

# ANNUAL REPORT 2020/21





The Chief Executive and the Management Team hope you find this Annual Report informative.

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# Chair's Report 2020/21

The year has been one of both challenges but also of exciting opportunities.



During the year we have moved into, out of and back into lockdown. We have also seen the challenges of regularly changing legislation, and this has included emergency housing legislation.

The organisation has had to adapt in how it works, both with regards to changes to tenancy management rules and with regards to the physical barriers created by home working. We have also been called upon to help our customers, especially those working within hospitality, as they face the financial challenges rising from furlough or even redundancy.

This said I am exceptionally proud of how well the team at Dunbritton was able to adapt and respond to these near-constant changes. During the Covid outbreak, the Housing Services Team have worked closely with our tenants, signposting support that is available to anyone facing financial hardship. They have also worked hard to ensure that empty properties are re-let as quickly and efficiently as possible, and in doing so have reduced lost rental income.

Our Asset Team has worked closely with contractors to ensure that repairs continued to be carried out within our homes. Where repairs were limited due to lockdown restrictions, the team worked tirelessly to ensure that any backlog was quickly addressed as the lockdown was lifted.

Our Finance Team, despite the difficulties of a difficult year, ensured that we remained financially viable, ensuring that the organisation was able to process payments even when requiring to homework. They successfully sourced external resources to allow us to help low-income households with their energy bills, to provide dinners for key workers and to allow us to send out activity packs to children.

We addressed many of the challenges that Covid provided us with through technology, and our Corporate Team oversaw the provision of remote working, quickly arranging for the Board and staff to be able to digitally communicate through video conferencing. New IT was rolled out that ensured that the team were able to adjust to the challenge of not working directly

with colleagues, and this allowed us to continue to keep delivering the service that our customers expect.

The restrictions also impacted on our building projects, most notably our efforts to complete the 150 properties at Dumbarton Harbour. I am however happy to note that the properties were completed by the 31 March 2021, with all properties soon after allocated and the new tenants given their keys. This development has transformed the waterfront at Dumbarton, with the waste ground where the distillery once stood, now a thriving community; locals can now enjoy a walk along the Leven front and take in the vista's of the rock and castle.

As part of the harbour development, we also had our custom built new office.

For a long time, Dunbritton had been renting office space and this did not always meet the needs of both the staff and our customers. The new office gives us a permanent home within our communities with facilities to ensure that we can assist customers, particularly those with mobility and support needs, both over the phone and in person.

Although we have been busy with both moving house and home working, the Association has also had the opportunity to gain recognition for being a great and inclusive employer. During the year we worked with Investors In People and we were delighted to be awarded the Silver recognition at our first assessment. We have set up a working group to look to continue to build on this success.

# Chair's Report 2020/21

As an inclusive landlord, we are committed to following both the equalities and human rights acts in all our decision making and this is reflected in our policies and procedures. During the year the Board and the Management team have been on enhanced equalities training and this will soon be rolled out to all the team. In reflection of our efforts to ensure inclusivity, the organisation has again been recognised as a Disability Confident Employer.

Despite the impact of Covid on the Association we have maintained high levels of customer service and have performed well in our key performance areas. All the staff have responded well as a team in ensuring we have maintained our excellent reputation as a high performing social landlord.

On behalf of the Board I wish to thank the staff for their hard work and dedication during this challenging year, but also wish to thank all of our customers for their patience and support whilst we have overcome these challenges; it would also be remiss if I did not thank the Board of management for the support they have offered to both myself and DHA.

*Septon MacQuire*

Chair of the Management Board



The Hermitage development in Helensburgh

# Chief Executive's Summary 2020/21

## What a year!



Allan Murphy,  
Chief Executive Officer

At the time of writing my previous report, we had just entered the pandemic and major changes to working practices were about to impact. At Dunbritton, we have adopted a “business as usual” approach and ensured that we have responded to

and have in place the correct methodology mechanisms and procedures to ensure we remain a viable business.

Despite the constraints introduced by the pandemic, the Association performed well and in some areas actually improved performance compared to the previous year. I am delighted that they were no specific areas of performance that caused concern to the Association.

During the year the Association ensured that we met all statutory and regulatory timescales. A major objective in this year was to change from an annual Business Plan to a three year Corporate Plan. As part of this process, the Association reviewed its current strategic objectives to ensure that moving forward we could respond in an ever-changing environment.

## Strategic Objectives

	Objective
1.	Deliver excellent affordable services to our customers that meet their expectations.
2.	Contribute to developing sustainable communities by providing high quality affordable housing where people want to live
3.	Manage our business and resources responsibly, accountably, and sustainably.
4.	Proactively engage with our partners and regulators
5.	Be an inclusive and supportive employer.
6.	Demonstrate strong governance and robust financial management.

The Board of Management and the Management Team worked closely with our housing consultant to ensure that not only did we identify the Strategic objectives but we were very focussed on how they could be delivered. As part of this process, all staff within the organisation can now identify how their individual role links in to these objectives.

The board is pleased to report that like previous financial years the Association has ended 2021 in a healthy financial position. The Association generated a surplus of £1.018m and Net Assets totalling £11.011m.

Unfortunately due to the impact of the pandemic our Journey to excellence has concluded as the facilitating company ceased trading. However to ensure continuous improvement the staff team decided to explore the Investors In People award scheme (IIP). We were delighted to receive the silver award at our first attempt.



We continue to be compliant in terms of the regulatory standards and ensure we fulfil our regulatory requirements as a Registered Social Landlord (RSL).

I had previously reported that due to the impact of the pandemic and unforeseen circumstances our new offices and the Harbour development was delayed. I am delighted to confirm that during 2020/21 we took ownership of our new office and the Harbour development was completed. The Harbour development will be fully let during 2021/22 and is a major success for the Association in assisting with the regeneration of the Dumbarton town centre.

# Chief Executive's Summary 2020/21

## COVID19

Dunbritton like all other organisations has been required to respond to the initial impact of the Coronavirus.

In terms of our Business Continuity planning, initially, we were required to switch from an office to a remote environment to facilitate and provide our services to our customers. We responded relatively quickly and with our IT provider, we had our communications systems accessible from home. We assessed the service provision that we could facilitate at the time and initially furloughed some staff on full pay. However, the majority of staff continued to work.

