial behaviour cases resolved within locally agreed targets

RCH 2021/2022: 95.1% RCH 2020/2021: 95.2% Scottish Average 2021/2022: 94.7

143 Reported cases

4 evictions for ASB



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.



Rent collected 97.6%



Savings made by new procurement contracts £1.9m



VFM efficiency savings £0.5m



Customers with no rent arrears 70%



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

RCH 2021/2022: 86.4% RCH 2020/2021: 86.4%

Scottish Average 2021/2022: 82.5%



Homes meeting the Scottish Housing Quality Standard

RCH 2021/2022: 68% RCH 2020/2021: 54%

Scottish Average 2021/2022: 74%

HOW WE SPEND YOUR MONEY PER POUND (£)



Regeneration, investment, demolitions and repairs



Staff costs



Other running costs



Reactive maintenance costs



Interest paid

SIZE OF HOME ETC TABLE

Size of Home	Number Owned	Your Landlord	Scottish Average	Difference
1 Apartment	123	£80.60	£75.95	5.4%
2 Apartments	1691	£88.87	£81.32	9.3%
3 Apartments	2769	£94.14	£84.18	11.8%
4 Apartments	1371	£100.96	£91.48	10.4%
5 Apartments	134	£109.20	£100.74	8.4%

Repairs & Maintenance



Home Fix Scotland, our repairs and maintenance subsidiary, has had a very challenging period due to COVID-19 and the resulting effects. Throughout this period, Home Fix Scotland has been able to continue delivering essential services thanks to the commitment and resilience of the workforce. Home Fix Scotland is now consolidating the works it undertakes to ensure it can drive forward improvements to services and enhance critical operations.

Investing in new equipment is critical to providing better services. This year, Home Fix Scotland invested £115,000 to upgrade its grounds maintenance machinery to make it more effective and environmentally friendly. Inverclyde has a lot of open spaces and pathways that provide much appreciated places to walk, rest and play.



Existing customers satisfied with the quality of their home*

RCH 2021/2022: 90.7% RCH 2020/2021: 90.7%

Scottish Average 2021/2022: 85.4%



Average time (days) taken to relet properties in the last year

RCH 2021/2022: 173 RCH 2020/2021: 109

Scottish Average 2021/2022: 51.6



Time (hours) to complete emergency repairs

RCH 2021/2022: 4.2 RCH 2020/2021: 5.2

Scottish Average 2021/2022: 4.2



Repairs completed right first time

RCH 2021/2022: 89.8% RCH 2020/2021: 96.8%

Scottish Average 2021/2022: 88.3%



Time (days) taken to complete nonemergency repairs

RCH 2021/2022: 11.7 RCH 2020/2021: 4

Scottish Average 2021/2022: 8.9

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

Following the easing of Covid-19 restrictions, additional investment to improve housing conditions will be delivered in the coming year 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.





We are looking for your views on the service and investment impact that potential rent increases would have from April 2023.

You've probably heard that between now and the end of March 2023, all rents – for social housing tenants and for private tenants – have been frozen by the Scottish Government as a result of the cost-of-living crisis. This hasn't affected your rent yet, as housing associations only set rents once a year, every March/April.

The Scottish Government will advise early next year whether housing associations will be allowed to raise rents, if necessary, in 2023/24. However, both the Scottish Government and Scottish Housing Regulator have said that housing associations should still carry out our normal consultations with tenants on rents for next year. We will contact you for formal consultation once we know what the Scottish Government has decided.

How might we set your rent for next year?

Despite inflation rates of 7% in March 2022, we were able to limit the rent increase to 3.8% for 2022/23, following your feedback. As you know, inflation has continued to increase significantly over the past year, with October's rate being 11.1%.

It is especially important that any consultation with you finds the right balance between rent affordability and the need to maintain our services and continue investing in our homes. This includes things like replacing kitchens and bathrooms and further improving the energy efficiency of our homes to help limit your energy costs.

What should you do next?

