



ANNUAL REPORT
2023/24





The Chief Executive and the Management team hope you find this Annual report informative.

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Chair's speech

As we reflect on another year of growth and progress, I am pleased to welcome you to this year's annual report. Our journey over the past year has been defined by resilience, innovation, and an unwavering commitment to our mission. With the continued support of our dedicated team and partners, we have successfully navigated challenges and positioned ourselves for even greater achievements in the future.

Employee engagement and satisfaction have never been more vital, and I am particularly proud of the positive feedback we received this past year. Our ongoing commitment to staff development was further highlighted by our participation in the Investors in People (IIP) programme, culminating in the prestigious IIP Gold award.

Last year, we also introduced a Value for Money strategy, focusing on balancing economy, efficiency, and effectiveness. Our 2023 Action Plan pinpointed key areas for improvement, and staff were trained to appreciate the significance of this initiative. By consistently benchmarking our performance against other housing associations, we reaffirm our commitment to continuous improvement.

Looking ahead, our focus on digital innovation remains strong. In 2024, we will develop and implement a Digital Strategy aimed at enhancing our cybersecurity, customer service, and staff development. This strategy is designed to be adaptable, allowing us to stay ahead of technological advancements and lead in digital transformation.

Sustainability continues to be a critical focus for us. In response to the Scottish Government's Climate Emergency declaration and ambitious net-zero targets, we are collaborating with a specialist advisor to create a Sustainability Strategy. This strategy will address environmental challenges, improve energy efficiency, and reduce our carbon footprint, all while safeguarding our tenants from fuel poverty.

Despite the economic pressures and budget constraints impacting the housing sector, we have remained steadfast in achieving our development goals.



As we move forward, our unwavering commitment to providing excellent, affordable homes and services where people want to live continues to guide us. We look forward to serving our communities and achieving even greater successes in the years ahead.

Sephton MacQuire

Chair of the Board of Management

Chief Executive's Summary 2023/24

Last year, despite challenging times for the Association and our tenants we have, with the support of the Board, staff and partners, remained focused on our key objectives and a positive performance culture.

During 23/24 the Board and the Management Team reviewed the Association's 3-year Corporate Plan and identified our key strategic priorities for 2024 to 2027.

This Plan sets out Dunbritton's Vision, Purpose, and Values, which provide the framework to identify our Strategic Objectives. This enables Dunbritton to adopt a more strategic, longer-term, approach that will the focus on our key activities in the forthcoming period.

Delivery of the Plan is supported by annual department plans, which have a focus on operational activities and targets. The Plan identifies the contributions that each departments' activities and targets are expected to make to achieve Dunbritton's overall objectives.

The Board will oversee the delivery of our Strategic Objectives through its ongoing monitoring of performance. Operational monitoring through Internal Management Plans will be undertaken by the Management Team. This will inform the strategic direction and be monitored by the Board on a six-monthly basis.



Allan Murphy,
Chief Executive Officer

Strategic Objectives

- Deliver excellent affordable homes and services to our customers where people want to live.
- Proactively engage with our tenants, partners, and regulators.
- Manage our business and resources responsibly by demonstrating strong governance and robust financial management.
- Be an inclusive and supportive employer.

Over recent years organisations have been required to work and perform in a rapidly changing environment. Therefore, it is imperative that we recognise the increasing importance of employee engagement, satisfaction, communication and how this can assist in promoting the culture within the organisation. I was particularly pleased that during 2023/24, as well as very positive staff feedback, we

continued our programme with the Investors in Peoples (IIP) award.

I am delighted to report that Dunbritton was awarded the IIP Gold award.

This accreditation is known all over the world and demonstrates a clear commitment by Dunbritton to our staff.



Chief Executive's Summary 2023/24

Respecting Equality & Diversity

We are committed to creating safe and inclusive neighbourhoods and an environment where people can live and work without experiencing any form of discrimination or harassment. All our Policies, backed by procedures, confirm our commitment to equality and diversity in everything that we do.



As a service provider and employer, we recognise the requirements of the Equality Act 2010, oppose any form of discrimination, and will treat all customers and stakeholders with dignity and respect. We embrace diversity and will ensure that all our actions reduce barriers to employment and the services we provide. All Board and staff receive Equality and Diversity Awareness training.

“We are committed to treating everyone with dignity and respect. In delivering our objectives and in all our activities as a landlord, employer, business partner, and stakeholder, we will ensure that we consider equalities and human rights issues properly. We shall continue to adopt good practices that meet our legal and regulatory obligations in respect of equalities and human rights. We shall ensure that our policies and the services that we deliver are informed by external good practice. We shall monitor, both internal and external data to ensure that we deliver on our commitment to equalities and human rights.”

Last year the Board approved our Value for Money strategy, and we have introduced a working model to ensure we get the right balance between Economy, Efficiency and Effectiveness.

In addition, we have introduced a programme of continuous improvement reviews as part of the procurement process which examines the services we provide in terms of cost, process, customer expectations and demands, customer satisfaction and performance. We will regularly compare our costs to those of other social housing providers to see where we can improve and we shall, where possible, make beneficial use of framework agreements to ensure we always implement good procurement practices.

In 2023 we introduced a Value for Money Action plan that identified key areas of our operation that we wished to compare with other Housing Association's in the sector. These areas included neighborhood satisfaction, former tenants' arrears, EEESH compliance, repair volumes, emergency repair time scales, new build defects, and digital communication. The model will allow the Association to confirm where we are performing well but equally important where we can learn from other high performing associations. Staff received training from Arneil Johnston, consultant, to ensure that they understand the importance of Value for Money and are aware of how to identify ways in which the Association can improve its services. The staff teams were directly involved in the selection of key areas to evaluate.

Dunbritton HA Developing a VFM Strategy

Defining Value for Money and the 3 Es



“At Dunbritton we believe that value for money is about achieving the right balance between the three E's – economy, efficiency and effectiveness. This means spending less, spending well and spending wisely”

Economy

minimising the cost of resources used for an activity, with a regard for maintaining quality.