The Risk Register was updated detailing the impact of COVID-19 and the steps employed to address these challenges. Following discussion with the Board of Management, we considered our strategy in the short, medium, and long term. There were key areas that had to be considered and responded to:

### Governance

- To ensure good governance the Board of Management continued to meet (via Zoom) throughout the pandemic. The Management Team meet for regular updates and ensure the Board continues to receive information on the running of the Association.

- We have continued to ensure we meet with governance arrangements and are confident we have continued to comply with our constitutional and legal obligations. We have not been required to introduce delegated authority.
- The AGM was arranged via Zoom and attended by a quorate number of members, this allowed for the appointment of auditors Board Members and office-bearers. We have recorded a quorum at all meetings of the Board of Management. The secretary has ensured the code of conduct has been completed and recorded all declared interest. We have also adopted the 2020 Model Rules.
- All statistical returns to the Scottish Housing Regulator have been completed and submitted on time, and we have liaised with the SHR with regards to notifiable events with the details of these also being submitted to the Board.

### Customers

- We continued to remain in contact with our customers via telephone, email, website, facetime, and newsletters. We have sent monthly bulletins to customers detailing where we have had to reduce services. We have ensured our phone system remains

in use and customers have been able to contact us. We continue to survey tenants and act on this feedback. Following the easing of restrictions we have sought to return to normal service levels.

- Despite these adversities, we continued to have high satisfaction levels and were delighted that this had increased from 93% to 95%



### Information technology

- To ensure our systems have been robust for remote working. We upgraded our IT cybersecurity.
- Our website has been regularly updated to reflect government guidance in relation to COVID and has been an effective tool in advising our customers of the available services.

[Continues...](#)

# Chief Executive's Summary 2020/21

## Finance

- Scottish Housing Regulator (SHR), Financial Conduct Authority (FCA), Office of Scottish Charity Regulator (OSCR) returns have been submitted within the required timescales. All stakeholders including lenders have been fully informed during all stages of lockdown and we have met all our obligations.
  - Given the impact on employment and the general economy, we are ensuring we maintain adequate liquidity. The position is monitored daily with regards to arrears. The Association continues to maintain a good arrears position and we have improved our arrears position (under 2%), despite the impact of Covid-19 on the general economy.
  - All financial reporting continued to be monitored and reported to the Board of Management. Cashflow monitored daily along with all required payments made within timescales. All loan drawdowns have been met within agreed timescales and no deposits were placed for the first six months of the year.,
  - We have ensured our financial health has been monitored and maintained during the emergency. All our short-term forecasts are included within the control processes with different scenario testing been carried out. All covenant compliance has been met.
- Our internal audit programme is continuing, and in line with our Rules our external auditors were appointed at the 2020 AGM.
  - At the start of the lockdown, our largest development to date of 150 units was closed for 13 weeks and we were required to review all our commitments. In addition, we raised the issue of potential rent loss with the Scottish Federation of Housing Associations (SFHA) to highlight this issue at a strategic level in the housing sector. In the longer term, we will be considering the impact on our continued growth as an organisation and in particular, our proposed development programme. All of our proposed developments are stress-tested to ensure they are a viable option for the Association. Looking to the future we remain mindful of the increased costs associated with the development of affordable homes.
- There are practical considerations with regards to Covid-19 that have impacted how we work and that impact on our future planning, and these are detailed in our RISK assessment and throughout the Association's Corporate Plan.*

## Value for Money / Affordability

During 20/21 in pursuance of Value for Money, we continued our procurement journey. I am pleased to report that we continued with our procurement program and successfully awarded our legal services contract for a further three years to Messrs Harper Macloed who have an excellent reputation in the housing sector. We have continued to work closely with our procurement specialist and the next area for our focus will be the provision of Financial services, Estate services, Insurance and IT Support.

DHA continues to demonstrate it is a viable and ambitious organisation, with a good reputation locally and across the housing movement in Scotland.

It is important that the Association benchmarks well in terms of the rent levels applied in the social housing sector. Our annual Tenants' Report confirmed that satisfaction levels in terms of our rent representing good value for money was very good.

In 2016 the Association conducted a full rent and service review. To ensure full cost recovery we will be revisiting our rent and service costs during 2021/22 this will ensure our rent & service charge levels remain robust for our continued financial viability.



It is imperative that as an organisation we understand our working environment, and this is required in all aspects of our business. Therefore, in terms of value for money and affordability, we must continue to work with external partners, stakeholders, and the private sector to ensure that we can deliver in this regard.

# Chief Executive's Summary 2020/21

## Developing New Homes

The Association remains a developing association and values the need to enhance the communities that we serve.

The Dumbarton harbour development of 150 units was fully completed by end of the financial year.



This particular project highlights good partnership working between Dunbritton, West Dunbartonshire Council, the Scottish Government and the Bank of Scotland. Key Housing Association, which specialise in supporting people to live independently in the community, were allocated 15 properties to utilise as a resource in the community. These properties, with the assistance of stage 2 government funding, were fully adapted to meet their client's individual needs.

Once the restriction imposed by the pandemic have been fully lifted we intend to have an official opening to mark the completion of our prestigious Harbour development.

## Competition Winner!



To celebrate our construction of the 150 new homes as part of the Dumbarton Harbour Development, we ran a competition across the local schools. Children were asked to design a 'house of the future.'

We were very impressed with the quality of the responses that we received from the s1 and s2 pupils, with some exceptional submissions, many including designs across numerous levels and floorplans. There are evidently lots of budding young architects!

The winning submission came from Logan Flynn, an s2 pupil at the Vale of Leven Academy. His three-level plan detailed a very modern property built on the waterfront, very much in keeping with our own development.

Congratulations Logan!

Currently, the Association is presently is exploring further development opportunities within the communities we serve. We hope that over the next three years to increase our portfolio by approximately 200 new homes.

# Chief Executive's Summary 2020/21

## Dunbritton's Wider Action

Our Communities are important to us.

We continue to engage with Community Links Scotland (CLS) to help us coordinate and deliver our projects.

The Association received £47k for a Covid crisis grant and used this money to help the communities in our areas of operation. The Association purchased 417 vouchers for Asda supermarket at a value of £45 for families that were struggling financially to purchase groceries. The voucher could be used within the shop or online with home delivery. Due to the Association's Charitable status, Asda kindly gave the Association a discount of 4% which enabled us to provide additional families much-needed support.

