
Better and Stronger Together



Proposals for the
Riverside Group and **One Housing Group**
to come together in a new partnership





What are we proposing to do?

Riverside and One Housing are proposing to come together to create a long-term partnership. We will do this in two steps:

Step One

One Housing Group would join The Riverside Group as a subsidiary. This means that, like now, One Housing Group would have its own Board running the association on a day to day basis. The difference is that One Housing would sit within a Group which is financially much stronger, agreeing its overall plans and direction with Riverside.

Step Two

After the first two years of the partnership, we then plan to create a single housing association, with one Board and a consistent approach to delivering better local services and more cost effective support functions such as finance and IT.

Why do we think this is a good thing?

The Boards of Riverside and One Housing recognise that we can be better and stronger together. As charitable housing associations we have very similar values, and want to do the best for our customers and the local communities we serve. We work in different parts of the country, although we both have homes in London and the South East, where there is an opportunity to work together to deliver better and stronger services such as repairs. Crucially, by coming together we think we can create an organisation that can do even more for our customers and communities.



You can find out more about our two organisations on page 7.



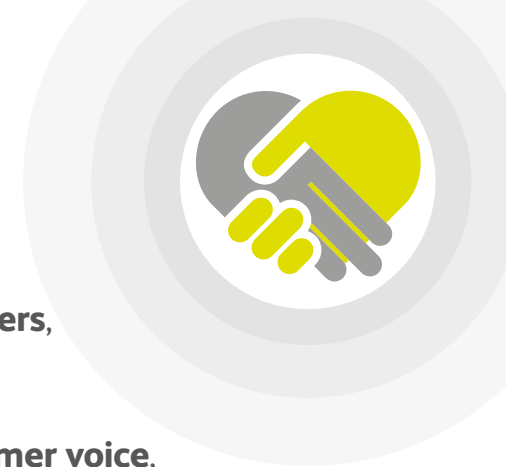
What would this mean for you?

It is only worth coming together if we can deliver real benefits for you, our customers.

Put simply, we need to show that we can do more together than we can apart.

We have put together a series of pledges or promises, which set out what we think we can achieve over the coming years. These are backed by a realistic financial plan. These are explained in more detail in the following pages, but in summary:

Our Pledges



- 1** **We will deliver better services for customers,** protecting rents and tenancy rights.
- 2** **We will make sure there is a louder customer voice,** with residents able to take part in our Boards and committees, and better able to hold us to account.
- 3** **We will invest nearly £1 billion in improving and repairing homes** over the next 5 years, with a focus on fire and building safety, warmer homes and regeneration. We will also build more new affordable homes.
- 4** **We will improve care and support services** for older people, those with complex needs and people who are homeless.
- 5** **We will improve the livelihoods of customers and build stronger communities,** providing better opportunities by investing in employment support and money advice.
- 6** **We will keep our promises and make sure you can hold us to account,** publishing a report each year on how we are delivering these pledges.



The pledges explained

1. Better Services for customers

- ✓ We will work with engaged customers to review local services and jointly develop a “Customer Offer” in the first year of the partnership – a set of common agreed standards shared between Riverside and One Housing which we will report against.
- ✓ From day one, we will give you more choice about where you live around the country, through access to internal transfers and mutual exchanges.
- ✓ We will not increase your rent as a direct result of creating the partnership and any future rent increases will be in line with Government guidelines.
- ✓ There will be no impact on your rights as a tenant or leaseholder.

2. A louder customer voice

- ✓ From the outset, we will provide improved opportunities for you to scrutinise and influence our services. We will agree the approach with engaged customers across both organisations, creating a strong ‘Customer Voice’ for the combined Group, as well as continuing to support existing local arrangements.
- ✓ We will ensure customers are able to influence decisions where it matters – both locally and nationally. Customers will have places on our Boards and customer facing committees, reflecting the current position.

“*...we need to show that we can do more together than we can apart.*”

3. More investment in existing and new homes

- ✓ We will invest over £900m to repair and improve your homes over the next five years.
- ✓ As part of this we have set aside over £200m in our financial plan to meet the cost of fire safety improvements for One Housing's high buildings. We will continue to seek Government funding to help offset these costs, lobbying to minimise any potential hardship for leaseholders.
- ✓ We have also earmarked £250m to improve the energy efficiency of your homes, as part of our journey towards helping the UK achieve its national net zero carbon goals by 2050, more than doubling the investment in our separate plans. This means we will be able to start tackling this issue more quickly, supporting you to reduce the use of fuel in your home.
- ✓ We will build around 1,300 new homes each year designed to meet the diverse needs of our communities; overall, the majority will be affordable homes for local people. This represents a 40% increase in the number we could deliver alone, helping to tackle the national housing crisis.
- ✓ Where we have made specific commitments to customers as part of ongoing regeneration schemes, we will make sure these are delivered.

4. Better care and support services

- ✓ We will improve our existing services, working together to ensure they meet the needs of our local partners and, where possible, can be sustained into the future.
- ✓ We will work with partners such as local authorities to develop new services, so that we can reach more people in need of our support, with a particular emphasis on older people, those who are homeless, and people facing mental health challenges.

5. Great support to improve opportunities and livelihoods

- ✓ We will invest an additional £2.5m each year to help build communities, by supporting initiatives which help people into work, manage their money as well as funding other local projects.
- ✓ This investment will be prioritised by a Charitable Foundation with customers on its board.









6. Keeping our promises

- ✓ We will be transparent in the delivery of these pledges by providing an annual progress update to customers, sharing it more widely in our Annual Report to Customers.



The risks of forming a partnership and our solutions...

Whilst we believe that coming together can bring huge benefits to customers, it is also important to be honest, and recognise that partnerships like this are complicated and bring risks. We have thought very carefully about this, and what we can do to make sure these risks do not present us with future problems.

