

Dunbritton Housing Association

# Corporate Plan 2021-2024



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## Dunbritton Housing Association Corporate Plan 2021-2024

This Corporate Plan has been prepared by Dunbritton to set out our strategic objectives for the period 2021-2024. The approach we have adopted to business planning, until now, has been to prepare an annual Business Plan which has been used to both plan and

monitor our activities and performance. In 2020, the Board agreed to move towards the adoption of a more strategic Corporate Plan covering a three-year period, using the most recent Business Plan as the foundation for this development.

This Corporate Plan sets out Dunbritton's Vision, Purpose and Values which provide the framework for the identification of our Strategic Objectives. These have been developed and agreed by the Board, which has continued to be actively involved in our corporate planning process, by building on the successful approach that supported the development of our previous Business Plans. The intention in developing a three-year plan is to move from the operational focus of an annual plan and adopt a more strategic, longer-term, approach that defines objectives that are the focus of the organisation's activities throughout the period. Delivery of the Corporate Plan will be supported by annual departmental plans which have a focus on operational activities and targets: the Corporate Plan identifies the contributions that departmental activities are expected to make to the achievement of Dunbritton's overall objectives.

The Board will oversee the delivery of our Strategic Objectives through its ongoing monitoring of performance and twice-yearly reviews of progress against the corporate plan. Operational monitoring will be undertaken by the Management Team based on the departmental plans, which will inform the strategic monitoring exercised by the Board.

The preparation of this first Corporate Plan has been informed by thorough risk assessment at both operational and strategic levels and by robust financial forecasting. It has also been informed by the recommended practice issued by the Scottish Housing Regulator (2015 and 2020): specific consideration has been given to the impact of Covid-19, the associated business and service interruption and the implementation of the necessary recovery measures during Year 1 of this plan (2021-22)

Our thirty-year projections and our performance demonstrate that Dunbritton is a sound, well-performing RSL; this Corporate Plan confirms that we have the necessary capacity to meet our obligations and plans, and our stress testing demonstrates that we have the flexibility to respond to changing circumstances.

# SECTION 1: Introduction

## 1.1 Our Corporate Plan

**This plan also recognises and explains the impact of a worldwide pandemic on our organisation and activities and describes the Association's response and our provision for post-pandemic recovery. The Board had been advised in terms of the Engagement Plan as set by the Scottish Housing Regulator.**

As of April 2021, we are in our 29th year of operation and continue to demonstrate that we are a viable and ambitious organisation with a good reputation across the Scottish Housing sector.

This plan also recognises the impact of a worldwide pandemic and this is explained in more detail within the plan the response by the Association and includes our provision for post-pandemic recovery.

The Board has been advised in terms of the Regulation Plan, as set by the Scottish Housing Regulator.



## SECTION 1: Introduction (Continued)

### 1.1 Our Corporate Plan

#### Strategic Objectives

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

#### Vision, Purpose & Values

We continue to review our remit, aims & objectives on a regular basis. Our current Vision, Purpose and Values, emphasise our priorities to our customers and enabling them to sustain their homes within our communities.

##### VISION:

*'Dunbritton Housing Association's Vision is thriving, diverse, healthy and safe communities that enhance quality of life for our customers.'*

##### PURPOSE:

**Dunbritton Housing Association's Purpose is to:**

- Support our customers to sustain their homes and have a better quality of life
- Work with our customers, staff and partners to achieve our Vision
- Provide good quality housing and services that are affordable and accessible to all
- Support the physical, social, economic and environmental regeneration of our estates and the communities in our area
- Enhance quality of life in diverse communities that are safe, sustainable and attractive

##### VALUES:

Whilst our objectives, Vision & Purpose are clear and tangible, it is necessary to set out the values which underpin the way we behave and work.

**In pursuing our Vision & Purpose, the following values are at the heart of everything we do:**

- We listen to & learn from our tenants & other customers
- We are a responsible & caring social landlord & employer
- We are open & accountable for everything that we do
- We are pro-active & innovative in dealing with opportunities & problems
- We are honest, approachable & reliable
- We are respectful and will give fair treatment to everyone

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As reported in previous Plans, our performance indicators continue to show a high level of performance across all key aspects of operation. The appended SWOT and PEST analyses identify some of the challenges we will face, and this year will see us develop a more strategic approach to risk management and mitigation.

#### We have in place an organisation that:

- Reviews and reflects our vision & purpose.
- Has the capacity to respond to external challenges, including: welfare reform, governance expectations, financial & other strategic risks, as well as the less obvious challenges around staff health & welfare.
- Is committed to both existing and future customers, through effective front line service delivery.
- Is clear on its future direction – continued growth to address housing need in our areas of operation.
- Has a staff structure that is fit for purpose.
- Empowers staff to develop professionally.
- Continuously reviews its organisational capacity to enable responsive and proactive service delivery.
- Knows what we do well and what we could do better.
- Supports a culture of continuous improvement and customer focus.

## 1.2 Respecting Equality, Diversity and Human Rights

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

*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.*

# SECTION 2: About Dunbritton Housing Association (DHA)

## 2.1 Overview

**DHA was registered in March 1992 without any housing stock, but since then we have invested over £86 million in land & stock acquisition, and new housing development.**

As of 31 March 2021, we own 990 rented properties.

Of these, 16 properties (with 85-bed spaces) are classed as 'non-self-contained' accommodation, leased to a range of agencies that care for people with learning and physical disabilities. Within our 'self-contained' accommodation we also have supported accommodation, including flats within a Women's Refuge, and individual properties purpose-built or adapted for specialist needs.

We also have an interest in 51 shared ownership properties and provide a factoring service to 357 private homeowners. We have recently developed 150 properties in Dumbarton which were completed in March 2021.

**55%** of our stock was constructed post-1999, this assists the Association to manage and forward plan as we have good levels of stock intelligence to inform the Asset Management Strategy.

## 2.2 Status

Registered with the Financial Conduct Authority (FCA), we are a 'registered society' under the Co-operative and Community Benefits Societies Act 2014. We are also registered with the Scottish Housing Regulator (SHR) as a Registered Social Landlord (RSL) under the Housing (Scotland) Act 2010 and are a Scottish Charity. Therefore we are an independent housing organisation which has limited liability, and will use any surpluses to further our aims and objectives.

## 2.3 Establishing Dunbritton Housing Association Limited

We were set up in 1992 to operate throughout the former Dumbarton District Council area. The Dumbarton District Council promoted the establishment of DHA, following the completion of three feasibility studies examining housing need in the District and the opening of a dialogue with Scottish Homes about the need for additional investment in housing. It was always intended that the new association would have a wide range of purposes.

In the Strategic Agreement signed between Scottish Homes and the District Council in December 1991, DHA was acknowledged as the major vehicle for meeting housing need in Dumbarton District.

Many of the assumptions in the Association's 'Early Action Plan' (1991) were very speculative; however, they provided a starting point for action and a direction, identifying a specific remit for us, namely:



*To tackle housing problems and to provide high standard rented housing and low-cost housing for sale throughout the rural and urban areas of Dumbarton District for people in housing need and on low incomes.*



The Plan also demonstrated our vulnerability as an organisation starting out with no housing stock and the need to achieve viability at the earliest possible date by building up a firm stock base. Following local government re-organisation in

1996 our area of operation remained the same but straddled the two new local authorities of Argyll & Bute and West Dunbartonshire. Since then, our areas of operation have expanded to take in Lochgoilhead, and Succoth, both in Argyll.



We are a strong and well-respected organisation operating across both local authority areas, delivering good quality homes for rent and low-cost homeownership. We have also delivered numerous sustainable Wider Role projects in the

communities we work in. Our ability to continue this at any significant level is currently constrained by the changes in the availability of government grant sources; we continue to secure grants from a variety of other sources to deliver projects.

## 2.4 How we are constituted

We are constituted to ensure wide representation across our areas of operation. Our Rules were updated in September 2020, based on the SFHA 2020 Model Rules (Scotland) for charitable housing associations.

The objects in the Rules are:

- to provide for the relief of those in need by reason of age, ill-health, disability, financial hardship or other disadvantage through the provision, construction, improvement and management of land and accommodation and the provision of care.

We are a not-for-profit organisation and our activities are carried out in line with principles of public life and having respect for the welfare of the people we serve.

Our Board can have up to fifteen members; we regularly review the collective skills, knowledge and experience of the Board to ensure that we have a planned recruitment process that enables us to attract people who will enhance the current membership. We are particularly keen to ensure that the Board is representative of the communities we serve.

# Covid 19

Like most organisations Dunbritton regularly assesses changes in the internal and external environments to ensure, where possible, we can identify and mitigate against any potential risks for the Association.

However, in any assessment process we did not think that during 2020 we would need to respond to a worldwide pandemic that has impacted on our working environment and the daily lives of our staff, customers and stakeholders.

Dunbritton like all other organisations has been required to respond to the initial impact of the Corona virus. We were required to review our strategy in the short, medium and long terms to ensure we remain a viable thriving business, despite the negative impact of the virus.

In terms of our Business Continuity planning, initially we were required to switch from an office to 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 times and initially we did furlough 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:

- To ensure good governance the Board of Management continued to meet (via Zoom) throughout the pandemic. The Management Team meet for regular updates and to ensure that the Board receive regular and accurate information on the continued 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.
- We continued to remain in contact with our customers via telephone, email, web site, 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 throughout. We continue to survey tenants and act on this feedback. We have sought to return to normal service levels.
- The AGM was arranged via Zoom and attended by a quorate number of members, this allowed for the appointment of auditors and Board members and office bearers. We have recorded a quorum at all meetings of the Board of Management. The Secretary has ensured that the Code of Conduct has

been completed and all declared interests are recorded. We have also adopted the 2020 Model Rules.

- We have liaised with the SHR with regards to notifiable events and the Board's oversight has ensured good governance and compliance.
- To ensure our systems have been robust for remote working. We upgraded our IT cyber security. All statistical returns to the Scottish Housing Regulator ( SHR), FCA,(Financial Conduct Authority) OSCR (Office of Scottish Charity Regulator) 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 (under 3%), 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 was monitored daily and 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 being 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 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. To the future we are mindful of the increased costs associated with the development of affordable homes.

Overall, we have adopted a “business as usual” approach and ensured that we have responded to and have in place the correct procedures mechanisms and methodology to ensure we remain a viable business.

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 Corporate Plan.

Specifically, we are aware that our current low level of arrears management may be difficult to maintain due to the increased financial strain the continuation of the outbreak is having on our rent paying customers; we shall continue to review rent affordability through a combination of tenant consultation and use of the SFHA Rent Affordability checker and the Board shall make any decision on an annual rent change based on the feedback from both.

The Housing Services department have also required to change the manner in which they are working as they are far more limited in circumstances where they can attend a tenant’s property or carry out estate inspections, and this may impact on both the aesthetics of our communities as well as on tenant support and sustainability.