A financial donation of £5,000 was provided to each of the Foodbanks within our area of operation, Food for Thought in Dumbarton and Helensburgh & Lomond Foodbank. Due to the uncertainty with various sectors, unemployment looks likely to increase, therefore, the Foodbanks will be supporting larger numbers of people.

The Association was delighted to provide 979 hot meals to residents and key workers within care homes, residential homes and supported living accommodation.

Fuel payments of £95 were provided to 51 of our tenants who are not connected to the gas network.

The Association purchased various items to create an activity pack to support the mental

health and wellbeing of various age groups of children residing in our properties. Each of the 3 age groups – 0-4, 5-8 and 8-12 included age-appropriate items to stimulate creative and imaginative play. 328 activity packs were delivered to the children of tenants throughout our area of operation and 8 packs were donated to the children residing in Women's Aid, a facility owned by the Association.

The response from all the Association's tenants and all the residents and key workers who benefited from the grant funding has been exceptional. Being able to help the Association's most vulnerable tenants during one of the most financially stressful times has provided the staff with pride. We have heard from tenants the impact the additional support has had on their lives which has given all staff motivation to continue their support.



## Harbour Heritage Project

- During 2020/21 our Heritage project has continued with the successful appointment of Alan Potter (artist) to design a viewing frame, benches, slabs and number plaques that will incorporate the History of the local area.
- RIG Arts were appointed in January 2020 and engagement work commenced late February / early March. All schools were contacted with dates arranged for art sessions, all schools had booked their visits with Denny Tank and a date was agreed with the residents working group for May. The impact of Covid-19 has resulted in all works being postponed on the project until restrictions have been lifted.

It is evident that whilst last year was certainly very challenging it has also highlighted how good partnership and team working can come together to overcome the challenges and develop new strengths for the organisation and its team of dedicated Board and staff members.

# Corporate Services



Daniel Wilson,  
Corporate Services Manager

The Corporate Services Department is responsible for supporting the organisation, both Board and Staff. With the changes brought by Covid 19, this has been an exceptionally challenging year for the Corporate Team, and I am exceptionally proud of how resilient and flexible the team has been in developing fresh initiatives and embracing new technology to deliver services and support for both internal and external customers.

## Office Move

We had been looking to move from Dumbarton high Street for some time, having found our rented premise unfit for our needs as an inclusive social landlord. We wanted a base that was fully accessible and was a bright and pleasant place to work, as well as being a home for the Association.

Our plan had been to move earlier, but this was delayed till July 2020 due to the covid outbreak. To ensure that we were able to maintain a high level of service we looked to move office in the entirety over the weekend of the 4 July.

This was no small feat, and we wish to recognise the exceptional hard work of DAS Contractors in moving all of our equipment, customer files, and belongings during this very busy time. As well as appreciating the effort put in by our own staff team, many of whom worked through the weekend to ensure business returned to normal by the Monday.

We are very proud to now have a fully functional office, with staff kitchen, Board room, and interview booths, and we are looking forward to welcoming customers to our bright and fresh reception.

## Ensuring Business Continuity

The last year has seen us face the fresh challenge brought about by lockdowns.

We had in place a Business Continuity Plan, but we had never fully considered a situation where we would be working from home for over a month. The Corporate Team responded very quickly to this embracing new technologies, we re-deployed the organisations laptops, and worked with our contractors to ensure that all staff had access to a phone and that all customer calls were being diverted to the correct departments.

We embraced Zoom video conferencing very early on in the pandemic and this allowed managers to liaise with and support staff members whilst still working remotely. This also allowed our board meetings to continue and for the Chief Executive Officer to continue to keep the Board regularly up to date any impacts on service.

As we look back on the organisations performance in the last year, it is easy to see how the speed with which we embraced and developed technologies helped us to continue to delivering a high quality of service.

## New Board Members

We were delighted to add two new Board Members during the year, and particularly recognise their patience and commitment in joining the Board during such a challenging time.

The new members are Elizabeth McCurdy and Chris Chalk.

Liz had been a stalwart of the Tenant Scrutiny Panel as well as an inspirational volunteer with Action for Children, whilst Chris joins us with a plethora of frontline housing experience currently working with Glasgow Housing Association.

# Corporate Services

## Changes to the Team

The New office has given us the opportunity to review our team and we were delighted to bring in two new members, Elaine Mackechnie and Anita Williamson.

Elaine joins us from Maryhill Housing Association, whilst Anita joins us from the Golden Jubilee Hospital in Clydebank, both bringing with them a wealth of experience in working face to face with customers. Elaine and Anita shall be the new faces of Dunbritton HA, looking forward to welcoming our customers back when guidelines allow for our new office to at last open its reception doors.

This change also created an opportunity for Claire Samain, who has moved up to the promoted post of Corporate Services Officer. Claire has worked closely with the Board, CEO, and Corporate Services Manager throughout lockdown and her attention to detail and diligence have been invaluable.



Elaine Mackechnie



Anita Williamson

## Overseeing Health and Safety.

Both the office move and the Covid-19 outbreak have brought new challenges for health and safety and we have been required to carry out new and regular risk assessments. This has included assessments for site visits to ensure the safety of staff, contractors and customers during the different phases of the road back from lockdown. We have also provided a new fire safety procedure and process for evacuating the office, especially important as for the first time we have residents as neighbours and we don't want our drills to unreasonably alarm them.

The past year has been one dominated with PPE, from facemasks and gloves, to hand gels and temperature scanners in the office. It has been a real challenge but we are proud of how our efforts have helped prevent the spread of the virus and keep everyone safe.

## Developing the Association

We want to ensure that Dunbritton remains a great place to work, as we know that staff happiness rubs off on our customers. The Corporate Team has striven to seek accreditation to recognise our skills as an employer and to ensure that we are adapting and developing better working practices. In the year, at our first effort, we achieved Silver Investors in People accreditation, whilst renewing our Disability Confident Employer recognition.

# Asset Management



Paul Sweeney,  
Asset Manager

The Asset Management team provides the repairs and maintenance services to the Association's tenants. This includes reactive repairs, cyclical works including gas servicing, aids and

adaptations, planned maintenance such as kitchen replacements, boiler replacements, electrical upgrades, and more.