Risk	How we can address the risk
<p><i>The partnership becomes a distraction and stops us from delivering the commitments we have already made.</i></p> 	<p>We have made it clear to our teams that their main focus must remain on improving homes, services and communities in line with existing plans. A small team is working on the partnership, but for the majority of colleagues it is very much 'business as usual'.</p> 
<p><i>The partnership will result in too much change too quickly – we would be 'biting off more than we can chew'.</i></p> 	<p>We are deliberately planning the partnership in two stages, with One Housing joining Riverside as a subsidiary at first, where very little will change in our approach to delivering services. This will give us time to plan and engage with customers on the next step, which is full integration where we will look at the way we deliver locally and how we organise our support services, getting the full benefits of our scale and resources.</p> 
<p><i>As a larger organisation we will become too remote from our customers.</i></p> 	<p>We will make sure this does not happen. At first there will be no changes to local service delivery – other than improvements we had already planned – and we will focus on giving customers a greater opportunity to influence. In time we will look at the way we deliver services, especially in those areas where both organisations own homes. Customers will be involved in deciding how local services are run in the long-term.</p> 
<p><i>A much bigger organisation with greater commitments would make us financially weaker.</i></p> 	<p>In fact the opposite is true. We have put together a long term financial plan for the combined Group which shows how strong we would be. This includes the money needed to deliver the pledges set out in this booklet. We have also tested our plan to look at the impact of things that could throw us off course – such as increasing costs, or a major economic crash. This shows just how robust our plans are.</p> 
<p><i>The partnership could become uneven with a risk that increased development will see homes sold in the South to pay for building in the North.</i></p> 	<p>The whole point of the partnership is to create an organisation that will work nationally, with a balance of homes and services across the country and offices in both London and Liverpool. The Board's job will be to ensure that our plans and investment benefit all of our communities, with more effective customer involvement providing greater accountability for the decisions we make.</p> 



There are also risks if the proposals do not go ahead:

For **One Housing Group**, some very difficult choices would need to be made about priorities for investment. With fire safety being the number one priority, the opportunity to start to improve energy efficiency and do more regeneration would be very limited.

For **Riverside**, this would be a missed opportunity to improve the services it delivers, particularly for customers in London and the South East, where our combined scale would provide the chance to deliver better, more cost effective services. Riverside would also miss the opportunity to become more efficient, generating more to invest in improving homes and services.

About our two organisations in a nutshell...



Charitable housing association, based in Liverpool but working across much of the country, with a subsidiary in Scotland.



Charitable housing association, based in London. Working across the capital and South East.

Founded in 1928, but with roots going back to the late 19th century and the work of The Church Army. Grown over the years with nearly 60,000 homes.



Long-history dating back to 1883. Has come together through previous mergers. Now owns and manages 17,000 homes.

Experience of stock transfers and mergers – track record of delivering promises.



Formed from a network of mergers and stock transfers – continually evolving and improving our services alongside new partners.

Wide range of housing – social and affordable family housing and flats for rent, shared ownership, homes for outright sale.



Wide range of housing – social and affordable family housing and flats for rent, shared ownership, homes for outright sale.

Significant and growing care and support services: focus on older people and homelessness.



Significant and growing care and support services: emphasis on mental health, older people, homelessness.

Active in development and regeneration – building nearly 1,000 homes each year, with large scale regeneration experience in London and the North.



Active in building new homes and estate regeneration in London.

What do we look like together?



One of country's biggest housing association groups – +75,000 homes.



Strong and stable financial foundations – £600m annual turnover, £5bn assets. Capacity to do more.



Operating nationally, but with a passion for local services.



Country's largest housing association provider of supported housing.



A clear voice, able to influence government policy nationally and for London and the North.

Tell us what you think

These are proposals. We want to know what you think of them, so that we can report to the Boards of One Housing Group and Riverside, before they make a final decision about whether to form the partnership later in the year. They will carefully consider the views of customers, alongside feedback from other stakeholders such as our lenders and local authority partners.

You can share your views with us either by:



Completing the short questionnaire included with this leaflet and returning it to us in the postage paid envelope.



Responding online by visiting **www.togethersurvey.co.uk**
You will need your unique code which is on the letter enclosed with this pack.



By calling **0800 358 0337** and completing the questionnaire over the phone.
You will need your unique code which is on the letter enclosed with this pack.



We will also be arranging a series of in-person events where you can talk directly to us about the proposals. The details are in the letter that accompanies this booklet.

Whichever way you choose, your response will go to BMG, our survey partner, and will be completely confidential. BMG will summarise the results for us, but will not tell us the views of individual customers.

Once the consultation has been completed we will share a summary of the results with you.



If you want more information on these proposals and how they affect you, and for the latest FAQ's please visit:

Riverside Group customers
➡ www.riverside.org.uk/together

One Housing customers
➡ www.onehousing.co.uk/together



Accessibility of information

Do you or someone you know need this information in another language or format?

Translation options are available on both group websites along with further information about our proposals.

Other accessibility options are also available such as website compatibility with screen readers.

If you need this document in a different format (e.g. braille or large print) please let us know so we can arrange this for you.

Riverside Group customers

@ email together@riverside.org.uk
☎ or call **0345 111 0000**

One Housing customers

@ email together@onehousing.co.uk
☎ or call **0300 123 9966**

The proposals set out in this leaflet have been discussed with a group of One Housing and Riverside customers – the Joint Customer Advisory Panel – who have been working with us to agree a fair way of consulting with all customers. They think this is a fair summary of the proposals. They have been supported by the Tenant Participation Advisory Service, acting as an independent advisor.

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Details correct at time of publishing: August 2021