We are also aware that the outbreak is impacting on our Asset management section. During the lockdown periods, repairs have been restricted, to emergency only, so we expect an increase and a backlog in non-emergency repairs as and when lockdowns are lifted. This may impact on our repair time for non-emergency repairs as contractors reach capacity.

Our proposed development of increased tenant participation may be reduced due to the limitation on physically meeting up. Whilst digital solutions, such as Zoom, have been successfully employed for the Board meetings and for the AGM, we have yet to test this for more general tenant participation events.

We will continue to provide an affordable service to our customers in the communities that we operate within.





# SECTION 3: How we are Managed: Governance, Control & Performance Management

## 3.1 Board Governance

The Board meets at least 9 times a year and has 2 Committees: Audit & Risk (meeting twice a year) and a Staffing Committee which meets as and when required to deal with any significant personnel matters.

Following our AGM in September 2020 our Board of Management had 8 members.

We are pleased to report that we have secured 1 co-opted Board member from each of the Local Authorities in our areas of operation.

Details of the Board Members are provided on page [XX](#).

We continue to seek to attract Board Members with the right mix of skills, knowledge, and experience to drive the Association's strategic direction. We are actively recruiting to ensure that we increase Board membership at the 2021 AGM, and it is our intention to have selected and developed candidates prior to this.

We conduct annual appraisals and skills audits of all Board members, and part of this appraisal process looks at succession planning. We aim to continuously develop this mechanism and formalise it in the years ahead to ensure

that we continue to attract the right people to serve on our Board. We have also successfully implemented our constitutional requirement to review the continued effectiveness of any Board members who have completed 9 (or more) years' service. The annual appraisals provide assurance to the Board about its effectiveness and the contributions of individual members.

We are satisfied that we have an appropriate collective mix of skills and knowledge on the Board to face up to the challenges that we have identified and that the Board scrutinises and challenges the information it receives from the Management Team.

The Board has overseen the development of an evidence bank which supports DHA's Annual Assurance Statement and uses this tool as a means to ensuring that they regularly receive accurate and in-depth information to allow them to scrutinise the workings of the Association.

## 3.2 Management Team (MT)

The Management Team structure consists of the following posts.

### Allan Murphy, Chief Executive Officer

Allan has worked in the Housing sector for over 30 years and joined the Association in November 2014 as Customer Services Manager. He previously worked with a national housing association as Area Manager for the West of Scotland, providing housing & support services to over 2000 clients. Prior to this he specialised in services for homeless people in Renfrewshire and across the City of Glasgow. His qualifications include a Postgraduate Diploma in Housing Studies from Glasgow University, HNC in Business Studies and an SVQ Level 4 in Health & Social Care and he is a Chartered Member of Chartered Institute of Housing (CIH) (Scotland). While studying for the Diploma in Housing Studies he was awarded the CIH 'Malcolm Smith Award' for his housing dissertation. He was a Board member of Melville Housing Association from 2011 until 2018 and recently served on the Board of NG Homes in Glasgow.

## SECTION 3: How we are Managed: Governance, Control & Performance Management (Continued)

### 3.2 Management Team (MT)

#### Heather Maitz, Finance Manager

Heather joined the Association in November 2005 and has over 20 years experience in both public and private sector finance. She has a comprehensive knowledge in areas such as treasury management, management accounts, budgetary control and payroll. She is a Fellow of the Chartered Managers Institute (CMI). Heather's qualifications include an HNC in Accountancy, Diploma in Accountancy and an SVQ IV in Management. Heather has recently become a volunteer at the Dumbarton Credit Union.

#### Paul Sweeney, Asset Manager

Paul joined Dunbritton as a Maintenance Officer in 2012 and was appointed as Asset Manager in October 2017. Paul brought a wealth of experience to the Association having spent over 25 years in the construction industry primarily in local government social housing services and his roles included Building Services Inspector, Multi-trade Supervisor and Maintenance Officer. Paul's qualifications include Advanced Craft and Technicians certificates obtained from Clydebank College, a Higher National Certificate (HNC) in Building Inspection and Supervision obtained from Glasgow College of Building and Printing and level 3 Institute of Leadership and Management qualification obtained from Clydebank College.

#### Robert Murray, Housing Services Manager

Robert took over as Housing Services Manager in 2020, and has worked in the housing sector for over thirty years. He has a wealth of experience and has gained extensive knowledge and expertise in all aspects of Social Housing. He worked with Glasgow City Council for 14 years holding roles specialising in housing service delivery and the alleviation of homelessness & housing support. Robert previously worked in a similar role with a local Housing Association in Clydebank for a number of years. He has led housing teams in addressing change throughout the years and most recently, the impacts of Welfare Reform and Universal Credit.

His qualifications include a Postgraduate Diploma in Management Studies from Glasgow Caledonian University, HNC in Management Studies and a SNC in Housing Administration. He is also a certified Mediator with West Dunbartonshire Council.

#### Daniel Wilson, Corporate Services Manager

Daniel joined the Management Team in 2020, having previously worked within the Corporate Section as the Assurance and Data Protection Officer. He had also worked within Dunbritton Housing Association as a Housing Officer for some time and has a good knowledge of the running of the Association. He has worked within social housing for over fifteen years, predominantly within frontline services. He helped set up the Tenant Scrutiny Panel and has overseen internal and external satisfaction monitoring surveys. Daniel is currently a Board Member at Fairley Housing Association.

Daniel comes from a legal background with a diploma and a Degree in Law, as well as a Diploma in Housing. He is a chartered member of the Institute of Housing, and also holds a Masters Degree in History.



### 3.3 Performance & Benchmarking

We have in place a robust system of governance & internal controls which are reviewed regularly by an externally appointed auditor based on a 3 yearly Strategic Internal Audit Programme and Annual Plan. Our current internal auditor is Quinn Internal Audit, Internal controls are also subject to a further review as part of the annual external audit process.

Our Key Performance Indicators (KPIs) reported to the Board reflect the main performance indicators set by the Scottish Housing Regulator in the Annual Return on the Charter (ARC). Each year the Board check these indicators and agree if they continue to adequately assist in the monitoring of the Association's performance, at this stage they also review comparative Associations and the Sector's upper performance (upper quartile) before setting targets for the following year.

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#### The quarterly KPIs currently submitted to the Board of Management include:

1. Percentage of tenants satisfied with the overall service provided by their landlord.
2. Tenants who feel their landlord is good at keeping them informed about their Services & decisions.
3. Percentage of 1st and 2nd stage complaints resolved by the landlord (stage1).
4. Percentage of 1st and 2nd stage complaints resolved by the landlord (stage2).
5. Tenants satisfied with opportunities to participate.
6. Stock Meeting SHQS.
7. Existing tenants' satisfied with the quality of their home.
8. Average time for emergency repairs.
9. Average time for non-emergency repairs.
10. Repairs Completed Right First Time.
11. Annual Gas Safety Check Complete.
12. Satisfied with repairs & maintenance service.
13. Tenants satisfied with neighbourhood management.
14. Percentage of tenancy offers refused.
15. Percentage of anti-social behaviour cases resolved within locally agreed timescales.
16. Percentage of tenancies sustained for over a year.
17. Tenants satisfied that their rent represents good value for money.
18. Gross rent arrears as percentage of rent due.
19. Rent Lost through properties being empty.
20. Average time taken to re-let properties.
21. Factoring Arrears.

## SECTION 3: How we are Managed: Governance, Control & Performance Management (Continued)

### 3.3 Performance & Benchmarking

To ensure that we are performing at the highest level we measure these indicators against a collection of benchmarks, being:

- Our Annual Return on the Charter (ARC) from the previous year
- The Rural Benchmark (the average performance of rural housing providers)
- All Registered Social Landlords (the average of all social landlords)
- The top quartile performance of Social Landlords (the highest performing social landlords)

The Board also sets a target for each indicator at the start of the year to ensure we are focussed on the results we are looking to achieve.

In addition to KPI reports, the Board receives quarterly governance reports that include links to updated publications from the SHR, Scottish Federation of Housing Associations (SFHA), the Office of the Scottish Charities Register, (OSCR), complaints, and Board Attendance.

As well as maintaining a culture of self-assessment and continuous improvement throughout the organisation, we participate in two benchmarking groups which assist us in ensuring that we are keeping up to date with best practice and in the monitoring of our own performance.

The two benchmarking groups are: Scotland's Housing Network (SHN) and the Quality & Efficiency Forum (QEF).

- SHN was set up in 1995 and is a consortium of local authority and housing association landlords working together to drive up performance, meet the demands of Best Value and deliver quality services by means of benchmarking, peer review, good practice exchange and information sharing. Benchmarking includes data collection, analysis and reporting of cost and performance information. Results are fed back via a web tool, allowing organisations to view their current and historical performance in comparison to others. SHN has practice exchange forums, which Association staff attend on a regular basis. During 2021 the Association intends to explore the SHN's Value for Money service as we are keen to benchmark with other RSLs in this area.
- QEF, established in 2008, currently has 30 RSL members and membership is by invitation only. The forum meets quarterly to carry out statistical and processes benchmarking at a more localised level. A key focus of the forum is improving service delivery and sharing examples of good practice. Annual Statistical Reviews are produced by QEF that compare our performance to the other members.