During 2020-21 the entire world experienced the Covid-19 pandemic; the impact of this highly contagious virus have been significant and wide-reaching. Governments worldwide introduced restrictions and measures to combat the spread of this virus, this involving travel bans, office closures, nationwide lockdowns and social distancing rules, as well as the compulsory wearing of facemasks. As each restriction and measure was introduced and later, slowly relaxed, the Asset Management team have reviewed the services we are providing, this included reviewing the reactive maintenance service, cyclical maintenance and capital investment works. Each service was reviewed and delivered within the permissible rules set out by the Scottish Government.

## Reactive Repairs

The table opposite shows a decrease in the overall number of repairs carried out throughout the pandemic in 2020/21, however, a significant increase in emergency repairs was recorded increasing the average response time. Although this is an increase from 19/20 the average times are still below the targets set by the Association.

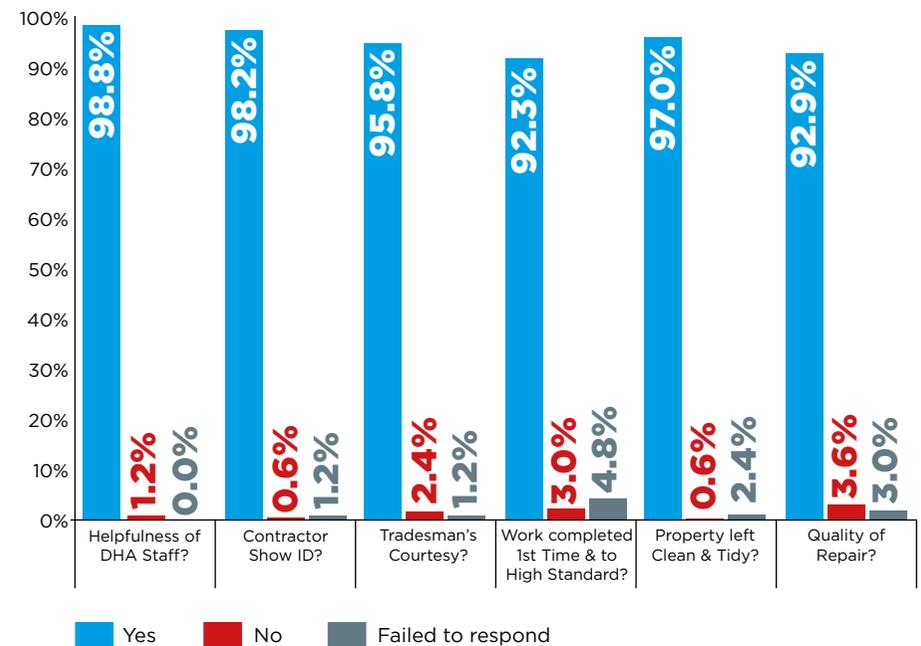
	2018-19	2019-20
Total number of Repairs	879	1146
Total number of Emergency Repairs	1823	1476
Total number of repairs	2702	2622
Average hours to complete emergency repairs	2.93	3.59
Average days to complete Routine and Urgent repairs	5.39	4.40

**Customer feedback is extremely important to us and we encourage everyone to return the satisfaction surveys sent out in the pre-paid envelopes to allow us to continue improving on the services we provide.**

All returned 'comment cards' were entered into a monthly prize draw and the winner received a £20.00 High Street voucher of their choice. Thanks to all our tenants' who responded to our request for feedback.

We continuously monitor our tenants' responses, sharing the feedback with our contractors and taking effective corrective action where areas for improvement are highlighted. The table opposite shows high levels of customer satisfaction with our main contractors over the year.

## Tenant Satisfaction Results - April 2020 - March 2021 168 Tenants Returned Satisfaction Forms



# Asset Management

## Customer Feedback:

### City Technical:

Engineer had a mask on and carried out the repair to our entire satisfaction – **Westbridgend, Dumbarton**

Very professional and courteous as usual. – **Davies Dr, Alexandria**

Very fast and efficient. – **Hepburn Rd, Garelochhead**

### Shiels Builders:

All went well, good job. – **Braehead, Alexandria**

### J Duff Joiners:

As always, courteous, polite and do a good job, excellent company – **Feorlinbreck, Garelochhead**

Very high standard and helpful. – **Kennedy Court, Alexandria**

Repairs carried out promptly – **Levenbank Terr, Alexandria**

### Ledgerwoods:

Helpful, efficient and covid friendly. – **Westbridgend, Dumbarton**

Always find Ledgerwoods very helpful and considerate and a pleasure to have in my home – **Round Riding Road, Dumbarton**

Carried out work to a high standard – **Peters Ave, Alexandria**

### DAS Contractors:

Fabulous workmen, job completed in uber-fast time. – **Malcolm Pl, Helensburgh**

## Cyclical works

### Gas Servicing

The Association takes the safety of our tenants seriously, having a statutory duty to carry out an annual gas inspection to all of our properties that have a gas supply. As of the 31st March 2021, the Association had valid certificates for all our properties with the exception of five properties that had been affected by COVID 19 rules and the virus itself. These properties have now been fully checked and have valid gas certifications.

**A big thank you to all our tenants for their assistance throughout these challenging times!**

### Grounds Maintenance / External Painting

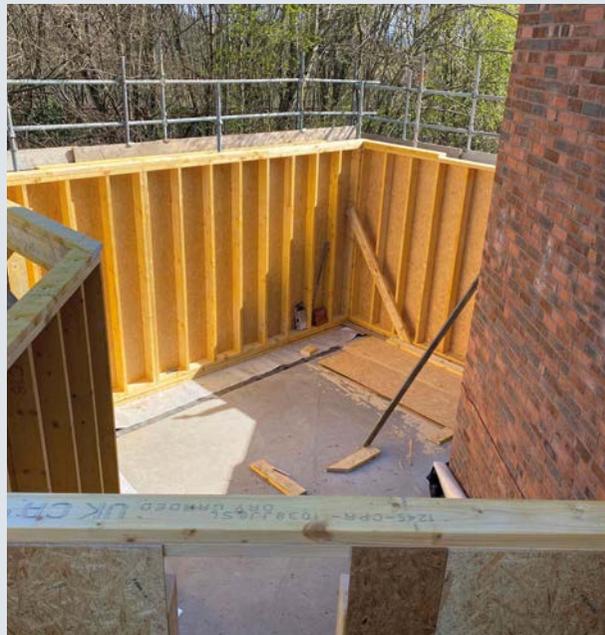
During the course of the year and throughout the pandemic with the restrictions placed upon us, the Asset Management team worked tirelessly with our grounds maintenance contractor DAS and decorating contractor Bells Ltd to ensure the upkeep of our estates. Whilst initial restrictions in travel between areas made it difficult for some areas to be fully maintained we are pleased to say our contractors have carried out the work necessary to bring estates up to the standards we expect.