Spending Less

Efficiency

increasing output or minimising input, with a regard for maintaining quality.

Spending Well

Effectiveness

successfully achieving the intended outcomes from an activity.

Spending Wisely

Emerging Strategies at Dunbritton

Digital Strategy

Historically, the Association has always focused on cyber security, and we are members of the Scottish Business Resilience Centre. We also have cyber essential accreditation with the National Cyber Security Centre. In the past, we have employed ethical hackers to identify and mitigate cyber risks. During 2024/25 we will be working with KnowBe4, a specialist IT security provider, to implement a programme of ongoing testing and assessment to ensure, where possible, we retain the highest levels of IT security.

During 2024 the Association will develop our Digital Strategy for approval and implementation over the course of this Corporate Plan. We are currently working towards a cloud-based system and have recently connected with the Scottish Federation of Housing Associations to network and consider our direction of travel for the size of our organisation. We are mindful that our Strategy needs to be flexible given the rapid changes that can occur in this digital age. A key focus for our strategy will be establishing our digital culture, customer services- tenants' portal, effective communication and consultation, cyber security, and staff development.



Emerging Strategies at Dunbritton

Sustainability Strategy

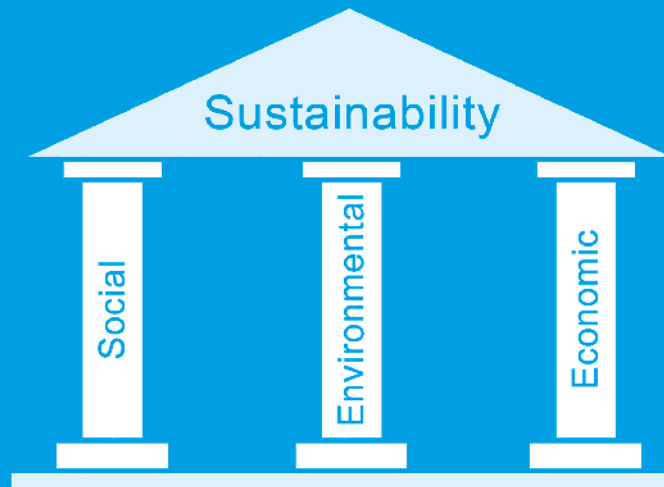
The term 'sustainable housing' is used by the sector to describe sustainable development as it applies to the housing industry, incorporating:

- Funding Constraints.
- Affordable Housing Shortage.
- Housing Quality and Safety.
- Social economic Inequality and Vulnerable Groups.
- Regulatory Compliance and Governance.
- Energy Efficiency and Retrofitting
- Minimising impacts on local biodiversity

The Scottish Government announced a Climate Emergency in 2019, which will impact on how housing associations throughout the country will plan and manage their housing stock in the immediate future. The Government has stated reducing emissions from Scotland's homes and buildings by moving to cleaner heating systems is one of the most important things we can do to combat climate change.

Examples of clean heating systems are heat networks and heat pumps, as well as other electric systems like storage heaters. These don't produce emissions when used unlike gas and oil boilers.

Whilst, the Scottish Government has acknowledged it will not meet its target of reducing greenhouse gases by 2030 it still intends to achieve net zero by 2045.



This poses significant challenges such as the condition of the properties, common repair issues, technical detailing of bespoke energy efficiency measures and statutory consents.

The challenges above will largely be influenced by cost, and all require further consideration whilst the appraisal of the different options for energy efficiency improvements are considered. This will require considerable planning and resource to reduce carbon emissions, improve the thermal performance of the properties and ensure that tenants are not living in fuel poverty.

During 2024 we will be working with a specialist advisor in Environmental, Social and Governance to assist the development of our Sustainability Strategy.

The Association continues to perform well in the sector with overall satisfaction levels at 93% in the upper quartile of housing Association performance.

I am pleased to report that the Association has once again met all statutory and regulatory timescales. The Annual Return of the Charter, Financial Statements, five-year financial projections, Assurance Statements and Finance Conduct Authority & Office of the Scottish charity Regulator (OSCR) returns were all completed on time.

The Association is constantly required to review and consider its current areas of operation. During 2023/24 the Association decided to review the Factoring service and following an options appraisal the board decided to reduce number units in management from 355 to 55.



Developing New Homes

In March 2021, the Scottish Government released the Housing to 2040 plan, outlining a 20-year strategy for the housing sector in Scotland, including a goal to deliver 110,000 affordable homes by 2032.

However, as previously reported in last years' annual report the UK faced a cost-of-living crisis, with inflation surging to generational highs of over 10 percent. These inflationary pressures were also felt in the housing sector.

In December 2023, the Scottish Government announced a nearly £200 million cut to the Affordable Housing Supply Programme (AHSP) budget for 2024-25. As a result, it now seems unlikely that the target of 110,000 affordable homes by 2032 will be met. The Scottish Government's decision to advance a programme review from 2026/27 to 2024 further indicates concerns about the feasibility of achieving this goal.

The Association is committed to developing homes in the communities we serve however our development activity has been curtailed in the last couple of years. Despite this I am pleased to confirm our newest development, Jeanie Deans -12 flats- in Helensburgh was built within the agreed timescale and on budget. As was expected demand was extremely high and all the properties were let immediately. The development was officially opened by Sephton MacQuire the chair of the Association on 21 August 2024.

The Association is presently considering potential development opportunities in Helensburgh, Cardross, Alexandria, Bonhill and Dumbarton.



Wider Action

In 2023/24, Dunbritton Housing Association has taken significant steps to support our tenants during challenging times, particularly amidst the rising cost of living and energy concerns. Through various funding opportunities and collaborative efforts, we have been able to provide critical financial and practical assistance. Below is an overview of the key initiatives and funds secured over the past year.