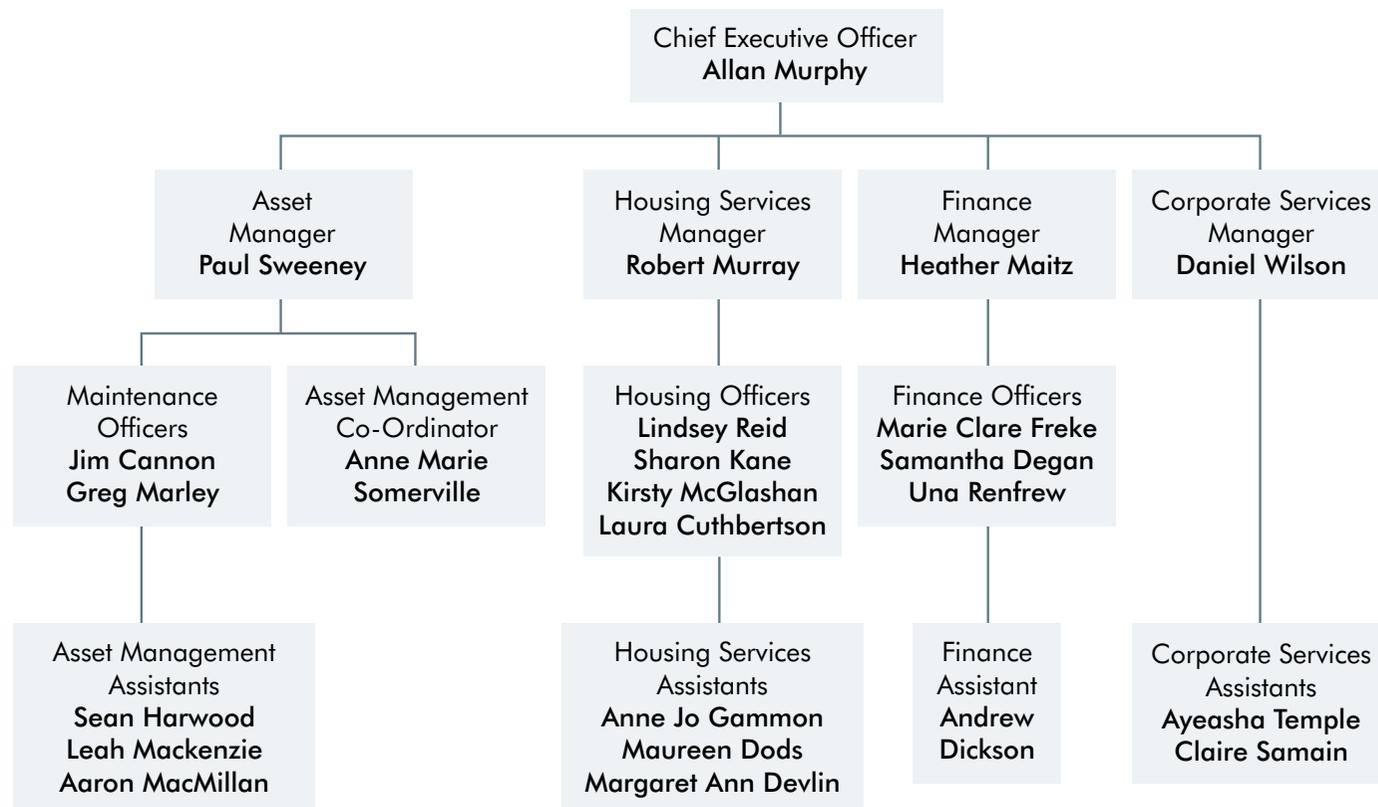
### Details of Board Members

Sephton MacQuire	Chair
Alistair Tuach	Vice Chair
Sonja Aitken	Member
Chris Chalk	Co-optee
Elizabeth McCurdy	Member
George Morrison	Member
Gary Mulvaney	Co-optee
Julie Smillie	Member
Brian Walker	Co-optee



The Management Team

## Dunbritton Staff Structure as at April 2021



# SECTION 4: Our Operating Context, Challenges and Strategic Risks

## 4.1 External Environment

The key external factors which affect Dunbritton have been considered using PEST & SWOT analyses. These are included on pages 37 and 39 of this plan.

In measuring the markets in which we operate, we have also taken account of the risks and threats highlighted by the Scottish Housing Regulator (SHR) and the Scottish Government in their various publications, consultation documents and requests for information. We also attend training events, seminars and forums organised by the Scottish Federation of Housing Associations to express our opinion on strategic housing-related issues. We also attend regular strategic housing meetings in both West Dunbartonshire and Argyll and Bute local authorities. Within our areas of operation, we ensure we attend any short-term working groups that may impact the overall strategic direction of the association.

The Board and Management Team are confident that we have a clear understanding of our operating context and take a prudent and measured approach to our business operations.



## 4.2 Internal Management Planning

Our Internal Management Plan (IMP) uses a SMART (Strategic, Measurable, Achievable, Relevant and Time-based) approach to identify our operational objectives.

We have recently developed our Business Planning process based on the EFQM (European Foundation for Quality Management) Excellence model 2013 and were successful in gaining the Recognised for Excellence three-star award. Unfortunately, due to the impact of Covid-19, Quality Scotland who facilitated the EFQM module has been required to close its operation. The Association intends to review the current position and will consider other options moving forward in this regard.

Following on from our last assessment by Quality Scotland one area for potential improvement was: "People results": To this end, the Association has engaged with Investors In People and in January 2021 we were awarded Silver recognition.

The IMP (Internal Management Plan) ensures our operational objectives are linked to the requirements of the Scottish Social Housing Charter and the SHR Regulatory Standards and assists with the completion of our annual Assurance statement.

## 4.3 Assessing Risks

Without taking risks over our 29-year history, we would not be where we are now: a successful and respected organisation with stock spread throughout our areas of operation and high engagement with local communities. Our approach to Risk Management & Risk Assessment is thorough and its importance is understood by staff and Board members. We have a standing Audit & Risk Committee which regularly examines the Risk Register. Our Risk Management Strategy details our approach to risk management.

During 19/20 risk management was a key focus of the Association. Working closely with our Insurers (Zurich Municipal), who are at the forefront of risk management, we engaged in a training programme for our Board Members and Management Team. This process ensured that the Association had a good understanding of risk management and how both internal and external environments can impact the organisation.

Following the above training, the CEO and his team undertook a complete review of our risk map and developed a Management Action Plan (MAP) to ensure we remain focussed and respond quickly to environmental change. This MAP takes account of immediate risks, those on the horizon and potential risks in the coming years. To further strengthen our strategic direction our process was audited and approved by our internal auditors

A risk matrix forms the basis for risk scoring our Risk Register. The Board is responsible for identifying the key Strategic Risks which we consider to be current and most pertinent to our operations. Reviewing risk is key and fundamental to the success of any organisation. The Management Team is responsible for assessing and monitoring operational risks and the management of these is in the IMP objectives as well as team and individual staff members' operational plans.

The Strategic Risks are set out below and our Risk Register details the action we are taking or plan to take to minimise these risks. DHA recognises its responsibility to manage risk on behalf of our customers in the achievement of our Vision of providing thriving, diverse, healthy & safe communities that enhance quality of life.

## SECTION 4: Our Operating Context, Challenges and Strategic Risks (Continued)

### 4.4 Current Strategic Risks

#### 4.4.1 Welfare Reform

The programme of welfare reform, introducing changes to state benefits, favoured by the current Government has continued to be rolled out despite the impact of increased rent debt levels on registered social housing landlords. We have also seen, and expect to see increasing numbers of tenants in receipt of benefits as a result of the impact of the Covid outbreak. The hospitality sector has been particularly impacted, resulting in staff within the sector being furloughed or made redundant; DHA has a significant number of tenants reliant on the hospitality sector within our rural areas of Argyll and Bute.

We recognise the requirement for early intervention and preventative work to maintain a low arrears position within the organisation. Our Welfare Reform action plan is reviewed on a quarterly basis and reported to our Management Board biannually.

Arrears management is a continual focus of day to day work in the housing team and the performance in arrears management is monitored on a

monthly basis through 1-2-1 meetings with the Housing Services Manager.

Despite the full roll-out of Universal Credit in both our areas of operation our arrears position has continued to improve with a steady reduction in our overall rent debt. Our arrears at 31 March 2020 was below 3%. We are aware that there will be continuing challenges due to the Covid-19 outbreak and we are endeavouring to ensure tenants are aware of all the financial assistance and support available to them. As of March 2021, despite the impacts of Covid, our arrears level continues to be maintained below 3%.

Factors in achieving this KPI include encouraging payment of rent in advance at the start of the tenancy, working with existing customers to achieve payment of rent in advance, introducing Direct Debits as a payment method, and having access to the DWP Universal Credit Portal to ensure notification of tenants claiming Universal Credit.

#### 4.4.2 Operational Matters

Whilst the Board is confident that DHA is a viable business, there are a number of areas which, depending on how costs & income are managed, could impact on viability. These include:

- **The final salary pension - defined benefit - scheme.**  
During 2020 the Association considered this matter and following a consultation process with both the Board and the staff members it was agreed that the defined benefit scheme will be closed. However, the association acknowledges we have an obligation to the past service deficit.
- **Rent and Service Charges.**  
The challenge is to find a balance between charges that are affordable and generating sufficient income to cover costs. With the Assistance of Arneil Johnston, we undertook a review of our Rent and Service charges in 2015/16. As with all risks we need to continually review and monitor and this will be a particular focus for the Association for 21/22 taking accounts of the requirement in our Corporate Plan.
- **Developing new homes.**  
Ensuring that delivery of our continuing commitment to building more housing does not adversely impact on the financial viability of DHA. We continuously review opportunities and engage in scenario planning and financial viability impact assessments on all new developments.

- **Pursuing an active Community Regeneration (Wider Role) Strategy.**  
We have a strong track record in supporting communities and pursuing projects that go beyond the provision of homes for people in need. The Board supports the continuation of an active programme, but this must be measured against value for money as the resources to support the delivery of a programme are financed through tenants' rents. The Strategy requires to be reviewed in this context. The Association will undertake a review of its Wider Role Strategy during 2021/22.
- **Government policy & spending review decisions impacting on housing associations' business plan assumptions.**  
The Scottish Parliamentary election in 2021 will shape the direction of social housing over the next four years; however, we envisage neither a significant change in the political landscape or housing policy. Whilst housing is a devolved matter, decisions made by the UK government or institutions can impact on the business of Scottish RSLs. We are now subject to Freedom of Information legislation (FOI) as well as the General Data Protection Regulation (GDPR). We have developed our workings to ensure continuous compliance with these new regulations and have appointed a Data Protection Officer with significant knowledge to lead on both developing our policies and training staff.
- **Brexit.**  
Uncertainty continues to surround the decision to leave the European Union and as yet, the implications for Scottish RSLs is unknown.

However, we envisage that there will be an impact on the construction industry, which we are reliant on for the delivery of our development programme. We expect there could be an impact both with regards to labour supply, material supplies and costs.

### 4.4.3 Asset Management

We envisage the following Risks with regards to Asset Management:

- Resourcing required for meeting the energy efficiency standards (ESSH2) especially rural housing stock without access to gas supply.
- Ever-changing legislation in relation to fire safety and tolerable standards.
- Ageing stock challenges.
- Is our stock fit for purpose, particularly with an ageing population?
- Can we manage our stock to mitigate the impact of welfare reform?
- Is it safe to assume our supported accommodation tenancies are sustainable, with the correct level of rents and that there will be future demand for the property type?
- Are tenants able to live comfortably in their homes without facing fuel poverty?



Glen Avenue, Alexandria

(Section 6 further details our approach to Asset Management.)

## SECTION 4: Our Operating Context, Challenges and Strategic Risks (Continued)

### 4.4 Current Strategic Risks

#### 4.4.4 Delivering our promises on Customer Service Standards

Following discussions with our Resident Consultation groups we have introduced Customer Care Standards for key areas of service delivery. The Association has implemented mechanisms to closely monitor our performance to ensure we achieve customer expectations.

In meeting these expectations we will mitigate the under noted potential risks:

- Impact on DHA's reputation.
- Reduced customer confidence.
- Poor satisfaction survey responses.
- Poor Charter indicator outcomes.
- Adverse media & social media publicity.

#### 4.4.5 Compliance with Regulatory requirements

The Board consider that good governance is vital in everything that we do, and all Board Members and staff make an annual declaration of their commitment through the relevant Code of Conduct.

