



ANNUAL REPORT
2018/19

*Together
we can...*

Contents

Chair's Report.....	3
Chief Executive Summary.....	4-7
Corporate Services Department	8-10
Asset Management.....	11-13
Customer Services.....	14-19
Finance.....	20-22

Chair's Report 2018-19

It has been another very busy year at Dunbritton and like all other housing associations, the only constant is change.

After many years of hard work, and thanks to the determination and commitment of everyone concerned our development of 26 new homes at Succoth near Arrochar was delivered in the autumn of 2018 and the official opening ceremony was held on 1 May 2019. Thanks to all our partners in this project. It really does prove that 'joined-up working' really can deliver.

I am also delighted to see the progress being made at our development at Dumbarton Harbour where we will see 150 new homes coming to life during 2020. We will be moving into our new custom-built office before the end of the year with a steady stream of lovely new homes being released after the turn of the year.

We continuously review and improve everything that we do at Dunbritton and this year we developed a new streamlined governance structure that eradicates duplication and further improves the efficiency and effectiveness of our Board of Management.

We also reviewed the Association's Business Plan to ensure that it identifies our Strategic Objectives and we will now focus on aligning them to our Risk Management Policy and procedures. The Board is clearly focused on controlling and managing all forms of risk to the Association this year we will be working hard to ensure that we develop a proactive approach to Risk Management to ensure the long-term viability of the business.

Working on the principle of continuous improvement, the Association successfully came through a thorough external assessment by Quality Scotland and was awarded the coveted 'Recognised for Excellence' award at the Scottish Awards for Business Excellence ceremony in Glasgow in June. Recognised for Excellence is an internationally recognised accreditation that measures an organisation's compliance against a defined set of standards based on the European Foundation for Quality Management's excellence model.

Well done everyone!

Real progress is being made in terms of how we involve our customers, communicate with them, and give them a say in how the Association is being run.

We're doing this through our Resident's Consultation Group and our Tenant Scrutiny Panel continuously reviews elements of the business making suggestions for improvement as and when appropriate.

The Board of Management works closely with the Management Team to agree, monitor and review performance across all areas of the Association's business. This year in October all housing association's Board of Management will be required to submit an 'Assurance Statement' to the Scottish Housing Regulator. The purpose of the Assurance Statement is to advise the Regulator that the Board is confident that it



receives adequate and appropriate information to enable it to effectively review and monitor performance across all business.

Thanks to prudent management of our resources Dunbritton is in a very good financial position. We have excellent working relationships with a range of strategic partners, and we can manage risk through effective monitoring systems

Having been on the Board since 2016, I was elected as Chair at last year's Annual General Meeting (AGM). I've really enjoyed my time at Dunbritton, but I must advise that due to family circumstances I am moving out of the area and will be resigning that the AGM on 25 September 2019.

I have seen a lot of progress at Dunbritton in the time I have been involved and I'd like to wish my colleagues on the Board and Allan and his staff well in future.

William Clark

Chair of the Management Board

Chief Executive's Summary

How time flies!

The last 12 months was again a busy year for the Association. At our Annual General Meeting in September 2018, we considered our operating environment to ensure that the Board were fully informed to enable them to drive forward our strategic objectives. This was strengthened at our Board Away Day in October 2018

Our 'Journey to Excellence' continued throughout 2018 -19 and culminated in us being awarded the coveted Recognised for Excellence (R4E) 3-Star recognition at the Scottish Awards for Business Excellence in June 2019. I am delighted that the hard efforts of all staff have been recognised with such a positive outcome. I am fortunate that my team have truly embraced this journey and look forward to driving further continuous improvement in the years ahead. Whilst we network within the housing sector, our 'Journey' has taught us that we would benefit from benchmarking with service providers in the private sector and this will be a particular focus in the future.

During the year the Board and staff completed a review of the Association's governance. We formed a Short Life Working Group to identify areas of duplication and the outcome was a more streamlined arrangement in terms of the number of meetings we hold during the year. We appreciate that Board members work on a voluntary basis and it is important that their time is spent efficiently and effectively.

We continue to remain on 'low' engagement with the Scottish Housing Regulator. However, we recognise that we must continue to



ensure that we are compliant in terms of the revised Regulatory Standards. I am pleased to report that following a general inspection of Association's website, the feedback from the Scottish Housing Regulator's Tenants Panel was very positive.

Like every other organisation the Association has been working toward compliance with the new Freedom of Information legislation and how that will impact on the Association with effect from November 2019. Meantime, we are gathering information from a range of sources and are providing training for both staff and Board.

Customers

- Effective communication with our customers is a key objective and we will continue to consult, scrutinise and monitor our performance. I am pleased that this year we have had good input from our Scrutiny Panel and following their suggestions we have updated our working practices,
- Unfortunately, attendance at our Rent Consultation meetings was particularly low. Therefore, we will be engaging with tenants to establish their preferred method of communication. It is critical that we adopt effective communication methods to ensure that our tenants have a voice on the running of the organisation.
- We have continually monitored our Customer Service Standards to ensure that we achieved the targets set within the standards. I am delighted that our satisfaction levels continue to improve year-on- year.
- The Operations Manager continues to spearhead good working relationships with our Resident Consultation Groups. I am delighted that she has worked with tenants to set up a Scrutiny Panel who will assist in driving up standards for customers. This year we launched our new website and during the forthcoming 12 months the Resident's Consultation Group will be involved, where possible, in reviewing and improving the website.