- Dunbritton led a joint application securing £39,908 to hire an additional Energy Advisor, who provided energy efficiency advice.
- SFHA Fuel Fund, we received £11,475 to help tenants access small-scale warmth and energy-efficient items. These items are distributed by Community Links Scotland (CLS) through direct referrals from our Housing Team, with additional funding still available for our tenants.
- We were allocated £23,000 from a partnership application. This funding supported 51 tenants, primarily in Rosneath, with energy vouchers. Our energy advisors have conducted home visits to ensure vouchers are activated and used. Evaluation of this fund.
- The National Lottery Cost of Living Community Anchor Fund provided £15,000, with £5,000 allocated to the West Dunbartonshire Foodbank and the remaining £10,000 distributed to tenants in need.

Energy Advice

We are pleased to continue offering energy advice services through funding secured by CLS until November 2025. This service is available to our tenants in both West Dunbartonshire and Argyll and Bute.



Common Good Fund

Common Good Fund, established by staff to assist tenants facing financial difficulties due to the Cost of Living and Fuel Poverty crisis. 22 tenants and families have been given a much-needed boost to their household income since the fund started. The following donations were made throughout 2023/24

- **Dress Down Friday - £406.50**
- **General Staff Donations - £80.00**
- **Donations from Contractors - £300.00**
- **Total donations = £786.50**

Financial Inclusion

Dunbritton Housing Association is part of a successful application led by Citizens Advice Bureau (CAB) for a National Lottery Community Fund grant of £140,000. This funding will support two staff members providing welfare rights and money advice to our tenants over the next three years. CAB is now delivering this service directly to our tenants from our DHO office in Dumbarton and is available to our tenants from our office.



Corporate Services

The Corporate Services team plays a crucial role in managing our office operations and supporting all other teams in key areas such as IT support and health and safety. We collaborate with Employers in Voluntary Housing (EVH) to provide HR support and partner with our solicitors, Harper McLeod, for legal guidance. Additionally, we oversee governance, working to support and develop our Board members. Corporate Services handle a wide range of essential functions that are vital to the smooth running of our organisation, including:

- Corporate Governance
- Human Resources
- Health & Safety
- Training & Development (for both Board and Staff)
- Communications and website development
- Office Management



Heather Maitz

Staffing

We are excited to announce the strategic merger of our Finance and Corporate departments. We are confident that this integration will lead to even greater collaboration, promoting a culture of excellence and ongoing improvement. Together, we will achieve new milestones.

Governance

Strong governance is essential for the seamless functioning of our Association. In Corporate, we are dedicated to providing the Board with the thorough information needed for informed decision-making. We deliver detailed reports and key documents that encompass every aspect of the organisation's management, ensuring the Board has all the necessary insights to guide our operations effectively.

Embracing Cloud Technology

We are excited to announce that we have successfully migrated our server infrastructure to the cloud. This move enhances our operational efficiency and scalability, allowing us to access and manage data with greater flexibility and security. By leveraging cloud technology, we can improve our system's reliability, reduce maintenance costs, and ensure better data protection. Additionally, this transition supports our commitment to sustainability by lowering our energy consumption and environmental impact. Overall, moving to the cloud positions us for more agile and innovative operations, benefiting both our organisation and our stakeholders.

Health and Safety

Ensuring a safe and healthy work environment remains a top priority for us. We are committed to adhering to rigorous health and safety standards and continually assess and enhance our workplace practices to protect our employees. This includes regular safety training, comprehensive risk assessments, and the implementation of robust safety protocols. Our proactive approach not only helps prevent accidents and health issues but also fosters a culture of well-being and productivity.

New Housing Software

We are pleased to announce the launch of our new Housing Software system, HomeMaster. This upgrade is designed to improve the efficiency of our tenant communications and reduce our carbon footprint by minimizing the use of physical mail.

Data Protection and Freedom of Information

We strive to make a broad range of information readily accessible on our website, including key policies and minutes from our Board meetings.

Our proactive approach to information publishing has significantly reduced the number of data requests we receive. Nonetheless, for the requests that do come in, we ensure timely and complete responses in accordance with statutory requirements.

Corporate Services

Community Support: Investing in Our Community

The Board is proud to announce the establishment of a dedicated community fund of £5,000, reinforcing our commitment to nurturing a supportive, inclusive, and vibrant community. This fund has been strategically invested in various local initiatives aimed at enhancing the well-being and development of our community members.

Supporting Scout Groups

We have allocated funds to support local Scout groups by purchasing uniforms including jumpers, cub/beaver jumpers and explorer shirts. This investment ensures that uniforms are provided at no cost to families, allowing all children to fully engage in scouting activities. By removing financial barriers, we are promoting an inclusive environment where every child can enjoy the camaraderie, skill-building, and adventures that scouting offers.

Enhancing School Playgrounds

A portion of the fund has been dedicated to upgrading a local school's playground, including the installation of outdoor reading libraries. These spaces are designed to encourage students to read for pleasure in a relaxed outdoor setting. By increasing accessibility to books, we aim to foster a love for reading and support lifelong learning and curiosity among students.



Corporate Services



Equipping Football Clubs

Local football clubs have also benefited from our community fund through the purchase of new training equipment, water bottles, and waterproof jackets. These resources enhance training experiences for young athletes by ensuring they can practice effectively and safely in any weather. This investment promotes physical fitness, teamwork, and discipline, contributing to the overall development and well-being of our youth.

Supporting Addiction Recovery Discussions

Our fund has also supported a local group focused on addiction recovery. We have provided a TV for a new family room to create a comfortable and inviting space for meaningful conversations about addiction. This support aims to foster a supportive environment for individuals and families navigating recovery.

Supporting Literacy: Partnership with Dolly Parton's Imagination Library

Through our partnership with the Dolly Parton Imagination Library, we are advancing early childhood literacy by providing free, high-quality books to children from birth until they start school, regardless of their family's income. This collaboration is a significant step toward improving educational access and fostering a love of reading among the youngest members of our community.