We annually review our compliance with the Regulatory Framework and seek to adopt an improvement focus in the development of our Annual Assurance Statement. We have also implemented an Improvement Action Plan to achieve continuous improvement and enable the Board to ensure that:

- This Corporate Plan and associated documents demonstrate strong and effective governance.

- DHA remains fit for purpose and is future-proofing its services and plans.
- DHA delivers 'value for money'.
- Reports to the Board and Committees are appropriate, informative and have a strategic focus.
- We maintain sufficient Board membership to be compliant with our Rules and that the Board has the skills, knowledge and experience to constructively challenge and scrutinise performance outcomes. We continuously review and re-set new targets to ensure that we deliver the highest possible levels of good governance across all areas of the Association's business.

#### 4.4.6 Social & demographic changes

We have to ensure that we are fit for purpose now and in the future. We are committed to sustainability in our operations, managing our assets, and assisting our customers to retain their tenancies. We need to take account of changes in society and demographics to ensure that demand for our services and products remains healthy and that we can continue to meet our customers' expectations.

Areas for consideration include:

- Projected significant increase in households headed by persons aged 65 and over in the next 20 years.
- People living longer means greater demands on social and medical services and homes that are suitable for their changing needs.
- Growing number of households and an increase in demand for housing.
- Changing household sizes and changing needs for property types
- Continuing welfare reforms impacting on the Association's rental income. The Association ensures that all customers are signposted to the relevant support agencies to minimise the impact of poverty and financial hardship.
- Ensuring that we keep up to date with technological advances and can provide a responsive service that reflects customer expectations.

# SECTION 5: Financial Analysis

## 5.1 Introduction

At 31 March 2021 we expect to have generated a surplus of around £640k, with our net assets being stated at around £10.6m. Our cash levels are expected to be at just under £1.9m by March 2021.

At the start of the period of this Corporate Plan, we are in a healthy financial position.



Hepburn Road, Garelochhead

## 5.2 Current Operating Environment

In considering the main assumptions to be employed within the business planning model we are required to recognise the current financial and political climate in which we operate.

Main factors we consider are:

- Global economic and political climate including Covid and Brexit
- Scottish and Local government elections and potential for independence referendum
- Welfare reform
- EESSH
- Pension deficits
- House building programme target
- Post Grenfell costs
- Low interest rates
- Increased lender and SHR interest
- Expectation of service level improvements

Within this plan the following material assumptions should be noted:

- Further six new build projects-150 units-completing by March 2025
- Inflation levels at 2% over the plan period (other than 0.7% year 1)
- Real rent rise at CPI inflation only
- Voids assumed at 0.3% to year 10, 0.75% to year 20 and 1% to year 30
- Bad debts assumed at 2% per annum
- Planned maintenance costs based on internal projections
- Major repair costs total £28.9k per unit over plan period.
- Cyclical costs amount to £10.3k per unit the 30 year period.
- Reactive maintenance costs based on £422 in year 1 and spend on new build completions builds up over time (peers 18/19 £509 per unit)
- Real maintenance cost increases at 0.5% per annum.
- Real increases of 0.5% in management costs annually until year 10.
- One added part time post from year 3
- All staff in defined contribution pension scheme at an average 8% cost
- LIBOR (or replacement rate) increases annually up until a maximum of 4% by year 8.
- Additional debt of around £7.5m to be arranged for new build developments
- Average annual spend of £13.5k on other fixed assets.
- Increased rent arrears to reflect impact of Welfare Reform

## SECTION 5: Financial Analysis (Continued)

### 5.3 Assumptions and Comment

#### 5.3.1 Base Date and Stock Levels

All financial information is based at the 2021/2022 levels.

Our rented housing stock levels comprises of 990 rented units and 44 shared ownership properties. This stock number has been increased by the Dumbarton Harbour development, which will add 150 stock on its completion.

#### 5.3.2 Rental Policy

Recent rent level comparisons from the SHR website (19/20 levels) notes the following information:

	Dunbritton	Peer RSL-simple average	West Dunbartonshire Council
2 Apt	£78.05	£76.33	£76.69
3 Apt	£83.41	£85.26	£78.93
4 Apt	£89.51	£94.26	£83.87
5+ Apt	£96.03	£108.76	£89.92

All of our rent levels are lower than the simple average Peer RSL rents. The 20/21 rent increase was 1.5%. The 21/22 increase, implemented on the 1 April 2021, was 0.5%.

Currently 152 tenants are in receipt of Universal Credit with 212 on full Housing benefit and 57 on partial Housing Benefit.

These projections assume a CPI inflation only rent rises. This is a current planning assumption and shall be considered on an annual basis. We recognise the potential for affordability issues in our rent levels, and annually check our rents

against the SFHA affordability tool. To date, this tool has confirmed that our rents are within the affordable levels for all household types.

Our ability to apply restricted rent increases will depend upon changes in the economy and performance compared with the approved business plan, we recognise the potential risk of external rent controls.



Gross rent arrears for mainstream units at December 2020 were 2.1% of total gross rent for rented stock.

In the event of a real 1% increase until year 5 the year 30 cash balance increases by £8.8m.

### 5.3.3 Voids and Bad Debts

For the 3 years to March 2020 void losses have averaged only 0.05% with bad debts at an average of 0.17%. Void losses are projected at 0.3% for the first 10 year period, rising to 0.75% until year 20 and 1% until the end of the plan period. Bad debts are provided at a level of 2% per annum. This represents a material increase of rent losses over the period to reflect ongoing welfare reform and prudent financial planning. This increase is a business planning assumption as opposed to a specific target.

A 1% change in the overall level of voids and bad debts has a £2.3m impact on the projected year 30 cash balance.

### 5.3.4 Other Income

Our other incomes come from our factoring service, being the factoring management fee income, and also through the rental of our two commercial properties. Our rental increases are assumed at CPI only.

### 5.3.5 Major Repairs

Major repairs costs are based on the planned maintenance programmes produced internally and all costs are modelled on the basis of a 0.5% annual real cost rise (this assumption reflecting the external stock valuation assumptions).

The overall cost provided is £29k per unit over the plan period at current values. Around 23% of spend is in the first 10 years, with 34% being spent in the middle period of the plan and 43% in the last 10 years.

Our stock (houses) are 92.3% EESSH compliant with the balance currently being exempt. The investment of around £1m to achieve full compliance has previously been considered and rejected by the Board.

The requirements of EESSH 2 (by 2025) requires an EPC for all properties, two of our in-house staff are trained and able to undertake this task. Progress recently has been hindered by Covid however, progress to achieve EESSH 2 compliance will continue based on the relevant guidance.

We shall continue to source available funding to assist us in meeting the new standards for these properties.

A 10% increase in major and cyclical maintenance expenditure has a £6.6m adverse impact that is capable of being managed.

Taking account of our knowledge of the stock, we are satisfied that costs can be contained within sums provided for in the financial model.

### 5.3.6 Cyclical Maintenance

Cyclical costs per unit are estimated at an average of £343 per unit over the planed period. These costs are based on existing surveys. Real cost increases are assumed at 0.5% per annum throughout the planed period of this Corporate Plan. These costs include: paint work, gutter cleaning, electrical checks, gas safety checks, grass cutting and open space maintenance.

### 5.3.7 Reactive Maintenance

In the 3 years to March 20, spend per unit has averaged £459.

Year 1 of our projections are based on a spend of £422 per unit (reflecting the additional 150 units at the Harbour Site, which we expect to have a lower cost) with gradual additions to reflect new build completions. A real 0.5% cost rise is assumed annually.

In the event of costs increasing by 10% there is an adverse effect on the year 30 cash balance of £2.2m.

## SECTION 5: Financial Analysis (Continued)

### 5.3 Assumptions and Comment

#### 5.3.8 Management and Administration

The management costs detailed in our annual accounts refer to both staff and the overhead costs relating to the mainstream rented stock.

Management costs were £1,537 per unit in 17/18, £1,682 for 18/19 and for 19/20 they totalled £1,518 per unit. For the financial year 20/21 costs are projected at £1,396 per unit (partly reflecting the additional 150 units at the Dumbarton Harbour site) and the 21/22 annual budget indicates a cost per unit of £1,476. From year 2 costs average £1,418 per unit.

In the latter part of 20/21 following consultation with staff and approval by the Board, the final salary pension scheme was closed; all staff are now members of the defined contribution pension scheme.

Management costs are assumed as increasing in real terms by 0.5% per annum until year 10. This is a prudent planning assumption as opposed to a specific target. If the real rise in costs doubles to 1% then this reduces the projected year 30 cash position by £2.7m.

#### 5.3.9 Other Fixed Assets

The long term projections have included replacement costs for furniture, fittings and equipment over the plan period and an average annual spend of around £13.5k per annum.

#### 5.3.10 Loan Finance and Stock Value

Loan debt at the start of the plan period is projected at-

- Santander £4.3m
- Bank of Scotland £10.8m
- CAF Bank £4.5m

Around 60% of all debt is currently on a fixed rate basis with fixes expiring in 2023, 2026, 2027 and 2028.

Further facilities of around £7.5m shall be required to fund the new build projects and around £4.7m shall be arranged in 21/22 with a peak debt in year 4.

Variable rate debt assumes pre margin lending rates of 0.5% in year 1 increasing gradually to a level of 4% by year 8. Margins range from 0.24% to 2.55%.

Three loans with Bank of Scotland and CAF Bank are for 10 years but are profiled on a 25 year basis. In years 7, 9 and 11 the balances remaining are fully repaid.

Our loan covenant analysis within the full financial model confirms no issues with covenant compliance.

An increase in interest rates by 0.5% (and no rise in inflation) has an adverse impact of around £0.8m on the year 30 cash balance.

All housing stock was revalued in September 2017 and is valued on an Existing Use Value basis. Stock secured to CAF Bank is valued every 3 years with BOS and Santander secured stock being valued every 5 years. There is excess asset cover for all arranged debt and it is currently projected that capacity exists to raise further loan finance of around £14m.

## 5.4 Sensitivity Analysis

Our main issues in terms of sensitivity analysis relate to the ongoing control of management and maintenance costs as well as the rate of inflation and the level of void and bad debt losses.

Individual adverse scenarios modelled do not threaten the financial viability of the Association or the liquidity or loan covenant compliance position.

Some factors remain within our control such as rental policy (subject to affordability testing), staffing levels, the timing of maintenance contracts and any combination of adverse scenarios would require to be managed by us on an ongoing basis. The combined scenario assumes no remedial action.

## 5.5 Risk Management

We regularly consider risks facing the organisation and updates our risk register accordingly. Risks associated with Covid 19, Brexit, welfare reform, new build activity and loan agreement compliance, feature as main risks for us.