# Asset Management

## Aids and Adaptations

During the pandemic, throughout 2020/21, we completed 10 Medical Adaptations in West Dunbartonshire and Argyll & Bute, one of which was to extend a property in Helensburgh to accommodate the ever-changing medical needs of the residing tenant's child. This could not have been achieved without the grant funding we received from the Scottish Government. The adaptations included the conversion of bathrooms to wet rooms, and the installation of level access showers.



## Planned Maintenance Programme

### Electrical Upgrades

Throughout 2020/21, the Asset management team along with our Electrical contractor Ledgerwoods continued to ensure the safety of our tenants by carrying out an upgrade to the fire detection equipment in all our properties. The vast majority of our tenants have now had this work completed.

There are still a small number of our tenants that have yet to provide access for this work. We appreciate that it has been a very challenging year, but as restrictions ease, we cannot emphasise enough the importance of this work. Due to recent changes in legislation and also how extremely important this upgrade is for the safety of all tenants, we continue to urge those still to have this completed to contact the Association.

### Kitchen Replacements

In 2019 the Association fully procured a contract to install kitchens in various estates throughout our stock, both in Argyll and Bute and West-Dunbartonshire. This contract was fixed for a 3 year period. Unfortunately, as the pandemic took hold the Association had no option but to bring works to a halt. As the restrictions ease it is both the intention of the Association and the incumbent contractor, BRB Ltd, to commence work immediately and continue with the installations as planned.

# Housing Services



Robert Murray

During the course of the year Customer Services changed to Housing Services and we have appointed a new manager, Robert Murray.

## Rent Management

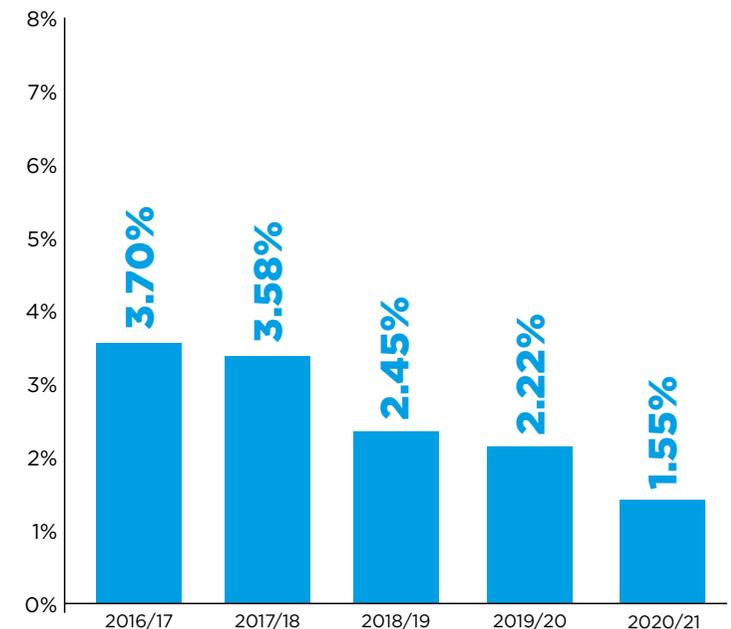
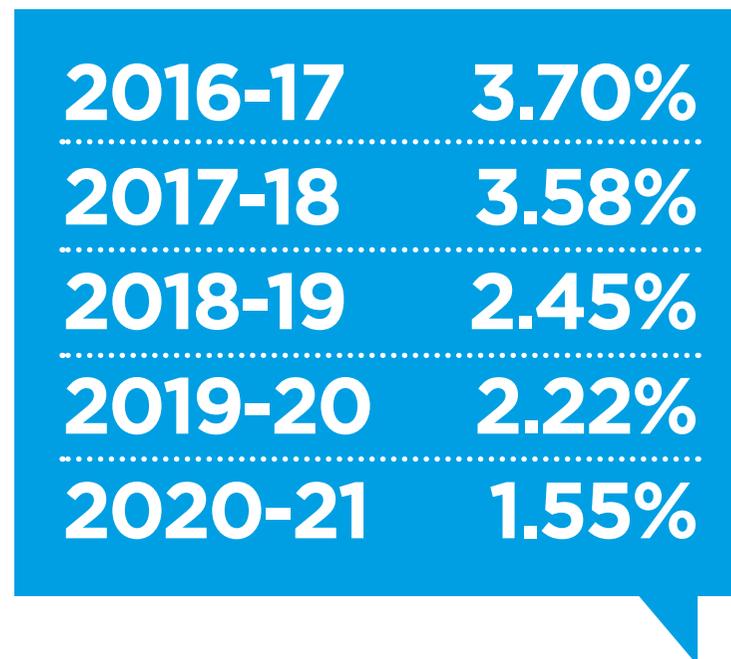
The Covid outbreak had a financial impact on society at large, and it was evidently that this was felt disproportionately on low income households.

The Housing Services Team is always working to help tenants that are struggling financially with paying their rent and other bills. This has been a particular challenge this year as tenants have been impacted by lockdown following the Covid-19 outbreak. Housing Officers have been in contact with tenants throughout the pandemic that have struggled financially, including those that have been unemployed or furloughed and found their incomes reduced.

This has been achieved through our excellent partnership working with agencies such as: Citizen Advice Bureau (CAB), the Local Authorities Welfare Rights Services, and other local voluntary agencies. Local authorities were awarded funding through the Scottish Government which was also used to offset tenants debts affected by Covid-19.

Despite Covid-19 and all the restrictions, unemployment, furlough etc. we still managed to reduce our rent arrears level again as demonstrated below for the 6th consecutive year;

## Rent Arrears analysis 2016-2021



# Housing Services

## Allocations 2020/21

Like all other organisations the Association started the financial year in lockdown.