We held several focus group sessions across Inverclyde. We were keen to gain your views on rent options, affordability, value for money and the impact they will have to the services we provide.

We stress: while this is not a rent consultation at the moment, we are keen to give you some indication of the impact of freezing and raising rents.

As examples, we have identified rent option scenarios and established the impact that these would have on our services and investment:

Rent Freeze

- A reduction in annual rental income of £3.3m (versus current inflation)
- Reducing Planned Investment by delaying kitchens and bathrooms, external doors and window replacements
 The result would be that works in future years would be pushed back. These savings would have to total an
 estimated £7.5m over 3 years roughly 25% of the programme
- Cutting budgets for running costs including offices
- Significantly cutting investment in neighbourhoods, repairs services and tenancy support.

Increase Rent by 5.0%

- A reduction in annual rental income of £1.8m (versus current inflation)
- Reducing Planned Investment by £0.5m delaying kitchens and bathrooms, external doors and window replacements. Freezing running costs including offices where possible and maximising efficiencies
- Refine investment in neighbourhoods, repairs services and tenancy support

If you are worried about paying your rent, please get in touch with us straight away, so we can talk about how we can help. You can contact our Customer Experience Team on 0800 013 2196.



We have been working in partnership with Your Voice, Inverclyde HSCP and Alzheimers Inverclyde to create a dementia friendly environment at River Clyde Homes for our staff and customers.

Inverclyde has the highest mortality rate of people living with dementia in Scotland, although the reasons for this are not known. Some of the key points of the partnership commitment are that:

- We value people living with dementia and aim to support social inclusion treating people and individuals who may be living with dementia with understanding, dignity and respect.
- We will strive to create broader awareness of dementia amongst staff/volunteers/ group members by distributing 'Hints and Tips' cards and displaying information and promotional materials, leaflets and posters where possible.

Many of our staff have already undertaken training as part of our aim to achieve our commitments. Raising awareness amongst staff on how we can support people living with dementia by treating them with understanding, dignity and respect fulfils one of the steps on our action plan to become a more dementia friendly organisation.

We have taken a significant step in building Inverclyde's first dementia-friendly housing at St Stephen's in Port Glasgow, which has proved popular. This new build development is designed specifically for people with early onset Dementia.

As an organisation we are looking to make small changes to our office environment and have scheduled an audit of the reception area at Clyde View with a view to making it more accessible and inclusive for people living with dementia.



Mrs Wylie finds her happy place

Helen Wylie is delighted with her spacious home, one of 24 dementia friendly flats that form part of a £34m, 224 home, new build development on the site of the former St Stephen's High School in Port Glasgow.

Helen, a great grandmother, says she's been given a new lease of life.

Helen is showing early signs of dementia, so her family was pleased when the opportunity arose to move from a high rise block to a purpose-built flat more suitable for her needs.

Each of the new homes includes innovative details to support people living with early onset dementia, such as colour contrasting floors and walls on each landing, and an individually coloured flat entrance door for residents to more easily identify their own home.

The interiors have been carefully designed to include kitchens with clear storage unit doors, visually identifiable hot and cold taps and bathrooms with recognisable features such as toilet seats in a contrasting colour to the rest of the room.

All of the new homes are in close proximity to a sensory garden that provides access

to an outdoor area to improve residents' wellbeing.

Helen, a retired chef, said: "I love it, it's so spacious.

"I have two bedrooms, so there's a spare room where I can keep medical equipment and for when my son stays over.

Her son, Tom, said: "It has given my mum a new lease of life. I feel more content now as she has everything she needs. It's warm and modern, she is very comfortable here."

Helen added: "As soon as I opened the front door I thought, 'This is for me. I've found my happy place'."

Condensation

What is it and what can I do about it?

Condensation can occur at any time of the year but is most common during winter. It is important that you are aware of the possible causes and symptoms of condensation so you can identify any problems easily and report any concerns to us.

What is condensation?

Condensation is the moisture caused by everyday living. Moisture is absorbed into the warm atmosphere of your house and when the house cools down the moisture rests on cool surfaces resulting in condensation. It can sometimes be confused with rising damp or penetrating damp.