Partnership with Scottish SPCA – Pet Aid



Understanding the crucial role pets play in providing emotional support and companionship, we have partnered with the Scottish SPCA to help our tenants. By supporting the care of pets, we aim to alleviate some of the financial burdens associated with pet ownership, enhancing the overall well-being of our tenants and their furry companions.

Through these investments and partnerships, we are dedicated to building a stronger, more connected community where everyone has the opportunity to thrive.

Corporate Services

Complaints

We view complaints as valuable feedback and are dedicated to demonstrating how they drive service improvements. The table outlines all complaints received in 2023-24. Corporate Services oversees the complaints process, treating each one as an opportunity for growth. By effectively managing concerns, reporting to the Board, and actively engaging with tenants, we foster a culture of continuous improvement and transparency. Our approach is focused on going beyond expectations.

Complaints within the year	Q4 Jan-Mar 2024	Q3 Oct-Dec 2023	Q2 Jul-Sept 2023	Q1 Apr-June 2023
Stage 1	9	7	13	14
Stage 2	4	1	8	5
Total	13	8	21	19
Percentage of stage 1 complaints resolved	100%	100%	86%	100%
Percentage of stage 2 complaints resolved	80%	100%	100%	100%

At Dunbritton, our goal is to deliver the best possible service and meet your needs effectively. To support our commitment to continuous improvement, we regularly seek feedback from you to assess our performance and identify areas for enhancement. We believe that collaborating with you is key to improving our services, as your

feedback is vital for our ongoing development. We are dedicated to making the necessary changes to enhance your experience with us. If you have any questions or wish to join our upcoming tenant forums, please reach out to us—your participation is essential to our success, and we look forward to your input.

Tenant Satisfaction 2023/24

Percentage satisfied with overall service

86.24%

Percentage tenants who feel landlord is good at keeping them informed about services and decisions

89.89%

Percentage tenants satisfied with opportunities given to them to participate in landlords decision making

86.68%

Asset Management - Review 2023/24



Paul Sweeney,
Asset Manager

The Asset Management team is responsible for the repairs and maintenance of the Association's properties. This service covers day to day reactive maintenance and void property repairs; Cyclical works, such as gas servicing, maintenance painter work, gutter cleaning, electrical safety checks, fire safety, lift safety and servicing, and legionella checks. Asset Management also carry out surveys which provide information on the condition of our properties. This information informs the planned maintenance programme, which instigates procurement of planned maintenance contracts to carry out major works projects, such as kitchen and bathroom replacements, boiler replacements, and electrical upgrades. We also carry out medical adaptations at the request of the local authority.

Reactive Repairs

The table opposite shows a reduction in the number of repairs carried out in 2023/24 in comparison with the previous year, 2022/23. There was a 9.4% decrease in the overall number of repairs reported, in both emergency, (21.8%), and non-emergency, (4.5%), repairs categories. This is a total decrease of 9.4%. The average completion times for both repairs categories fall within the Association's stated targets.

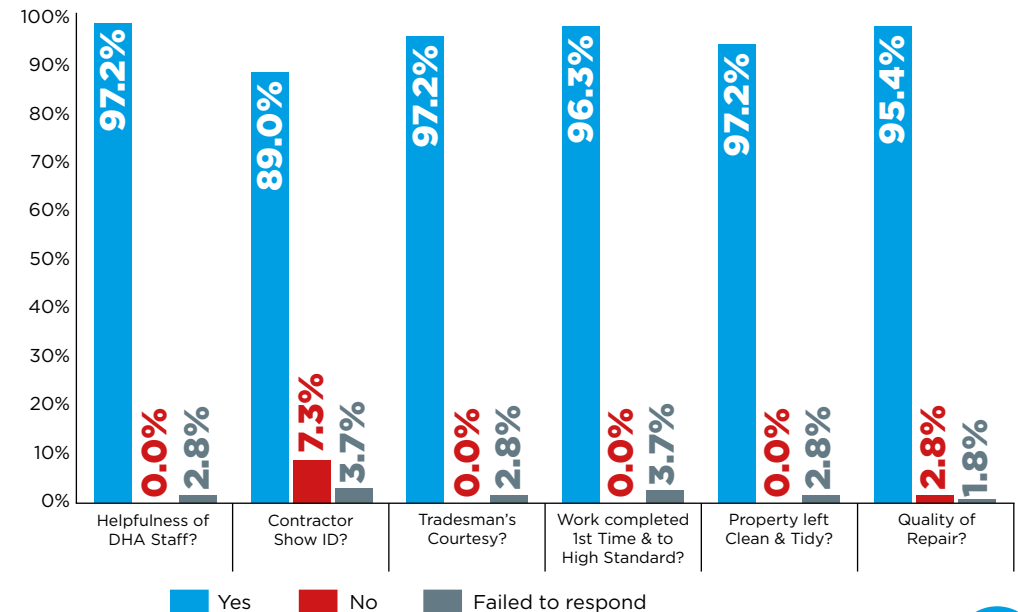
	2022/23	2023/24
Emergency Repairs including "Right to Repair"	925	723
Routine and Urgent repairs	2381	2272
Total number of repairs	3306	2995
Average hours to complete emergency repairs	4.19	4.25
Average days to complete Routine and Urgent repairs	5.59	5.39

Customer feedback - Repairs

Repair satisfaction surveys were sent to our customers when a day-to-day repair was reported. Customer satisfaction is fundamental to our repairs procedures, and the comments we received on the returned surveys allowed us to review and make any necessary modification to the service we provided.

All returned surveys were entered into a monthly prize draw and the winners received a £20.00 voucher.

Tenant Satisfaction Results - April 2023 - March 2024 122 Tenants Returned Satisfaction Forms



Asset Management - Review 2023/24

Customer Comments

Ledgerwood Electrical:

- Very satisfying outcome and the quickness that the job was done. Good job done by staff and contractor, thank you.
- Excellent service by Ledgerwood's as always
- As always, service outstanding!
- I reported repairs to Dunbritton. 2 days later everything was fixed. Thank you.