During the first quarter (April, May & June), due to government restrictions, lettings were restricted, resulting in only 3 properties being let in comparison to our average of 22 the previous year. This was unprecedented, but the norm in the sector for all social landlords.

The letting process is timeous by nature, however, restrictions like; leaving empty properties for a 72 hour “settle period”, virtual viewings of vacant properties, signing legal documentation electronically, were all

## Allocations to Date 2020-2021

**Homeless List (WDC) 12**

**Homeless List (AB) 10**

**Direct Waiting List 18**

**Transfer List (WDC) 4**

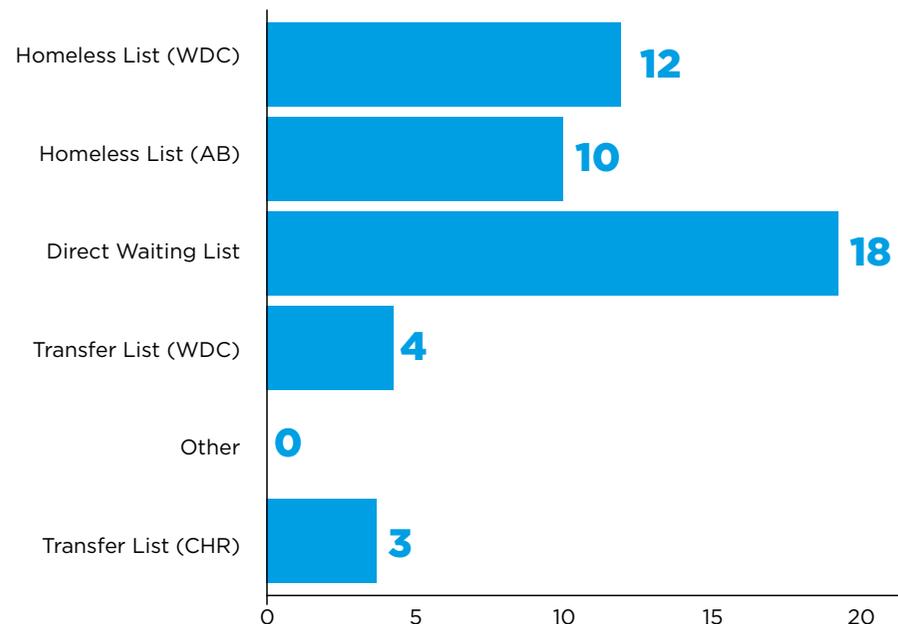
**Other 0**

**Transfer List (CHR) 3**

new ways of working for the Housing Sector which we embraced showing our resilience through the pandemic.

As restrictions eased throughout the year, our lettings and overall performance increased, resulting in a total of 53 mainstream lets; this being in addition to our 150 properties that were let at the Harbour Development. Therefore by the end of the financial year we were return to business as usual with regards to allocations and lettings.

Our mainstream allocations let to the following groups;



# Housing Services

## Customer Satisfaction Survey

Each year an independent company carries out visits to our properties to survey tenant's satisfaction levels.

At the end of March 2021 our Customer Satisfaction survey results reported the following outcomes:

- ✓ **92% of our tenants are satisfied with overall service**
- ✓ **97% of our tenants are satisfied with how they are kept informed**
- ✓ **97% of our tenants satisfied with the opportunity to participate**
- ✓ **90% of our tenants are satisfied with our management of their neighbourhood**
- ✓ **91% of tenants felt that their rent represents value for money**

## Participation, Consultation and Decision making

Good practice dictates that landlords involve their tenants in participation , consultation and decision making.

At Dunbritton we aim to communicate effectively and efficiently with all our stakeholders. It is important for us to listen to tenants suggestions and feedback with regards to the way we should provide service delivery.

Currently, we use a range of mechanisms including reports, newsletters, the website, and letters to keep tenants updated about current issues.

We will be reviewing our Tenant Participation strategy later this year taking cognises of our tenants views and listening to how they want to get involved in shaping the Association. We will also use this opportunity to re-establish our Tenants Scrutiny Panel.

## The Tenant Scrutiny Panel

Over the past few years, we have worked alongside tenants to continue to develop our Scrutiny Panel. They have met regularly in the evenings to look at the services provided by the Association and to provide a tenants' insight into how these can be changed or improved.

Dunbritton greatly values the work that our Tenant Scrutiny Panel does and use their feedback to reflect and shape how we deliver services.

In the past, the Scrutiny Panel has reviewed the allocation and void property processes, making changes to streamline our services.

Unfortunately, due to Covid-19, the group were unable to meet last year, however, we will be contacting our existing members to reform the group as well as trying to identify new members to take this forward.



# Housing Services

## Garden Competition and Good Neighbour Awards 2020/21

We are based in one of the most scenically beautiful areas of Scotland, enjoying impressive views of the hills and lochs. Our tenants' enjoy playing their part in making their neighbourhoods and gardens look beautiful.



Our tenants take pride in their gardens. Our annual garden competition generates a colourful display of flowers and creative presentations across Argyll and Bute and West Dunbartonshire.

Our Garden Competition Winners for 2020/21 were;

- Jacqueline Bourgaize from West Dunbartonshire and
- Heather Le Sommer from Argyll and Bute.



Jacqueline Bourgaize

Well done to Jacqueline & Heather, each received a £50.00 shopping voucher which would normally be presented at our AGM but unfortunately due to Covid-19 restrictions, our AGM was held via Zoom and no formal presentation was possible..

We also recognise the important role tenants play in the lives of their neighbours. Many of our tenants go out of their way to help older neighbours maintain their gardens to assist with shopping, no more so than last year during the pandemic.

This year we recognised Mr Jason Young from Argyll & Bute as our Good Neighbour winner in reflection of the hard work he has put into helping improve the lives of the people in the area.



Jason Young

# Finance

## Financial Summary



Heather Maitz

As at 31 March 2021, the total of Comprehensive Income for the year of £1,018,620.

The graphs highlight the main sources of Income and Expenditure for the Association as well as charting the Association's change in investment in housing.

Turnover generated by the Association increased in the year from £5,302,342 to £5,472,330.

This increase is largely due to an increase in rental income and grants received.