Currently the sector is seeing high costs in respect of new build tenders. While grant benchmark levels have not risen since 2016, Associations are securing grants more than the benchmarks with varying degrees of success. Debt levels per unit, of £50k are currently assumed. In the event of this rising to £60k debt per unit this can still be managed by us. Each project shall be subject to a financial appraisal prior to commitment in order to demonstrate viability on a stand-alone basis.

Sensitivity	Sensitivity Analysis	Yr 5 (£'000's)	Yr 10 (£'000's)	Yr 20 (£'000's)	Yr 30 (£'000's)	Cash Impact	Loan Covenants
Base	Base Case	2,504	4,024	12,741	31,842	0	✓
9	Base Case	2,109	3,183	10,831	28,584	-3,258	✓
10	Added net costs of £75k p.a.	1,977	2,903	10,194	27,498	-4,344	✓
11	Added net costs of £100k p.a.	2,241	3,441	11,390	29,524	-2,318	✓
12	Voids and bad debts increase by further 1%	2,376	3,465	10,492	26,756	-5,064	✓
13	Inflation reduction by 0.5% from year 2	2,376	3,641	12,022	31,020	-822	✓
14	Real rise in management costs at 1% per annum until year 10	2,420	3,608	11,295	29,093	-2,749	✓
15	Increase in planned maintenance cost of 10%	2,033	2,792	9,387	25,273	-6,569	✓
16	Increase in relative costs by 10% per annum	2,278	3,515	11,495	29,622	-2,220	✓
17	Combine versions 10,11,12,14,15,16	1,343	856	3,639	14,272	-17,570	✓
18	Combine versions 2,10,11,12,14,15,16	1,899	2,898	9,315	24,324	-7,517	✓

## SECTION 5: Financial Analysis (Continued)

### 5.6 Summary

**We have commenced the planned period with total reserves of £10.6m.**

In the first five-year period surpluses of £6m arise and cash balances average £1.8m. This is after increased staff cost provision, additional rental losses have been provided for and rent arrears have increased to a level of 8% via the potential adverse impact of Covid 19 and welfare reform. In the first 5-year period planned maintenance spend totals £4.6m, further debt of £7.5m is drawn down to support the new build programme and debt repayments total £6.5m.

The next five-year period to year 10 project surpluses of £6.7m, a further reduction of £6.2m in debt levels and planned maintenance spend of £7.4m. Rental arrears are projected as reducing from 8% to 6% by the end of year 10 and cash reserves average £3.5m over this 5-year period.

Thereafter the annual surplus position continues to improve averaging £2m over the remainder of the plan period. Cash resources (as debt levels continue to drop) also increase at a significant rate with a final year 30 balance of £31.8m. Whilst we cannot expect to be precise over such a period of time it is sensible to project forward based on realistic assumptions of likely trends and expectations. The bottom line cash position of the Association provides an indication of the level of comfort available to manage risk and changes in circumstances.

The base case financial model demonstrates a strong financial position with surpluses being achieved annually, a healthy cash position throughout the plan period, loan covenant compliance and positive KPI outturns.

Women's Aid, Alexandria



We shall continue to produce our long-term projections on an annual basis. The short-term annual budget exercise considers the first 12 months of the plan period in detail and the quarterly management accounts shall be used to monitor achievement of the short term budget. As long as the short-term position remains broadly in line with the annual budget then the Association's overall financial plans shall remain on target.

# SECTION 6: Asset Management

## 6.1 Introduction

**Our Asset Management Strategy is regularly reviewed and updated by our Board. This complements and informs our Corporate Plan, setting out priorities for the physical care and improvement of our housing stock as well as tenancy sustainment. We carry out internal on-going Stock Condition Surveys of individual and targeted properties with the aim of covering our whole stock base over a 5-year period.**

Through our internal surveys, we are confident that our planned and capital programmes will meet our current need to both maintain and develop our housing stock. We also find that this is a useful exercise to measure the longevity of our components and allows us to plan accordingly for the future.

We have several objectives that underpin our Asset Management Strategy. These include:

- Providing good quality affordable homes to people in housing need and to those requiring care and support.
- Maintaining the stock to a 'market leading' standard.
- Maintaining a balanced portfolio through new build, acquisitions, remodelling, tenure diversification and redevelopment.

- Contributing to neighbourhood regeneration.
- Ensuring the stock complies with relevant, regulatory requirements such as Scottish Housing Quality Standard and Striving to meet the Energy Efficiency Standard for Social Housing (EESH 2020) and EESH 2).
- Aiming to maintain the continuing demand for our properties and quickly identify stock that may become a liability or a drain on our resources, disposing of such stock where appropriate and practical. We have included an Asset Disposal statement whilst updating our Asset Management Strategy.
- Ensuring tenancy support where practical to enable tenants to sustain their tenancies.
- Ensuring resident involvement in any proposals for strategic development, major repairs and Wider Role activities.
- Ensuring we have the financial, human and technological resources to deliver on our Strategy.
- Embedding sustainability as a principle in all our activities.

All of our stock is in high demand and we have no 'difficult to let' properties. Our waiting list is extensive for both local authority areas. We recognise that we have an ageing stock profile, and we need to plan appropriately to cover maintenance and component replacement costs effectively. We also live in a society with an ageing

population so the needs of our tenants will change as the age profile changes, we expect that this may result in an increase in the demand for adapted and ground floor properties. In addition, we have identified areas within our current development programme to assist our supported living-clients which will allow us to meet their individual needs.

Our Asset Management Strategy analyses the suitability of our stock for the longer term. We are confident that we have a strong asset base and have met the requirements of the SHQS in the majority of our stock (95.39%). There are 2 properties requiring the installation of close entry systems in Rosneath, and 3 properties require major roof replacement in the Dumbarton area, in both these circumstances we are not the majority owner in the block, and so require consent from the neighbouring owners to undertake improvement works, to date this consent has not been forthcoming and so this presents a hurdle in respect of meeting SHQS. We also have 36 properties (including the 2 already referred to) that do not meet SHQS primarily because of their energy efficiency. These properties are located in Rosneath and are off the gas grid. Various options are being considered for addressing their heating and insulation requirements, at present we have applied an exemption to these properties in accordance with the SHQS reporting requirements.

## SECTION 6: Asset Management (Continued)

### 6.1 Introduction

We have committed to the Scottish Government's amendment to the Housing Scotland Act, ensuring that the safety of our tenants by extensively upgrading our smoke detection systems.

We are working on ensuring our stock database contains sufficient information to inform our investment strategy for the achievement of EESSH by 2020. The Association is in the process of upgrading its IT system to record planned maintenance and all components will be uploaded to the system allowing us to model future investments and also scenario plan. This programme will further enhance our information to assist in financial forecasts. We will be able to explore scenarios for longer contracts and maximise economies of scale and ensure best value in all our procurement activities.

Procurement has figured high on our priority list and we have developed a Procurement Strategy and policy to ensure we are fit for purpose to deliver effective services that provide quality and value for money.

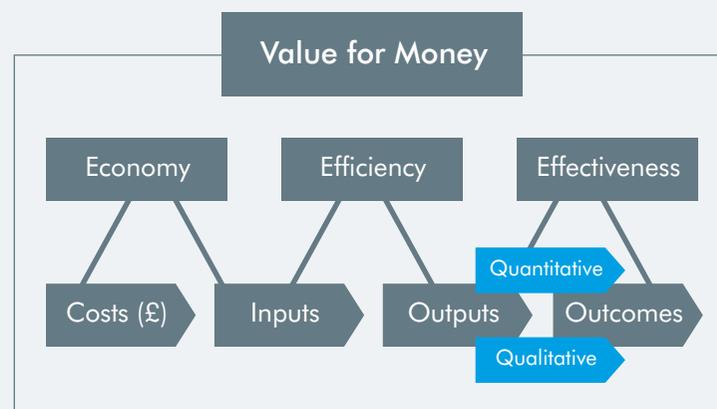
### 6.2 What is Value for Money?

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 is the price paid for what goes into providing a service
- Efficiency is a measure of productivity or how much is gained from what is put in
- Effectiveness is a measure of the impact achieved and can be both qualitative and quantitative.

Value for Money is high when there is an optimum balance between all three 'E's'; relatively low costs, high productivity and successful outcomes.

This can be seen in the VfM flow chart below:



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 good use of framework agreements to ensure we always implement good procurement practice.

We will provide training for our staff 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.

We have a Tenants Scrutiny Panel who have an open remit to look at any area of service delivery and operation within the Association. They will provide their views, and the views of customers that they engage with, as part of their scrutiny work, and submit their findings to the Board and the Management Team to help shape the way we deliver our services.

# SECTION 7: Putting Our Tenants First: Ensuring Customer Participation; Resident Satisfaction and Delivering Value For Money

## 7.1 Introduction

In striving to provide the best service to our tenants, we are committed to continuous improvement. We have set our customer services standards and carry out regular surveys to ensure that we are providing a high quality of service. We train and develop all of our staff to ensure that they are fully skilled in delivering an excellent service and this can be seen in our Investors in People accreditation.

## 7.2 Customer Participation

Dunbritton has a strong commitment to involving tenants through tenant participation. We regularly hold consultation events with tenants and owners on a variety of issues ranging from rent changes to maintenance programmes.

Customer participation continues to be an integral part of our commitment to continuous improvement. We firmly believe in the importance of tenant's views and experiences being at the core of driving the direction of the Association and shaping the way we deliver our services.

We are fully committed to achieving the outcomes detailed within the Scottish Social Housing Charter for all of our customers.

Our Tenant Scrutiny Panel, formed in 2017, established itself as a cohesive group with training provided by the Tenant Information Service. Our Housing Officers provide the support and facilitate the meetings. Members of the Management Team provide a detailed brief on the specific area of scrutiny the Panel choose to look at as part of their programme of inspection.

The Panel previously looked at Indicator 16 of the Scottish Social Housing Charter and reviewed our internal repairs

survey (Asset Management). They have also considered the Association's new, pre-recorded telephone messages (Corporate) and made suggestions to change options and formats in both these areas.

The Association recognises the commitment of the Panel and their role as customers in helping shape our services.

We are keen to increase our customer involvement and improve how we communicate as part of our Tenant and Resident Participation Strategy. In conjunction with tenants, we shall develop a strategy during 2021/2022. During 2019/20 several attempts were made to engage with tenants about participation, however, despite our best efforts there was little appetite for involvement. In contrast, survey results have detailed that our tenants feel that there are clear and easily accessible opportunities to participate with the organisation. They have also detailed high levels of satisfaction with the services we provide.

We are fully committed to our customers shaping our services to deliver excellent service delivery in an efficient and effective way.

We hope to develop a more proactive relationship with our factoring customers through establishing an Owners Forum.

## SECTION 7: Putting Our Tenants First: Ensuring Customer Participation; Resident Satisfaction and Delivering Value For Money (Continued)

### 7.3 Resident Satisfaction

In line with the requirements of the Scottish Housing Regulator and as part of our Charter reporting, we continue to carry out satisfaction surveys. These are conducted by an independent company and tenants are selected by the company on a rolling 3-year cycle for interview. Surveys are carried out on a quarterly basis throughout the year, and we are happy to note that these have continuously shown a high level of satisfaction across all key areas.