City Technical Services:

- Polite & informative, I was very pleased with the work and attitude of the contractor. I am to get further work done and don't have a problem with contractors calling my property again.
- Very Pleased with work carried out by pleasant & good worker who was respectful of my home.
- Really good at giving info about work being carried out. Competent, clean & tidy.

Central Timber Construction:

- Contractor very friendly and efficient
- Excellent speedy service, thank you!
- Contractor is very helpful, the Job well done.

Cyclical works

Gas Servicing

The Association met its statutory obligation and carried out annual gas inspections at all of its relevant residential properties. As of the 31st of March 2024, all inspections had been carried out in time and in compliance with gas safety regulations.

Grounds Maintenance

Our grounds maintenance contractor, DAS Contracts, visited all sites every two weeks. Throughout the year the contractor swept and removed litter from the hard standings. The communal bin stores were power washed and disinfected on a regular basis. In addition the summer months, the contractor carried out a programme of grass cutting, strimming, weeding, and shrub bed maintenance. DAS also replenished the grit bins on the estates as needed. In early March, shrub bed maintenance was carried out in preparation for the new season.



Aids and Adaptations

The Association applied to the Scottish Government to fund Stage 3 adaptations to adapt properties in both West Dunbartonshire and Argyll and Bute. We received 50 % of the requested funding. The Association received 22 applications to adapt properties, completing 11 adaptations within the financial year. We also received Stage 3 Major funding to allow us to plan works for adapting and extending a property for supported accommodation.

Asset Management - Review 2023/24

Planned Maintenance Programme

As part of our planned maintenance programme, we replaced 14 boilers in the Alexandria area. We also replaced a further 10 boilers throughout our properties. These replacement boilers are more efficient and are more economic to use.



Kitchen Installations Garelochhead & Rosneath

We engaged BRB Ltd to carry out kitchen renewals at 40 of our properties across Garelochhead & Rosneath. Electricians and plumbers were also upgraded and any associated work to the floors and walls carried out by the contractor while on site.



Retrofit Project Rosneath

Dunbritton Housing Association engaged the Procast Group to carry out internal and external works to 36 properties in Rosneath.

It is anticipated that the project fully upgraded the properties to the energy efficiency standard for social housing (EESHS). The properties have been fitted with external wall insulation, triple-glazed doors and windows, cavity wall insulation, mechanical ventilation, air source heat pumps as well as solar panels.

These works will have a positive impact on living conditions for tenants and help to reduce their energy bills. While the works began in February 2024, completion date of all works is June 2024.



Housing Services



Robert Murray

The Housing Services Team is responsible for all aspects of housing service delivery including; Allocations, Rent Management, Anti-social Behaviour, Estate Management and Tenant Participation.

Rent Management

Last year we saw inflation and energy prices stabilising in comparison to recent years, however with the high levels in the previous 2 years, most RSL's increased their rents by unprecedented levels which we will hopefully be able to curtail this year. The Scottish Government introduced legislation: Cost of Living (Tenant Protection) (Scotland) Act 2022, primarily to cap rent increases and restrict tenants being evicted which came to an end in April 2024.



The Association through its partner organisation, Community Links Scotland, successfully received funding from our Energy Advice Project, offering people practical advice, and in some instances purchasing items to help save energy cost e.g. buying a duvet rather than putting on their heater thus saving costs on energy bills.

We also continued with our “Common Good Fund” which is money donated by staff to help our tenants most in need. We are now on our 5th edition of “Money Matters”, which is an information magazine detailing who and where to access help & support in both Argyll & Bute and West Dunbartonshire.

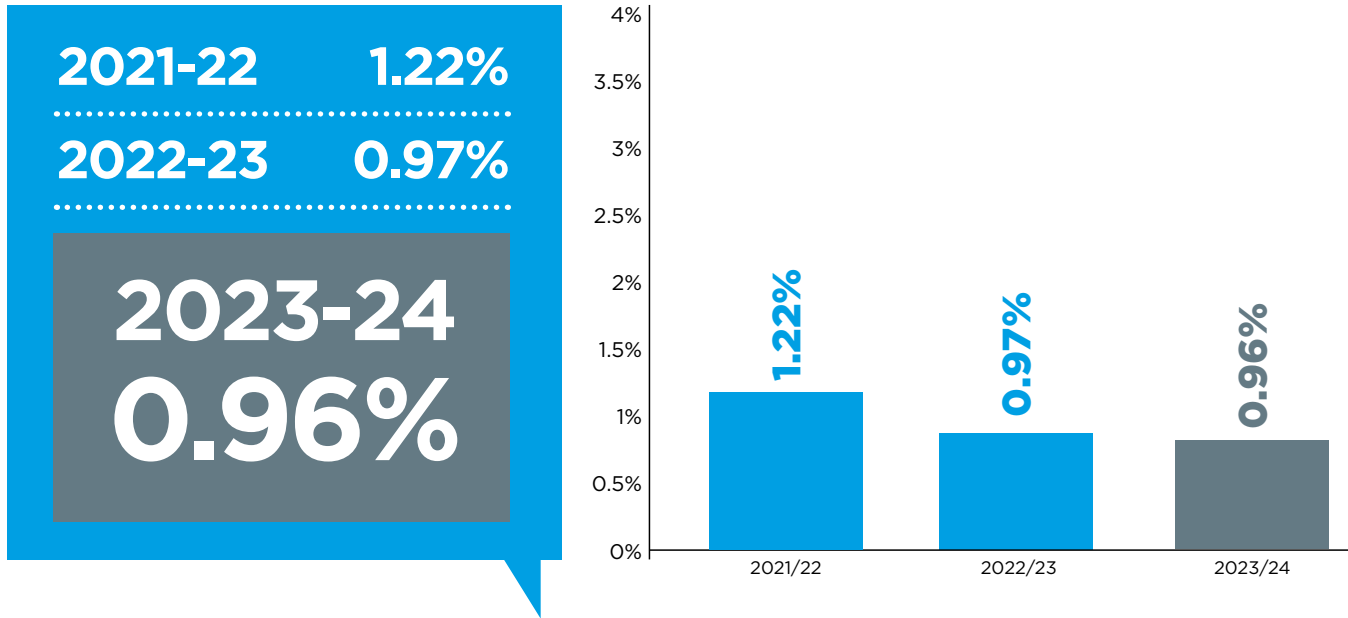
Our Housing Team have also worked tirelessly trying to support tenants most in need throughout these difficult times.