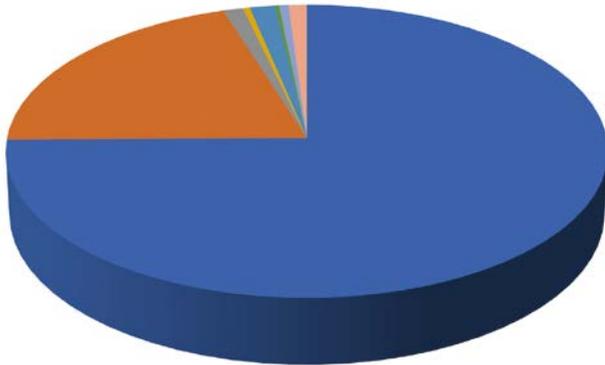
Operating costs have increased during the year by a total of £182k

The Association currently has £95.7m invested in Housing Properties.

As the 31 March 2021 Housing Properties held by the Association had been depreciated by £21.8m to a net book value of £74.0m

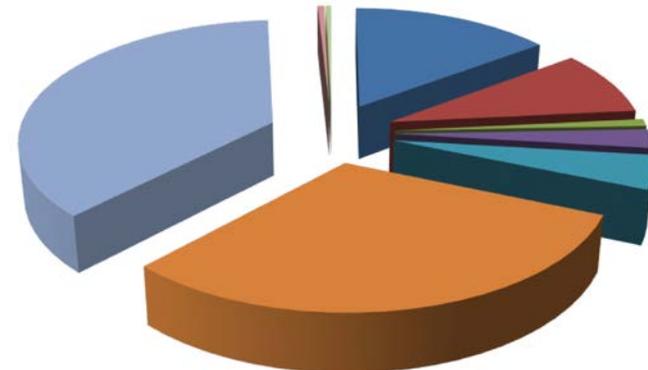
## FINANCIAL STATEMENTS 31/03/2021

2021 INCOME CHART



- |   |  |
|---|--|
| <span style="color: blue;">■</span> Rent & Service Charges              | <span style="color: orange;">■</span> Investment Property Activities |
| <span style="color: red;">■</span> Grants Released from Deferred Income | <span style="color: lightblue;">■</span> Other Income                |
| <span style="color: green;">■</span> Other Revenue Grants               | <span style="color: pink;">■</span> Gain/(Loss) on Sales             |
| <span style="color: purple;">■</span> Factoring                         | <span style="color: lightgreen;">■</span> Interest                   |
| <span style="color: teal;">■</span> Wider Action                        |  |

2021 EXPENDITURE CHART



- |   |   |  |
|---|---|--|
| <span style="color: blue;">■</span> Planned maintenance | <span style="color: purple;">■</span> Wider action    | <span style="color: lightblue;">■</span> Property depreciation |
| <span style="color: orange;">■</span> Reactive repairs  | <span style="color: teal;">■</span> Loan interest     | <span style="color: red;">■</span> Factoring                   |
| <span style="color: green;">■</span> Service charges    | <span style="color: brown;">■</span> Management costs | <span style="color: lightgreen;">■</span> Other expenditure    |

# Finance

## FINANCIAL STATEMENTS 31/03/2021

### PARTICULARS OF INCOME FROM AFFORDABLE LETTING ACTIVITIES

INCOME	2021
RENT & SERVICE CHARGES	£4,140,127
GRANTS RELEASED FROM DEFERRED INCOME	£1,120,224
OTHER REVENUE GRANTS	£64,802
FACTORING	£21,668
WIDER ACTION	£82,400
INVESTMENT PROPERTIES ACTIVITIES	£12,800
OTHER INCOME	£30,309
GAIN/(LOSS) ON SALES OF HOUSING STOCK	£58,814
INTEREST	£550
	£5,531,694

### PARTICULARS OF EXPENDITURE FROM AFFORDABLE LETTING ACTIVITIES

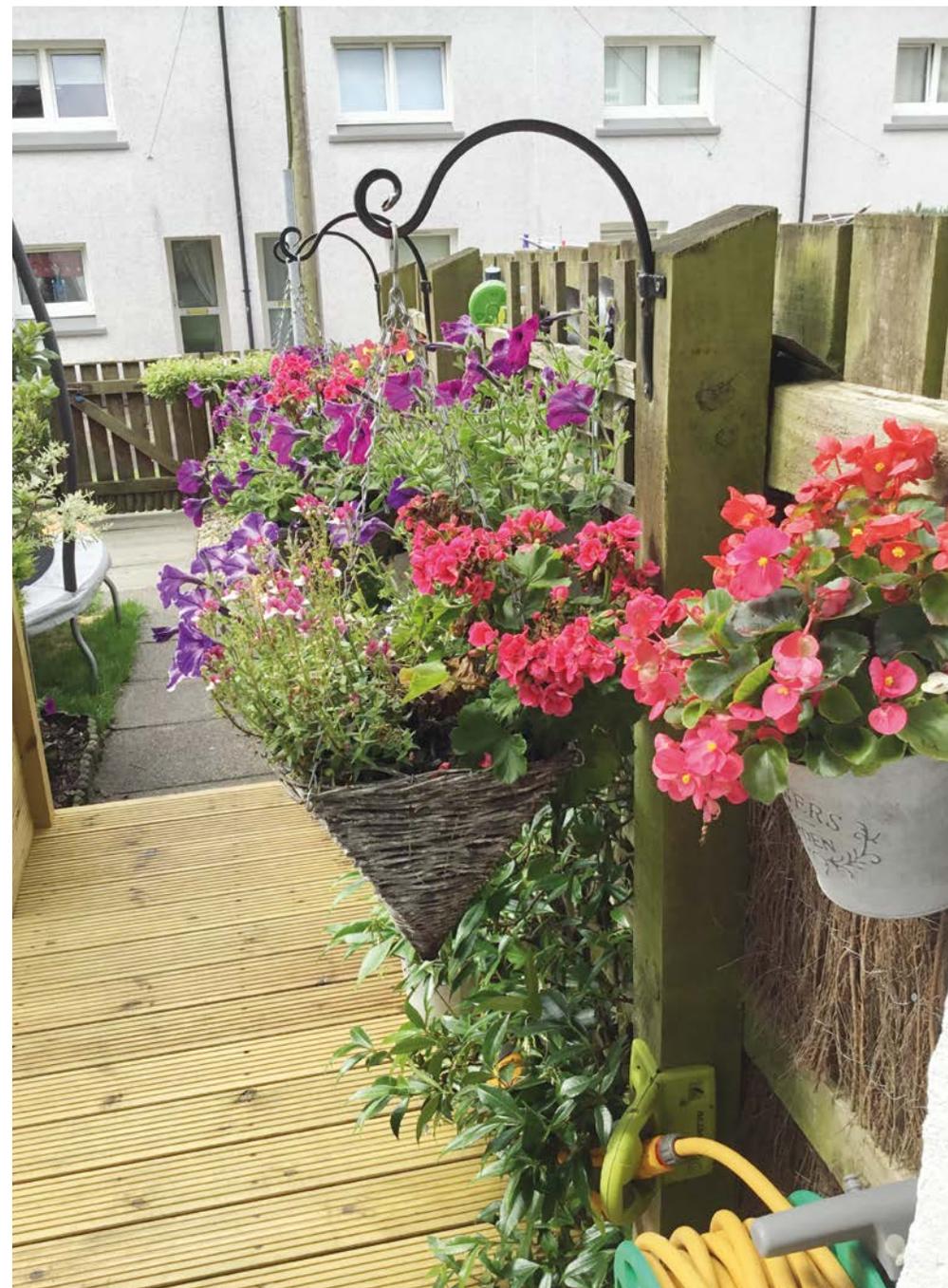
EXPENDITURE	2021
PLANNED MAINTENANCE	£616,853
REACTIVE REPAIRS	£359,565
SERVICE CHARGES	£39,639
WIDER ACTION	£104,175
LOAN INTEREST	£184,048
MANAGEMENT COSTS	£1,284,965
PROPERTY DEPRECIATION	£1,542,299
FACTORING	£20,282
OTHER EXPENDITURE	£16,248
	£4,168,074