When the survey results are received these are analysed and provide us with an up-to-date snapshot of how our customers are feeling about the various aspects of our service, including their overall satisfaction with Dunbritton as a landlord.

Where there are levels of dissatisfaction and specific issues raised by customers as part of the survey results, staff make follow-up calls to customers with a view to offering resolution or further discussion on the dissatisfaction. This information is then collated into reports to both the Board and to the Management Team, allowing us to highlight areas for improvement and learn lessons to further develop us going forward.

There are a number of other landlords who are part of the same survey pool and this allows us to benchmark our results with them. As well as the benchmarking reports there are regular meetings held where a review of the results, trends and good practice is shared.

Our satisfaction levels have been consistently high throughout this year and are annually reported to our tenants through both our Annual Report and Tenants Report. We consulted with the Tenant Scrutiny Panel and agreed on the format and content of both Reports.

### 7.4 Value for Money

At Dunbritton we recognise the importance of delivering services that represent Value for Money for our customers. Our rents must be affordable for our tenants, but also must be balanced against the costs of running our business, providing the high quality of service our customers expect, and maintaining our homes. Our tenants consistently record higher levels of satisfaction with our service than national averages<sup>1</sup>. We have continually performed well with regards to ARC indicator 25 (Value for Money) which reflects tenants survey responses.

In consultation with customers, staff and our Board of Management we developed a Value for Money statement in 2016. This outlined the ways in which we would deliver, review and procure goods and services to ensure that best value and quality were the drivers for all aspects of our business.

We have continually reviewed our processes and Policies to ensure that efficiencies are delivered in an efficient and cost-effective way, without compromising on the quality of the services customers receive. Examples of this include the introduction of Direct Debits and the phasing out of Standing Orders and All-Pay. As well as reducing costs associated with providing these services and processing time involving staff, Direct Debit by default allows closer monitoring of payment of rent and efficient management of arrears.

Each year, we invite the Scotland's Housing Network to review, and present to both staff and the Board, on our delivery of value for money. This includes looking both at rent levels, in comparison to other similar housing providers, but also at service, and satisfaction levels. This presentation allows us to analyse how we perform across all areas and in comparison to other providers. Overall there are no areas of concern and the Board is assured that the Association is moving in a positive direction.

Each year, prior to any changes to the rent, we review our rent levels using the Scottish Federation of Housing Associations (SFHA) affordability tool. This helps us measure rents against different incomes and household types, to ensure our rents do not become unaffordable. Following this exercise, the Board considers the financial requirements of the coming year, before opening a consultation exercise with all tenants. Only after all responses have been considered, does the Board look to implement any changes to the rent. The Board has approved a 0.5% increase for 2021/22.

# SECTION 8: Working With Our Stakeholders And Partners

## 8.1 A track record in partnership working

We have many collaborative working arrangements in place and have an excellent track record of promoting partnership working with both statutory and third sector organisations. We contribute positively in the Argyll & Bute Strategic Housing Forum, the SHIP development group, HomeArgyll (Argyll's common housing register and common allocations policy), the Helensburgh & Lomond Community Planning Partnership, Argyll & Bute Community Safety Partnership Tasking Group, and we are working with the National Park to address housing need.

In West Dunbartonshire, we are represented on the Housing Providers' Forum, Homelessness Forum, Anti-Social Behaviour Forum and have been actively involved in community planning and other relevant strategic forums as well as with local regeneration groups.

Further afield we are active participants in the Rural & Islands Housing Associations Forum (RIHAF), the Glasgow & West of Scotland Forum (GWSF), the Scottish Federation of Housing Associations (SFHA) and Employers in Voluntary Housing (EVH).

We founded Lomond & Clyde Care & Repair in 1992 and launched it as an independent charity in 2002. We were also a founder member of Argyll & Bute Care & Repair. We maintain contact with them and some of our Board members are on the Boards of these charities.

As founder members of Community Links Scotland and through our own 'Wider Role' Strategy, we have a track record of partnership working with communities and other RSLs in delivering a plethora of projects and activities that have and continue to benefit the local community.

## 8.2 Stakeholder Engagement

Effective Stakeholder Engagement is critical to the running of any organisation and we developed a Communication & Stakeholder Engagement Strategy in 2018.

Having completed the Stakeholder Mapping exercise, we then developed a matrix that identified the levels of interest in, and influence on, the Association for each stakeholder.

We developed the matrix to determine the methods and frequency of communication with each of our stakeholders and this is reviewed regularly to ensure that we are communicating effectively with stakeholders. In 2018 we developed our bespoke website and the Stakeholder Matrix is used to review and identify those stakeholders whom we can more effectively communicate with via the website.

Again in 2018, we developed the Association's Communications Policy and we regularly review and update our Communications Strategy to incorporate our Stakeholder Engagement Strategy. Having completed the Stakeholder Mapping exercise we are confident that we have developed a comprehensive list of our stakeholders.

Listed below are some of our key stakeholders:

- Tenants and Owners.
- Board Members / Members of the Association.
- Staff.
- Scottish Housing Regulator (SHR).
- Scottish Government.
- Financial institutions.
- Local authorities.



# SECTION 9: ‘More Than Just Housing’: Our Community Regeneration Strategy

## 9.1 Celebrating Our Success in Community Regeneration

Over the years the Association has helped numerous local communities bring about improvements in their area. Our projects included environmental improvements, new and refurbished community centres, youth activities, apprenticeships, employment and training for local people, community woodlands, art projects and much more.

Since 2009, with the help of Community Links Scotland (an organisation we helped to establish) and numerous partner organisations and community groups & volunteers, we have secured investment of over £5m in our area of operation. £1.2m of this was from Wider Role Grant, with the balance being funded from other sources including the People & Communities Fund (PCF).

In recent years we have concentrated our ‘wider role’ activities on smaller environmental improvement projects, providing local training & employment opportunities, funding for modern apprenticeship positions, supporting Dumbarton & District Women’s Aid and participating in

projects that deliver support to people affected by Welfare Reform.

In April 2018 we secured funding from Keep Scotland Beautiful and the Climate Challenge Fund for a 2-year community gardening, carbon emission reduction project. We called the project Plot to Pot and throughout 2019/20 our Project Co-Ordinator worked with our communities delivering food waste awareness workshops and ‘cook from fresh’ cookery sessions. Two community garden sites were developed, one in Lochgoilhead and one in Helensburgh, with constructed raised beds producing fresh and seasonal vegetables, run by tenants and community volunteers.

Although the programme completed in March 2020, overall it proved to be very successful within our communities and left us with a lasting legacy for educating tenants of the importance of being environmentally friendly. The community within Churchill have now taken over the running of the raised beds and carrying out community growing.

## 9.2 What is Community Regeneration?

Community Regeneration or Wider Role is not about building new houses or the on-going maintenance of our existing properties. It is all our other activities beyond this; the activities through which we help local communities to bring about improvements in their area, improving quality of life for people living in our communities and tackling social exclusion: environmental improvements, new community centres, youth activities, training for local people, community woodlands, art projects, recycling projects, employment opportunities and much, much more. These projects can help people to find work, support young people to make a contribution to society, provide advice on issues ranging from debt to diet, or simply provide a much-needed venue for evening classes, dances and pipe band rehearsals.

## SECTION 9: 'More Than Just Housing': Our Community Regeneration Strategy (Continued)

### 9.2 What is Community Regeneration?

The People and Communities Fund (PCF) replaced Wider Role grant and was extended to enable community groups to apply for funding. PCF supports community organisations to grow and strengthen by delivering outcomes to meet and respond to the aspirations of their communities. It is available to organisations to allow them to deliver the projects that have been identified by the community as helping to achieve the identified outcomes.

The Scottish Government has set 2 main priorities for PCF funding and these are:

- Employability
- Preventative action

We review our Community Regeneration Strategy on an on-going basis to ensure that, as far as practical, we can develop and sustain projects within the context of the core services that we need to deliver as well as the current economic climate and the ever reducing amount of public and private funding opportunities available for Community Regeneration. In the context of ensuring Value for Money in our operations, it is even more crucial now that we weigh up options for concentrating on our core services of managing and delivering more homes and providing a wider service through community regeneration activities.

### 9.3 Delivery of our Community Regeneration Programme

**We have a Service Level Agreement with Community Links Scotland (CLS) to help us coordinate and deliver our projects.**

CLS is a social enterprise and registered charity set up by the West Dunbartonshire RSLs in 2002 to provide support to RSLs in the development and delivery of Wider Role/Community Regeneration projects including sourcing funding for projects. CLS provide regeneration consultancy services for 27 RSLs throughout Scotland in addition to carrying out independent pieces of consultancy for a large number of community organisations, trusts and voluntary groups. They provide assistance identifying and accessing funding for a range of capital community projects and help to deliver business plans, regeneration plans, options studies and a wide variety of services for RSLs and community groups.

Critical to the development and success of our Community Regeneration projects is partnership working. Many of our projects are developed in partnership with other RSLs and community groups. CLS has worked with Dunbritton to support community groups sustain projects therefore bringing lasting benefits to communities.

During 2020/21 we will undertake a comprehensive review of our Community Regeneration Strategy. Whilst the Board supports the continuation of an active programme, this must be measured against Value for Money as the resources to support the delivery of a programme are from tenants' rents.

### 9.4 Heritage Lottery funding

**The Association continues to explore funding opportunities that we can utilise to assist in the regeneration of our communities, during 2019/20 we were successful in our bid to the Heritage Lottery Funding (HLF) for a specific project within the new Dumbarton Harbour development. The aims of the project are:**

- To work with the community to explore Dumbarton's rich social, cultural and industrial heritage.
- To create a sense of local pride with Heritage accessible to a wider audience.
- To create a sense of place through visual arts and heritage
- To create public artworks inspired by and reflection local heritage.

The Association is currently working with our partners to ensure that this project is completed during 2021/22.

# SECTION 10: Future Direction and Aspirations

## 10.1 Development Strategy

Since our inception as a Registered Social Landlord in 1992 we have always been committed to the development and provision of rented social housing in the communities that we serve. Indeed, over the years this has remained as a strategic objective, which we have been able to meet despite periods of restricted economic growth.

As a developing Association we welcome the opportunity to assist the Scottish Governments "Housing to 2040 Strategy" and to meet its target to provide an additional 100,000 affordable homes across all tenures by 2032, whilst improving quality and accessibility of housing with an aim to support decarbonising heating systems to meet a target of all new homes having zero emissions by 2026.