Some facts about condensation

- It is the most common damp issue in the home and is often caused by cooking, baths and showers and washing and drying clothes indoors
- It is further exacerbated by inadequate heating and ventilation in the home
- It is seen as black mould or mildew on surfaces or clothes, or as areas of spoiled paintwork
- If left untreated it can result in serious cases of wet and dry rot to timber

Some facts about condensation

- Ventilate your home as much as possible by opening windows, trickle vents or, if you have extractor fans in the home, ensure they are in working order
- Wipe any moisture from windows
- Keep kitchen and bathroom doors shut, particularly if you are cooking, washing, or taking a bath or shower
- Try to dry clothes, wherever possible, outside. If you are drying clothes indoors, open a nearby window to allow air to circulate otherwise condensation will increase
- If you have an extractor fan in your kitchen or bathroom then use it when you are cooking or having a bath or shower
- Vent a tumble dryer to the outside, unless it is a self-condensing type
- Keep your home warm and during very cold weather it is better to leave the heating on during the day to maintain an even temperature
- Try not to allow saucepans and kettles to boil for longer than is necessary. Always put lids on saucepans (this also helps you save energy)

If you don't have an extraction fan in the kitchen and / or bathroom, please contact us and we can arrange a visit by an electrician to confirm if they can be installed.

Some facts about condensation

- To prevent mould, make sure that you control condensation in your home
- If you notice mould growing you should treat it straight away to stop it from spreading and causing more damage
- Sterilise the affected area with a suitable fungicidal wash (available from most DIY stores). Keep checking the affected area for at least a week. If mould reappears, wash it down again with the fungicidal wash to make sure the area is thoroughly sterilised
- If treatment appears to have been successful, you can carry out any necessary redecoration
- Mould or mildew growing on clothes should be dry cleaned
- Don't disturb mould using a brush or vacuum cleaner as you can risk increasing respiratory problems.

By following this advice you can stop condensation forming before it becomes a problem. However, if the problem persists, don't hesitate to call us on 0800 013 2196



Meet the young apprentices at Home Fix Scotland

Home Fix Scotland (HFS) has recruited seven further apprentices. When the opportunities were advertised back in June, the response was overwhelming: from over 300 initial applicants a shortlist of 70 was drawn up. These young people then attended extensive and rigorous assessment days in July for the much sought-after places.

The magnificent seven are (I-r in picture): Ben Bryce (Plasterer), Aidan Armstrong (Plasterer), Ben Gray (Plumber), Ryan McCabe (Joiner), Sean Hughes (Joiner), Scott Higgins (Electrician) and Christopher Kelly (Joiner).

Their apprenticeships last for four years and they are currently spending two weeks 'on the job', then two weeks at college. Their colleges are in Paisley, Greenock, Glasgow and Ayr.

All seem to be enjoying the transition from school to college and the workplace, (although Scott had been studying electrical engineering at college for a year).

Their workplace experience involves accompanying HFS trades to customers' homes and seeing at first hand how the job is done and undertaking some practice as learned at college.

Derek Ferguson, Managing Director of Home Fix Scotland, said: "This additional tranche of apprentices complements an already successful programme that is nearing completion. Apprenticeship schemes are very much back on the agenda these days and the number of original applicants speaks volumes about how learning a trade is seen as a route to a job for life. As we know, there is a genuine shortage of qualified trades people and HFS is happy not only to be able to give these young people a start, but to be supporting employment in the Inverclyde economy."

Repairs update

As you are aware one of the consequences of the pandemic is a backlog of repairs that we were unable to tackle because of lockdown restrictions.

Since then, we have made significant inroads to reduce the number of outstanding repairs but have been hit with national supply chain issues which means that there are delays in receiving materials, particularly upvc door and windows. These issues are common across the rest of the housing sector in Scotland.

We have previously alerted our customers to, and apologised for, the backlog of works and asked for their understanding of the situation. We emphasise again that we appreciate your patience while we work through what is an unprecedented number of repairs to be dealt with.