<b>SURPLUS FOR YEAR</b>	<b>£1,363,620</b>
ACTUARIAL GAINS/(LOSSES) ON DEFINED BENEFIT PENSION PLAN	-£345,000
<b>TOTAL COMPREHENSIVE INCOME</b>	<b>£1,018,620</b>

# Finance

## Statement of Financial Position as at 31/03/2021

<b>NON- CURRENT ASSETS</b>	<b>2021</b>
Housing Properties - Depreciation Costs	£73,963,805
Other Non - current Assets	£58,001
<b>INVESTMENTS</b>	
Investment in properties	£68,002
<b>CURRENT ASSETS</b>	<b>£2,561,547</b>
<b>CREDITORS WITHIN ONE YEAR</b>	<b>-£2,616,193</b>
Net Current (Liabilities) Assets	-£54,646
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>	<b>£74,035,162</b>
<b>CREDITORS Amount falling due after more than one year</b>	<b>-£18,121,421</b>
<b>PENSION AND OTHER PROVISIONS FOR LIABILITIES AND CHARGES</b>	
Scottish Housing Associations Pension Scheme	-£306,000
<b>DEFERRED INCOME</b>	
Social Housing Grants	-£43,742,788
Other Grants	-£853,375
	<b>-£44,596,163</b>
<b>NET ASSETS</b>	<b>£11,011,578</b>
<b>EQUITY</b>	
Share Capital	£86
Revenue Reserves	£11,311,992
Revaluation Reserve	£5,500
Pension Reserve	-£306,000
	<b>£11,011,578</b>



# Our Staff

## MANAGEMENT TEAM

Allan Murphy – Chief Executive Officer  
Heather Maitz – Finance Manager  
Paul Sweeney – Asset Manager

Daniel Wilson – Corporate Services Manager  
Robert Murray – Housing Services Manager

## HOUSING SERVICES

Lindsey Reid – Housing Officer  
Sharon Kane – Housing Officer  
Laura Cuthbertson – Housing Officer

Kirsty McGlashan – Housing Officer  
Maureen Dods – Housing Services Assistant

## ASSET MANAGEMENT

Jim Cannon – Maintenance Officer  
Greg Marley – Maintenance Officer  
Anne Marie Somerville – Asset Co-ordinator

Sean Harwood – Asset Assistant  
Leah Mackenzie – Asset Assistant  
Aaron MacMillan – Asset Assistant

## FINANCE

Marie Clare Freke – Finance Officer  
Una Renfrew – Finance Officer

Samantha Degan – Finance Officer  
Kevin Downie – Finance Assistant

## CORPORATE SERVICES

Claire Samain – Corporate Services Officer  
Anita Williamson – Corporate Services Assistant

Elaine MacKechnie – Corporate Services Assistant

## Our Board of Management 2020-21

### OFFICE BEARERS

Sephton MacQuire – Chair  
Alistair Tuach – Vice-Chair

### OFFICE BEARERS

Sephton MacQuire – Chair  
Alistair Tuach – Vice-Chair

### BOARD MEMBERS

Sonja Aitken  
Chris Chalk  
Elizabeth McCurdy  
George Morrison  
Julie Smiley  
Councillor Gary Mulvaney – Co-optee -  
representing Argyll & Bute Council  
Councillor Brian Walker – Co-optee -  
representing West Dunbartonshire Council

## Acknowledgements

Dunbritton Housing Association would like to acknowledge the support of the following organisations during 2020/21

- Alexander Sloan, External Auditors
- Quinn Internal Auditors
- Harper Macleod LLP Solicitors
- FMD Financial Services
- Santander
- Bank of Scotland
- CAF Bank
- Gregor Cameron Ltd.
- Community Links Scotland
- West Dunbartonshire Council
- Argyll & Bute Council
- The Scottish Government
- Rig Arts
- Ledgerwoods Electrical
- City Technical
- Central Timber Construction
- DAS
- John Duff Joiners
- Bells Decorators
- Alexander Sloan
- Zurich
- Linda Ewart, Housing Consultant
- Dougie Gould, Procurement Consultant



Dunbritton Housing Association Ltd, 1 Hatters Lane, Dumbarton, G82 1AW

Opening Hours: Monday, Tuesday, Thursday & Friday: 9am – 5pm

Wednesday: 9am – 12.30pm (closed in the afternoon for staff training)

Tel: 01389 761486 Email: [admin@dunbritton.org.uk](mailto:admin@dunbritton.org.uk) Website: [www.dunbritton.org.uk](http://www.dunbritton.org.uk) Chair: Sephton MacQuire

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