Despite all the above, we still managed to reduce our rent arrears again as demonstrated opposite for the 9th consecutive year (only past 5 years listed), which compares well against our peers.

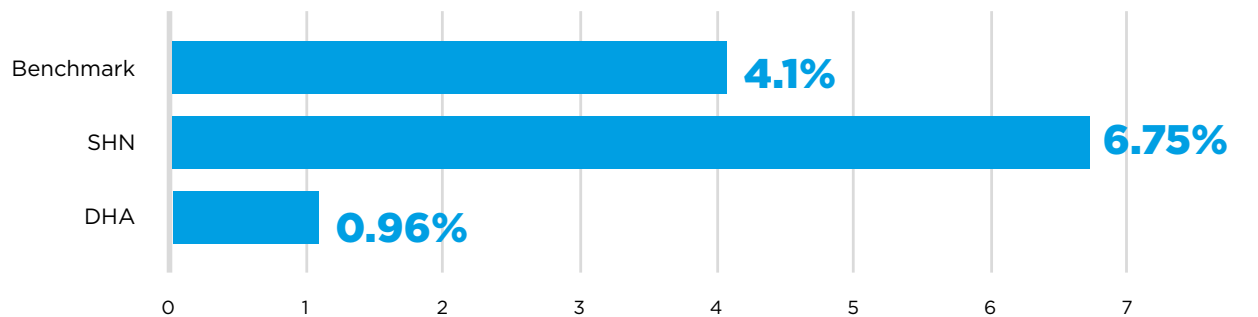


Housing Services

Rent Arrears analysis 2021-2024



Arrears as % of Rent Due



Changes in Housing Services

In July of this year, we were delighted to welcome our new addition to the Housing Services Team; Laura McGarvey.

Laura brings over 15 years of valuable, particularly in customer service and management. In her most recent role as Assistant Manager, Laura successfully led a team of eight, demonstrating her leadership and team-building skills. She has recently completed her Honours Degree and is eager to apply her knowledge and experience as she embarks on her new career in Housing with Dunbritton.

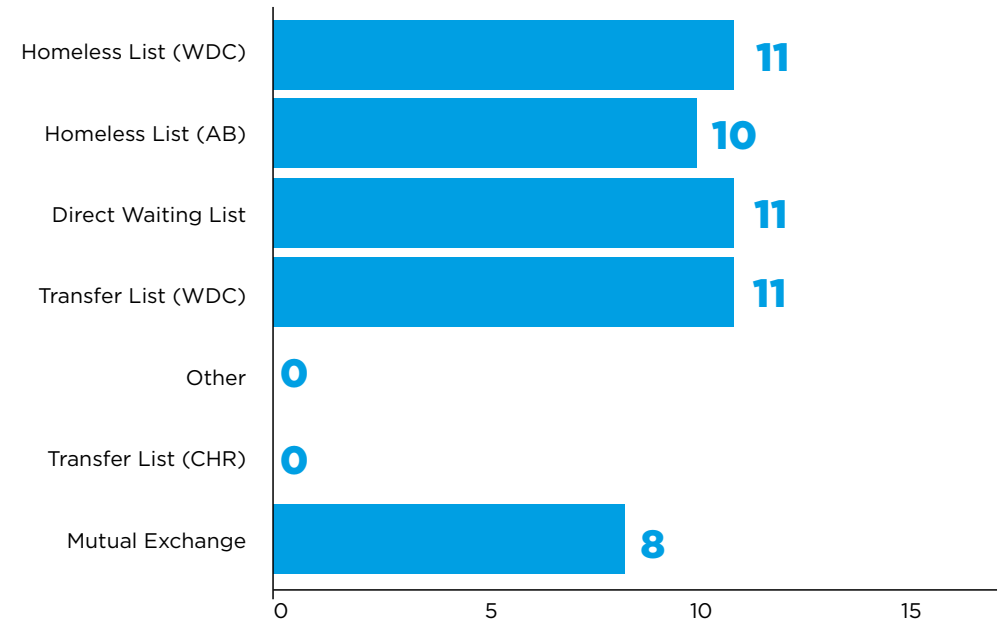


Housing Services

Our mainstream lets were let to the following groups;

Allocations to Date 2023-2024

Homeless List (WDC)	11
Homeless List (AB)	10
Direct Waiting List	11
Transfer List (WDC)	11
Other	0
Transfer List (CHR)	0
Mutual Exchange	8



Allocations 2023-24

Last year was another successful year in terms of our allocations, resulting in us letting our properties on average within 6.5 days compared with last year's 7.1 days and the national average of 56 days.

Argyll & Bute council declared a Housing Emergency in June 2023, which was followed by other local authorities feeling similar pressures, declaring the same, to date we have 8 of the 32 councils all with emergency situations. Homelessness is increasing nationally bringing pressures to all Housing Associations in Scotland to let more of their properties to this client group. Last year West Dunbartonshire Council again asked for 69% of our stock, this was rejected and the traditional 50% was agreed.

The HomeArgyll Steering Group have employed consultants; Northstar to review our common Allocations policy which should hopefully be concluded later this year, this will update the policy with current legislative changes and other locally identified issues. Two changes that have already taken place in response to the Argyll & Bute Councils Housing Emergency is; 1 bedroom cases can now be offered 2 bedroom properties and all maximum priority cases only receiving 1 offer of accommodation instead of the previous 2 offers, both of which have been implemented in an attempt to alleviate the current crisis.