We are making progress in tackling the backlog but we know there is much work to be done. To help reassure tenants and restore their confidence in the service our teams are

working to our action plan to deal with repairs in order of urgency. We will continue to keep our customers up to date on their particular repairs situations."



Earlier this year, RCH Group received two accreditations for supporting customers.

River Clyde Homes was awarded the accolade of being fully compliant in Customer Services Excellence (CSE). After a rigorous three-day assessment we became 'fully compliant' in all 57 elements of the CSE standard. This marks a huge achievement for a first application

The assessment highlights that 15 of the 57 elements have been recognised as 'Compliance Plus' and six key strengths were noted, including:

- Having a collaborative approach with partners enables efficiency and a close working together.
- Regular communication with the teams and partners ensures quality of service
- Putting the customer at the heart of the service is a key element of their success

Stevie McLachlan, Director of Customer Services said: "This is quite an achievement and one we are very proud of. It was a massive team effort with staff involved from across RCH and my thanks go to them all. This is a key milestone in our Corporate Plan. A Compliance Plus recognition is only awarded when an organisation goes above and beyond the requirements of one element of the CSE standard. Achieving one is a great achievement but to achieve 15 demonstrates our commitment to providing excellent service for our customers."

A few weeks later, RCH Group was awarded Cyber Essentials Accreditation, a scheme supported by the Government NCSC (National Cyber Security Centre).

This follows an online assessment submission that included detailed information on the housing association and its repair company's infrastructure, processes and procedures.

This provides greater reassurance and peace of mind to both customers and staff.

Lorna Williams, Business Performance and Systems Manager, said: "We are delighted to have reached this milestone. Cyber Security is increasingly important. This accreditation shows our commitment, and we will continue to give it the focus it deserves. But that doesn't mean the cyber risk is eliminated - customers should remain vigilant and reach out to us if they receive anything suspect in their inboxes that appears to be from River Clyde Homes or Home Fix Scotland."

Playtime!

From community benefits from contractors and our staff bidding for funding from agencies and charities, we have successfully raised almost £220,000 that has gone back to our tenants and the Inverclyde community to help improve lives and places.

One of our most recent projects was with Cruden Building, who have built our most recent new developments, has provided a helping hand to a school in Port Glasgow.

Working closely with Craigmarloch School, near Slaemuir where 96 new homes have been built, Cruden's community benefits team donated and installed a new external play trail to provide pupils with a high quality and safe outdoor area in which they can learn and play.



The revamp of Craigmarloch's outdoor learning facilities was put in place following an initial introduction to the school last year. Catering specifically to children with additional support needs, staff and teachers felt there was a requirement to enhance the outdoor learning experience for pupils by introducing additional sensory focused facilities, particularly for those who benefit from keeping active through swinging, climbing and balancing exercises.

Caretaking Service during the festive period

THERE WILL BE A REDUCED CARETAKING SERVICE ON THE FOLLOWING DAYS:



CHRISTMAS DAY
BOXING DAY
TUESDAY 27TH DECEMBER
NEW YEAR'S DAY
MONDAY 2ND JANUARY 2023
TUESDAY 3RD JANUARY 2023



If you have any bulky packaging/boxes etc. for disposal during these times, please contact the caretaker on duty who will arrange for the bulk store to be opened for you.

Details of the caretaker on duty during these times will be displayed on the notice board in each foyer.

Please remember - do not put bulky packaging/boxes down the bin chute.

River Clyde Homes has a long history of customer involvement.

There is the Customer Senate which reviews our service delivery to help make improvements, Armchair Critics who complete short surveys from home and General Members who attend the AGM and have voting rights.

But we need your help!

We need more customers of all ages to join us in what we do, and to engage with us directly to help improve services for you.



You can get involved in a way that suits you either in person, online, text or email!

To find out more or register your interest call Anne Ross on 01475 788851 or email: anne.ross@riverclydehomes.org.uk