## SECTION 10: Future Direction and Aspirations (Continued)

### 10.1 Development Strategy

Our Strategy aims to:

- Support the physical, social, economic and environmental regeneration of communities.
- Consult with communities and stakeholders in our activities.
- Work in partnership with statutory and voluntary organisations.
- Deliver a range of safe, affordable and accessible housing where people want to live.
- Ensure projects represent Value for Money and are procured in the correct manner.

Our Development Strategy, is regularly reviewed to reaffirm our Board's commitment to continue as a developing Association. We recognise the requirement to procure services to ensure value for money. During 19/20 following a successful procurement exercise we appointed Gregor Cameron Contracts Ltd as our development consultant and were also successful in joining a framework agreement with Hub West and the Link Group.

At present we continue to explore a number of other development opportunities, however the Association does not intend to make commitments to projects unless the following criteria are met:

- Their inclusion in the Strategic Housing Investment Plan (SHIP) is agreed by the relevant local authority and Scottish Government.

- Financial viability is within the risk parameters that the Association is prepared to take.
- Funders are prepared to lend on conditions acceptable to the Association.

We actively participate in relevant meetings organised by each local authority, Argyll & Bute and West Dunbartonshire, to develop the Local Housing Strategy and the Strategic Housing Investment Plan (SHIP).

The 5 housing associations in Argyll are involved jointly with Argyll & Bute Council in developing and annually updating a SHIP that is based on a matrix for prioritising housing developments throughout Argyll. Prioritisation is based on analysis of the Housing Need & Demand Assessment, HOME Argyll Common Housing Register (CHR) waiting lists, the LHS and any needs identified by health & social work colleagues or the National Park Authority. This approach is proving to be an effective means of attracting Scottish Government funding support as well as making best use of the Council's Strategic Housing Fund (funded from 2nd homes Council Tax). The Association is seen as a key developing partner to Argyll and Bute Council with a proven track record. This relationship ensures that the Association is considered as a preferred partner for the future development of housing in its operational area identified in the SHIP to address housing need and demand. The Association also attends quarterly Strategic Housing Forum meetings with Argyll and Bute Council along

with the other RSL's developing within the Local Authority area.

In West Dunbartonshire, the Council has a Housing Providers Forum involving all the locally operating RSLs. Individually RSLs meet with WDC to discuss development opportunities and WDC invites comments from RSLs on the SHIP as it is drafted. WDC does not have the equivalent of a Strategic Housing Fund, so the viability of DHA pursuing new developments in West Dunbartonshire until recently was more limited. Following the grant increase announcement, a number of joint venture opportunities with private developers or other RSLs have now opened up most notably at Dumbarton Harbour. The Association is seen as a key developing partner to WDC with a proven track record. This relationship ensures that the Association is considered as a preferred partner for the future development of housing in areas identified in the SHIP to address housing need and demand. The Association also is also a member of the WDC Housing Solutions Partnership Group.

### Summary of Proposed Development Sites:

**Dumbarton Harbour:** DHA entered into a Development Agreement with Cullross Limited to deliver 150 new build affordable homes for rent and a new DHA office. This project is due

for completion by April 2021. This is the largest development undertaken by the Association and will deliver affordable quality housing in the Dumbarton area.

**Sucloth, Arrochar:** DHA took handover of 26 new build affordable homes for rent on land within the Association's ownership in Arrochar. The construction of this Phase 1 development was completed by TSL Contractors Ltd in October 2018 and a further phase of 12 units will follow subject to housing need analysis. The second phase is included in Argyll and Bute Council SHIP 20/21 – 24/25 for development in future years subject to HNAD.

**Kent Drive, Helensburgh:** We acquired the site in 2012 and it has a site capacity of 16 units. The site forms part of the overall Helensburgh Golf Club development area highlighted in the Local Plan for the development of 300 housing units. The site is in a detailed design stage with the Associations selected developer JR Group. The site is included in the Argyll and Bute Council SHIP 20/21 – 24/24 for development in years 21/22.

**Helensburgh Golf Club:** We are the preferred provider of the affordable housing allocation for the site. The site has an allocation of 300 units within the Local Plan, therefore the number of units to be developed by the Association will be in the region of 75. The site is being taken forward by Taylor Wimpey who will deliver the

affordable housing to the Association through an agreed contract. The site is included in the Argyll and Bute Council SHIP 20/21 – 24/25 for development in years 23/24.

**Golfhill Drive, Alexandria:** The site has capacity for 8 units and is included in the WDC SHIP 20/21 – 24/25 for development in 21/22. The site will be delivered with the assistance of Hub West Scotland and has funding support from the Scottish Government in relation to the budget for Housing Grant.

**Former Dumbarton Cottage Hospital:** The site has capacity for 10 units and is included in the WDC SHIP 20/21 – 24/25 for development in 22/23. Initial feasibility work is being undertaken by the Association.

**Dumbain Road – Phase 2:** The site has capacity for 39 units and is included in the WDC SHIP 20/21 – 24/25 for development in 21/22. The development would be delivered as a design and build contract with the developer who owns the site. The development is at detailed design stage and an outcome of the proposed planning application is awaited.

**Jeanie Deans, Helensburgh:** The site has capacity for 12 units and in a detailed design stage with the Associations selected developer JR Group. The site is included in the Argyll and Bute Council SHIP 20/21 – 24/25 for development in 21/22.

## 10.2 Future Business Opportunities

We have re-registered to participate in the Homeowners Support Fund (Mortgage to Rent). We have a robust risk assessment and financial analysis process in place that will look at every new development's potential and Mortgage to Rent property closely before committing the Association to any such opportunity.

During 2019/ we conducted a procurement exercise for the provision of development services. GC Contracts Ltd was the successful applicant and they will continue to support the Association with our development programme. This current agreement will expire in 23/24, at which point the Association would undertake another procurement exercise.

In addition, we have joined and are now proposing to utilise the services of Hub West Scotland to assist with the delivery of some smaller development projects. This will give us the opportunity to build on other available sites and provide access to other partners that may be able to assist or support our development programme.

# SWOT Analysis

Dunbritton HA: SWOT Analysis  
(Reviewed by Board: October 2020)

Dunbritton Housing Association's  
5 year Business Plan:  
Our future direction

## Strengths

- Skills, and experience and collective specialist knowledge amongst Board & staff members
- Reputation – highly rated within housing sector
- Innovative
- Attitude to Risk and Internal controls
- Positive resident satisfaction surveys
- Values of the Association
- Strongly focussed Management Team that embrace change
- Top quartile performer
- Excellent employer
- Investment in our team

## Professionalism

- Investing in the teams development and training
- Board leadership – good mix of tenants, professionals & community activists
- Diverse age profile within Board
- Quality of services and product
- Increasing asset value (properties)
- Reaching communities: proactively improving level of face to face contact with tenants – tackling tenancy sustainment and condition of properties (how tenants treat their homes)
- Excellent Benchmark/performance reporting
- Good performance outcomes
- +95% of stock meeting SHQS/ESSH
- Good partnership working
- New Office and positive environment

## Weaknesses

- Opportunities to grow and to deliver community initiatives without dependency on grants
- Low engagement with customers
- Limited participation
- Board succession
- Area of operation – time & travel costs
- Lack of connectivity in rural areas impacting on introduction of efficient working for front line staff delivering services to rural customers
- Embracing technologies that are tried and tested  
Capacity/resources to manage challenges (good and bad) as we grow and develop more homes

Dunbritton HA: SWOT Analysis (Reviewed by Board: October 2020)	Dunbritton Housing Association's 5 year Business Plan: Our future direction
<h3>Opportunities</h3> <ul style="list-style-type: none"> <li>• Tackling fuel poverty, energy efficiency &amp; climate change issues</li> <li>• Working with others: shared services; joint development; HOME Argyll, formal partnerships</li> <li>• Community development needs – community sustainment</li> <li>• Wide area of operation/New development opportunities</li> <li>• Renewables – funding opportunities to offset costs of bringing stock up to EESSH</li> <li>• Addressing needs of vulnerable tenants – welfare rights advice etc</li> <li>• Proactively show case Dunbritton as an employer of choice and as a proactive RSL</li> <li>• Continue to develop current growth in membership of the Association</li> <li>• Utilise our new website to be an effective communication tool for current /future customers and stakeholders</li> <li>• Carbon footprint; electric car, recycling</li> </ul>	<h3>Threats</h3> <ul style="list-style-type: none"> <li>• Sustainability of tenancies in current economic climate - welfare reform &amp; Universal Credit – impact on rental income through direct payments to tenants</li> <li>• Pension deficit liabilities</li> <li>• Competition from other RSLs and local authority building programme</li> <li>• Interest rates – impact on loans/impact on investments</li> <li>• Unknown impact of Scotland Block Grant allocation</li> <li>• Reducing availability of A&amp;B Council's Strategic Housing Fund</li> <li>• LHA cap particularly on our supported accommodation</li> <li>• Brexit - uncertainties</li> <li>• Independence agenda</li> <li>• Grant funding cuts ;fewer community development activities-uncertainties over future of PCF funding</li> </ul>

# PEST Analysis

## Dunbritton Housing Association: PEST Analysis

PEST analysis (political, economic, social, and technological) assesses a market, including competitors, from the standpoint of a proposition or a business.

### Political

- Welfare Benefit Reforms; Scottish Government's devolved Welfare Powers (Scottish Flexibilities)
- Changing government policies on housing: increased commitment to and funding for new supply of affordable homes, particularly social rented housing
- Freedom of Information Act (FOI) implemented November 2019
- Scottish Housing Regulator regulations and interventions
- Assurance Statements
- Potential knock-on effects of Westminster political decisions (English RSL rent reductions, austerity measures )
- Scottish Government decisions with regard to Covid-19, such as limitations on evictions and guidance on rent increase.
- Brexit uncertainties
- Value for Money – different approaches by regulators in Scotland and England/Wales
- Local Authority House Building
- Local authority political make-up; leadership/ ruling-group changes
- 2021 Scottish Government Election
- Challenges to local authority finances – may impact on support to Housing Strategy in general, in A&B impact on Strategic Housing Fund
- Council Tax – implications for Council services
- Government's review of Council Tax banding/ charges- affordability in new build properties
- Government changes to legislation surrounding fire safety in high rise blocks and potential cladding in general properties . Increased legal requirements for properties to have detection equipment.
- Independence agenda
- Impact of covid19 on economy
- Current Recession.

### Economical

- Pensions liability/affordability
- Welfare Reform
- Public sector service cuts
- Inflation – impact on costs to maintain value for money
- Cuts to aids & adaptations funding
- Brexit uncertainties
- Historic loss of development skills in RSLs – competition for resources
- Future development costs
- Impact of economic climate – less disposable income; fewer people able to buy a home – increasing waiting lists
- Lending/interest rates/availability of loans
- Cost of meeting new building regulations
- People & Communities Fund limiting funding for community projects – annual review of funding - uncertainties
- Changes to state pension age

## Dunbritton Housing Association: PEST Analysis

PEST analysis (political, economic, social, and technological) assesses a market, including competitors, from the standpoint of a particular proposition or a business.