Our lettings last year resulted in a total 43 mainstream lets for the year which is a decrease on last year's 46 vacant properties let, this again shows sustainability within our communities.

Housing Services

Tenant Participation

How our Tenants shape the services we provide

At Dunbritton we believe that the best way to deliver excellent services is by working closely with our tenants. Your feedback and ideas are invaluable in helping us improve and tailor the services we provide. That's why we've developed two key initiatives to ensure our tenants' voices are heard: the Tenant Scrutiny Group (TSG) and the Armchair Critic Group (ACG).

Armchair Critic Group (ACG)

For those who prefer to contribute from the comfort of their own home, the ACG offers a flexible alternative. Members of this group review our policies remotely and provide feedback at their convenience. Whether you're juggling a busy schedule or simply prefer not to attend meetings in person, the ACG allows you to have your say without needing to leave your home.

Both of these groups are essential to our mission of delivering first class services that meet the needs of our tenants. By participating, you'll be helping us build a stronger, more responsive Association.

Tenant Participation in General

We still continue to meet with our residents at Clydeview and our Harbour group, both meet with our staff to discuss local issues. This year we hope to create more tenant participation within our communities by establishing more local groups within our developments.



Tenants Scrutiny Group

Tenant Scrutiny Group (TSG)

The TSG is made up of dedicated tenants who are passionate about making a difference. This group meets once every quarter at our office to discuss the services we offer and explore ways we can enhance them. It's a great opportunity to work directly with us, share your experiences, and influence the decisions that affect your community.

Our TSG have already reviewed services such as: Association publications, DHA's website,

DHA reception area (internal and external), better signage externally around the office to let people know where we are, DHA's Tenant Participation Strategy, kitchen replacement programme, the sign-up process for our new customers and our Customer Services leaflet.

We plan to publish the outcomes from this group in our future newsletters to keep tenants informed of any improvements made, this will also be reported directly to our Board.

Housing Services

GARDEN COMPETITION AND GOOD NEIGHBOUR AWARDS 2023/24

The West Coast of Scotland is renowned for its inspiring scenery, offering some of the most picturesque landscapes in the UK. Tenants of Dunbritton benefit from living in some of the most beautiful neighbourhoods Scotland has to offer.

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.



This competition showcases the pride tenants have in their gardens and celebrates the beauty and creativity found in our local communities.

The competition not only reflects the stunning natural landscapes of the region but also encourages residents to contribute to the area's aesthetic appeal. The vibrant and imaginative garden displays are a testament to the tenants' dedication to enhancing their living spaces and fostering a sense of community. This event is a great way to recognise and celebrate the efforts of those who make their neighbourhoods more beautiful and enjoyable for everyone.

Our Garden Competition Winners for 2023/24 were;

- Aileen Cairns from West Dunbartonshire.
- Mr & Mrs Blakey from Argyll and Bute.

Well done to Aileen and Mr & Mrs Blakey, each received a £50.00 shopping voucher which was presented at last year's AGM.

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 etc.

Last year, we had the pleasure of recognizing Keith Jackson from Argyll & Bute as our Good Neighbour award winner. Keith was nominated for this award as over the summer months he has helped a fellow neighbour fix their raised flower bed and maintain the plot. Keith and his wife Rhona have been a great help and support to their neighbour and friend.



Lyndsey McGillion & Aileen Cairns, Garden Winner 2023



Raymond Blakley, Garden Winner 2023



Keith Jackson

Financial Summary

Financial Summary



Heather Maitz

The Total of Comprehensive Income for the year of £935,728

The graphs gives a breakdown of Income and Expenditure for the Association as well as charting the Association's change in investment in housing.

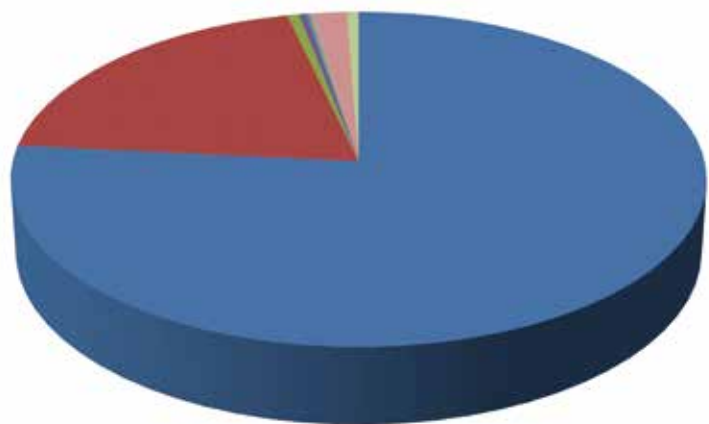
The turnover income generated by the Association increased in the year from £6,458,113 to £6,580,790. This increase is largely due to an increase in rental income and grants received.

Operating expenditure has increased from the previous year £4,733,167 to £4,952,474. The Association currently has £97.2m invested in Housing Properties.

As the 31 March 2024 Housing Properties held by the Association had been depreciated by £26.5m to a net book value of £70.6m

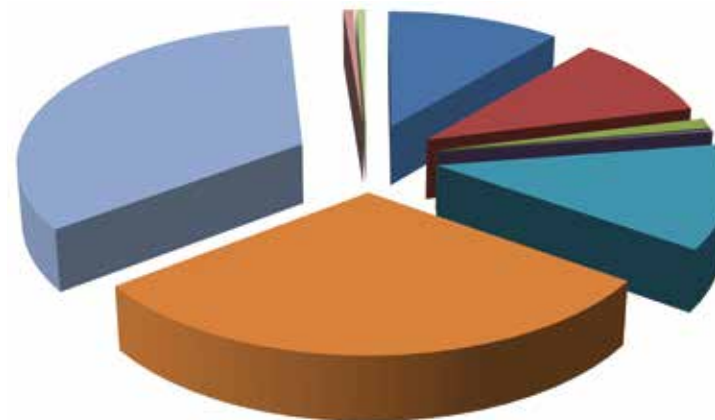
FINANCIAL STATEMENTS 31/03/2024

2024 - INCOME CHART



- | | | |
|---|--|---|
| ■ Rent & Service Charges | ■ Factoring | ■ Other Income |
| ■ Grants Released from Deferred Income | ■ Wider Action | ■ Gain/(Loss) on Sales |
| ■ Other Revenue Grants | ■ Investment Property Activities | ■ Interest |