### Social

- Financial Impact of welfare reform on ability to pay rents
- Impact of Covid 19 on employment – impact of the recession.
- Universal Credit for working age customers
- Fuel poverty
- Health & Social Care Integration – lack of practical involvement of housing in addressing challenges despite Housing Contribution Statements– diversionary funding challenges of Integrated Joint Boards
- Ageing population – need for more amenity housing and aids & adaptations funding; dealing with older person support needs, ill health & disabilities
- Grant funding cuts: fewer community development activities – uncertainties over future of PCF funding
- Smaller households: mismatch to house types – but is building more 1 bedroom houses for the best in long term
- Increased benefit dependency and poverty
- Fewer jobs; area of high unemployment; properties in areas of highest deprivation (SIMD)
- Lack of government initiatives on job creation/ employment and training
- Homelessness
- Fewer people able to purchase own home – pressures on social and private rented sector
- Housing market changes
- ASB/Criminal activity – fewer resources to tackle this
- Increased family stress and outcomes
- Diverse communities: issues of integration
- Standards vs affordability

### Technological

- Funding for energy efficiency measures - new build & retrofitting
- Energy efficiency standards set by the Scottish Government for (EESH)review by 2025
- Tenant expectations and affordability
- Costs vs. benefits of new technologies
- Communications - use of social networking sites
- Rapid changes in technology and public expectations
- Job market changing; fewer 'traditional' jobs
- Sustainability of new technologies
- Addressing climate change agenda
- Confidence (or lack of) in using new technologies
- Availability of suitable technology in our areas of operation
- Electric car

## Dunbritton Planning Grid

Deliver excellent affordable services to our customers that meet their expectations	Contribute to developing sustainable communities by providing high quality affordable housing where people want to live	Manage our business and resources responsibly, accountably and sustainably
Our Customer Care Standards will sustain high quality service delivery. In addition our engagement with tenants will inform and influence our actions.	We will assist the Scottish Government to increase the supply of good quality affordable homes in the communities that we serve. Over the period of this plan we are hoping to increase our housing stock by approximately 150 units.	We are developing an updated Value for Money statement during 2021/22. We shall be prudent in how we spend our money, using our resources to maximise their effectiveness and demonstrating value for money.
Our rent setting structure will be reviewed during 2021/2022 to ensure that rents remain affordable to our current and future tenants.	We shall build new homes that are sustainable and energy efficient	We will support our tenants to sustain their tenancies through effective regular contact with our tenants. We have developed good working relationships with the support agencies in our areas of operation to ensure our tenants can be signposted to appropriate support and assistance.
We will engage with our customers to ensure that we provide the services they want, in the way they want, and to the standard they expect. To achieve this during 2021/2022 we shall look to review our Tenant Engagement Strategy.	We will attempt to meet with the Scottish Governments agenda in relation to climate change, EESSH 2 and tenants' safety.	We will actively pursue carbon reduction and environmental sustainability in our development, asset management and procurement strategies.
We will maintain rents at an affordable level by ensuring we have robust procurement methods to ensure the effective management of our business costs.	We shall manage and maintain our properties to a high standard through an effective asset management programme.	We will increase our use of digital technology to maximise operational effectiveness and reduce the need for travel
We will provide a range of communication methods to our customers to ensure that they have easy access to the Association in the format of their choice.	We shall deliver an effective housing management services to sustain our tenancies.	We shall remain ethical in our financial management, procurement, employment, and governance practices.

## Dunbritton Planning Grid

Proactively engage with our partners and regulators	Be an inclusive and supportive employer	Demonstrate strong governance and robust financial management
Our membership of Community Links Scotland will enable us to influence and promote community-led regeneration that is informed by the views of local people.	We will continue our focus on People Results by engaging with our staff to support strong performance and successful personal development.	The Board's annual review of effectiveness will contribute to our assurance that DHA's governance is strong.
We will look to be contributing to and promoting of partnerships that support the delivery of our objectives.	Managers' shall support and develop their teams to contribute to delivering excellent standards of service to our customers.	The Board will regularly review its strengths and areas for improvement. It will look to recruit people with the appropriate skill set to assist in meeting its strategic objectives.
We shall ensure, and evidence, that we remain compliant with our legal and regulatory requirements as well as ensuring that we are compliant with the requirements of our funders and stakeholders.	We shall continue to look to adopt and develop flexible, family friendly working practices which meet the needs of our business and reflect the preferences of our staff.	Management reports will support effective scrutiny by the Board and ensure accountability.
We will regularly review our Strategic Risk Map to ensure that we are alert to trends and anticipate emerging risks.	We shall look to Involve the team in decision-making about service delivery and working practices.	Our membership of Scottish Housing Network, and Quality Efficiency Forum, will provide us with objective benchmarking.
The Board will undertake robust performance and compliance monitoring and exercise rigorous scrutiny	We shall continue to strive to make Dunbritton a good place to work. As an inclusive employer we shall look to remove any barriers to employment for any person with protected characteristics. We shall provide a safe workplace in which every staff member feels valued.	Our membership of the Scottish Federation of Housing Associations and the Glasgow & West of Scotland Forum of Housing Associations will provide us with the opportunity to consult and learn from our peers at a local and national level.

## Dunbritton Planning Grid

Deliver excellent affordable services to our customers that meet their expectations	Contribute to developing sustainable communities by providing high quality affordable housing where people want to live	Manage our business and resources responsibly, accountably and sustainably
We will support our customers by providing support and signposting them to the relevant agencies to reduce financial exclusion, fuel poverty and promote social and digital inclusion. In addition we shall apply for any available funding to help assist our tenants and the communities we serve.	We will continue to Implement an effective estate management service to maintain attractive and safe environments in our communities	The Association shall continue to adopt sustainable operating practices to minimise the environmental impact of our activities.
We will communicate by newsletter, mail, social media, text, e-mail, and other methods, with our customers, regularly and openly, to keep them updated about all aspects of our service delivery.	We will engage constructively with our partners and stakeholders to ensure our activities support local and national priorities	We aim to be open and transparent about our performance and our decision-making.
We shall continue to work with tenants and third parties to increase digital participation amongst tenants. We shall look to deploy IT to maximise efficiencies, whilst ensuring that we retain both the personal touch and are inclusive when communicating with our customers.	Our Customer Care Standards will sustain high quality service delivery and our engagement with tenants will inform and influence our actions.	Closely monitor performance against targets and ensure KPIs are met.
We will work with our Tenant Scrutiny Panel to monitor and improve our performance.	Our rent setting structure will ensure that rents remain affordable to our current and future tenants.	Ensure all staff are working to the relevant policy and procedural guidelines.
We will review our Customer Engagement Strategy to increase and improve the quality of the information that informs and influences our performance and service delivery.	We will review our Community Regeneration Strategy to ensure that we can continue to develop sustainment, growth, and support within the communities we work with.	Develop our training plan to ensure appropriate training is organised for all staff and Board Members.
We will actively consult with and be accountable to tenants and owners about the quality of our services and performance. To achieve this we will continue to develop appropriate forums with our customer base.	We will support communities to access funding and other support for local initiatives.	Implement Health & Safety policy and practice in the workplace. Implement the necessary measure to protect staff during the current Covid 19 pandemic.

## Dunbritton Planning Grid

Proactively engage with our partners and regulators	Be an inclusive and supportive employer	Demonstrate strong governance and robust financial management
Monitor all aspects of Housing Services.	Ensure all staff are working to the relevant policy and procedural guidelines.	External and internal audits will support robust financial and performance management across the organisation.
Closely monitor performance against targets and ensure KPIs are met.	We shall develop a Tenant Participation Strategy that allows for easy communication using digital and remote methods to increase access and the opportunity to participate.	We shall ensure that our business and financial plans and projections are based on sound assumptions and accurate risk assessments.
We shall look to continue to develop the Board through proactive succession planning, recruitment, training and personal development. We shall achieve this through Board Away Days, attendance at conferences, webinars, and appraisals.	We shall promote a positive etiquette in the office through Healthy Working Lives and our Investors In People progression.	We shall look to monitor and report our performance and compliance accurately and openly.
Ensure policies are linked to Regulatory Standards and the Association's strategic objectives. Ensure all policies, where required, are assessed for equality impact assessment		In all of our services we shall promote and uphold strong ethical practices; ensuring equality, recognising diversity and respecting human rights.
		We will continue to monitor and report our compliance accurately and openly.  Being prudent on how we spend our money and being open and transparent about our performance and decision making.
		We shall continue to demonstrate our compliance with our legal and regulatory requirements and with those of our funders and partners.

## Dunbritton Planning Grid

Deliver excellent affordable services to our customers that meet their expectations	Contribute to developing sustainable communities by providing high quality affordable housing where people want to live	Manage our business and resources responsibly, accountably and sustainably
In 2021/2022, in consultation with our customers/stakeholders, we will review our Value for Money Statement.	We will review our factoring service by engaging with our owners to ensure that we are meeting our legal obligations and providing the required services at a competitive cost.	Implement good guidance in all related publications and ensure we are open and transparent in everything we do.
We shall develop a Tenant Participation Strategy that allows for easy communication using digital and remote methods to increase access and the opportunity to participate.	Closely monitor performance against targets and ensure KPIs are met.	We shall regularly review our Business Continuity Plan, testing this by learning from our experience and ensuring we are best placed to respond to any unexpected changes on our working environment.
With our Board we will annually set Key Performance Indicators (KPI) and closely monitor performance against agreed targets.	Monitor all aspects of the Asset Management service via Key Performance Indicators, Tenant feedback forms, external surveys and staff visiting and monitoring a percentage of completed works.	
We will monitor all aspects of housing services delivery via stakeholders, audits and required standards.	Oversee contractor's progress and commitment to contractual agreements.	
We will regularly review our policies and procedures, ensuring that they reflect current legislation, good practice and guidance.	Continue to pursue procurement avenues that enable the association to ensure we deliver value for money projects.	
Continue to conduct regular external tenant satisfaction surveys to ensure that we are meeting the expectations of our tenants.	Across all departments, review our strategic objectives on an annual basis.	
	Implement Health & Safety policy and practice in the work place. Implement the necessary measure to protect staff during the current Covid 19 pandemic.	

Demonstrate strong governance and robust financial management

We shall develop a Tenant Participation Strategy that allows for easy communication using digital and remote methods to increase access and the opportunity to participate.

Maintain our policy register, and ensure we have an updated programme for Board approval. Ensure our policies are linked to the Regulatory Standards and the Associations strategic objectives. Ensure all policies, where required, are assessed for equality impact assessment.

Implement good guidance in all related publications and ensure we are open and transparent in everything we do.





**DUNBRITTON**  
HOUSING ASSOCIATION  
*Together we can...*

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

Email: [admin@dunbritton.org.uk](mailto:admin@dunbritton.org.uk)

Tel: 01389 730 067

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