2024 - EXPENDITURE CHART



- | | | |
|---|--|--|
| ■ Planned maintenance | ■ Wider action | ■ Property depreciation |
| ■ Reactive repairs | ■ Loan interest | ■ Factoring |
| ■ Service charges | ■ Management costs | ■ Other expenditure |

Financial Summary

FINANCIAL STATEMENTS 31/03/2024

PARTICULARS OF INCOME FROM AFFORDABLE LETTING ACTIVITIES

INCOME	2024
RENT & SERVICE CHARGES	£5,155,804
GRANTS RELEASED FROM DEFERRED INCOME	£1,334,983
OTHER REVENUE GRANTS	£40,640
FACTORING	£22,923
WIDER ACTION	£11,475
INVESTMENT PROPERTIES ACTIVITIES	£7,488
OTHER INCOME	£7,477
GAIN/(LOSS) ON SALES OF HOUSING STOCK	£117,247
INTEREST	£40,003
	£6,738,040

PARTICULARS OF EXPENDITURE FROM AFFORDABLE LETTING ACTIVITIES

EXPENDITURE	2024
PLANNED MAINTENANCE	£630,543
REACTIVE REPAIRS	£557,639
SERVICE CHARGES	£68,430
WIDER ACTION	£15,435
LOAN INTEREST	£690,338
MANAGEMENT COSTS	£1,690,055
PROPERTY DEPRECIATION	£1,924,170
FACTORING	£36,101
OTHER EXPENDITURE	£35,101
	£5,647,812

SURPLUS FOR YEAR	£1,090,228
IMPAIRMENT LOSS ON REVALUED PROPERTIES	-£2,500
ACTUARIAL GAINS/(LOSSES) ON DEFINED BENEFIT PENSION PLAN	-£152,000
TOTAL COMPREHENSIVE INCOME	£935,728

Financial Summary

Statement of Financial Position as at 31/03/2024

NON- CURRENT ASSETS	2024
Housing Properties - Depreciation Costs	£70,610,365
Other Non - Tangible Assets	£1,171,172
INVESTMENTS	
Investment in properties	£50,002
CURRENT ASSETS	£3,061,745
CREDITORS WITHIN ONE YEAR	-£2,287,184
Net Current (Liabilities) Assets	£774,561
TOTAL ASSETS LESS CURRENT LIABILITIES	£72,606,100
CREDITORS Amount falling due after more than one year	-£15,570,255
PENSION AND OTHER PROVISIONS FOR LIABILITIES AND CHARGES	
Scottish Housing Associations Pension Scheme	-£257,000
DEFERRED INCOME	
Social Housing Grants	-£41,333,365
Other Grants	-£842,022
	-£42,435,110
NET ASSETS	£14,343,735
EQUITY	
Share Capital	£66
Revenue Reserves	£14,600,669
Revaluation Reserve	£0
Pension Reserve	-£257,000
	£14,343,735



Our Staff and Board

MANAGEMENT TEAM

Allan Murphy – Chief Executive Officer
Heather Maitz – Finance and Corporate Services Manager

Paul Sweeney – Asset Manager
Robert Murray – Housing Services Manager

HOUSING SERVICES

Lindsey Reid – Housing Officer
Sharon Kane – Housing Officer
Kirsty McGlashan – Housing Officer
Lyndsey McGillion – Housing Officer

Maureen Dods – Housing Services Assistant
Michelle Johnstone – Housing Services Assistant
Laura McGarvey – Housing Services Assistant

ASSET MANAGEMENT

Jim Cannon – Maintenance Officer
Greg Marley – Maintenance Officer
Sean Harwood – Maintenance Officer

Anne Marie Somerville – Asset Co-ordinator
Sharon Buchanan – Asset Assistant

FINANCE & CORPORATE SERVICES

Claire Samain – Governance and Compliance Officer
Marie Clare Freke – Finance and Corporate Services Officer
Una Renfrew – Finance and Corporate Services Officer

Samantha Shek – Finance and Corporate Services Officer
Elaine Mackechnie – Finance and Corporate Services Assistant

Our Board of Management 2023-24

OFFICE BEARERS

Sephton MacQuire – Chair
Elizabeth McCurdy – Vice-Chair

BOARD MEMBERS

Alistair Tuach	Councillor Gary Mulvaney – Co-optee
Chris Chalk	Iain Shonny Paterson – Co-optee – representing Argyll & Bute Council
Julie Smilie	
Fiona Craig	
Andrew Cameron	Councillor Hazel Sorell – Co-optee – representing West Dunbartonshire Council
Ian Davie	
Stephen Humphreys	

Acknowledgements

Dunbritton Housing Association would like to acknowledge the support of the following organisations during 2023/24

- Alexander Sloan, External Auditors
- Argyll & Bute Council
- Arneil Johnston
- Bank of Scotland
- Bells Decorators
- BRB
- CAF Bank
- Caledonian Maintenance Services Ltd
- Central Timber Construction
- City Technical
- Community Links Scotland
- DAS
- Dougie Gould, Procurement Consultant
- FMD Financial Services
- Harper Macleod LLP Solicitors
- JR Group
- Kleen-all,
- Linda Ewart, Housing Consultant
- Ledgerwoods Electrical
- MacDonald & Cameron
- Quinn Internal Auditors
- Santander
- Shiels Builders
- The Scottish Government
- Tenants Information Service (TIS)
- West Dunbartonshire Council
- Zurich





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 Website: www.dunbritton.org.uk Chair: Sephton MacQuire

Property Factor Registered Number PF000313 Scottish Charity No. SC036518

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