Chief Executive's Summary

95%
satisfied
with overall
service

- We have consulted our tenants to understand what they think of the new website and taken on board any suggestions they made for improvement. Overall the new website has been well-received.
- We embrace a culture of 'learning outcomes' to ensure that any dissatisfaction or suggestions for improvement are carefully considered and any appropriate changes are implemented.
- Last year's AGM was well attended and supported by donations from our contractors for our tenants' raffle prizes for our 'Good Neighbour' and 'Best Garden' competitions.

Governance

- We have reviewed our Business Plan and our key strategic objectives are reflected in our departmental Internal Management Plans that support the operational delivery of quality services. Moving forward we recognise the need to align our risk management strategy with the Association's strategic objectives.
- We completed our annual Board Appraisals to ensure that our Board members have the required skills, support, and training and last year we focused on Good Governance, Finance and Health & Safety. This process assists the Association to identify the skills, knowledge and experience we need to maintain an effective and proactive Board. We were fortunate to attract 3 new Board members Julie Smillie, Darren Clark and George Morrison who between them have already made a positive impact thanks to their wide range of skills and experience.
- At the annual Board Away Day we considered a range of issues affecting housing associations including the Scottish Housing Regulator's review of the Regulatory Standards. The Government's consultation paper 'Housing Beyond 2021', Dunbritton's governance and our Business Plan.
- Like all Associations, we will be required this year to submit our first Assurance Statement to the Scottish Housing Regulator. During 2018-19 the Association participated in the consultation process and the Management Team have begun to collate the necessary evidence to support the Association's Assurance Statement.
- This year in February 2019, the Board set Key Performance Indicators (KPIs) to be applied during the year 2019-20. I can confirm that there were positive outcomes for all of our KPIs for the year 2018-19.
- We have embedded our reviewed governance structure and the Board is now supported by an Audit & Risk Committee that meets twice per year, and a Staffing Committee that meets as and when required. We are confident that the new structure is efficient and will assist the Board to determine our future strategic objectives.

Chief Executive's Summary

Value for Money / Affordability



- During 2018-19 we continued to work closely with the Scottish Federation of Housing Associations (SFHA) to ensure that we applied our procurement strategy across all key services. To date, all maintenance contracts have been procured along with Development services.

- There is an inextricable link between Value for Money and affordability and the Association this year will consider a further review of our rent structure. This and our procurement strategy should assist in achieving our objective of providing our tenants good value for money at affordable rent levels.

95%
**Tenants thought
their rent
represented
good value for
money**

- Although our new rent structure has been well received, it is important for me that the Association benchmarks well in terms of rent levels applied in the social housing sector. Our annual Tenants' Report confirms that we do indeed benchmark well, and satisfaction levels in terms of our rent representing good value for money was very good.
- It is imperative that as an organisation we understand our working environment, and this is required in all aspects of our business. Therefore, in terms of value for money and affordability it is imperative that we continue to work with external partners, stakeholders and the private sector to ensure that we can deliver in this regard.

Chief Executive's Summary

Developing New Homes

- One of our key objectives is to continue to develop high quality energy-efficient homes in the communities we serve. This year we completed our development of 26 new homes at Succoth, Argyll & Bute. This could not have been achieved without support from the Scottish Government, the local authority and private finance. This development was a long time in the planning process but proves what can be achieved through effective partnership working.
- In support of our development strategy, following a robust tendering exercise we procured development services for the next 3-5 years. In addition, the Association is in the process of becoming a member of West hub and this will ensure that we continue to support the physical, social, economic and environmental regeneration of communities. We will consult with communities and stakeholders; work in partnership with statutory and voluntary agencies; deliver housing where people want to live and ensure projects are value for money and procured in a correct manner.
- In partnership with the developer Cullross Limited, work has now well under way at Dumbarton Harbour in West Dunbartonshire. The development will deliver the Association's new office and a further 150 affordable homes. The office will be completed by 31 October 2019 and the development completed by March 2020.
- The Association remains fully committed to assist in developing homes and sustaining communities within West Dunbartonshire and Argyll & Bute.

DUNBRITTON'S WIDER ACTION

Our Communities are important to us.

- We continue to engage with Community Links Scotland (CLS) to help us co-ordinate and deliver our projects.
- The Association has helped numerous local communities bring about improvements in their areas and this has provided both training and job opportunities within our areas of operation. In recent years we have created full time employment through our modern apprentice scheme. We have tended to focus our wider role activities on smaller environmental improvements projects.
- The Association donated £3k to our Community Support Fund which has proved popular once again with local groups in this area. In the last year over 15 local organisations have benefited from a grant by the Association. We continue to sponsor 3 local school football clubs. The strips display our new logo and continue to fly the flag for Dunbritton.
- Through funding from the Climate Challenge Fund we have established our community growing project "Plot to Pot" to help customers reduce their carbon footprint through growing their own vegetables and composting. This project has been a huge success and fuller details are in our Customer Services department section.
- This year with the assistance of Community Links Scotland we have submitted an application for funding to Heritage Lottery Fund. If successful this funding will assist with a local community arts projects for our new development at Dumbarton Harbour. This project will celebrate the heritage of Dumbarton as an integral part of the regeneration of Dumbarton Harbour. The aim is to inspire a sense of place, using art to engage people and groups in learning about local heritage.

Corporate Services Department

Corporate Services deliver a range of 'back office' functions that support the over all running of the organisation and these include:

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

Working with colleagues across all departments we strive to ensure that the Association is presented in a professional manner at all times and that our corporate standards are maintained, for example in all our communications with customers and other stakeholders.

Last year we outlined how we had progressed on our 'Journey to Excellence' since 2013 and we are delighted to confirm that we were awarded the 'Recognised for Excellence' 3 - Star recognition at the prestigious Scottish Awards for Business Excellence ceremony in Glasgow in June 2019.

The assessment was conducted over a full week by a team of external Assessors appointed by Quality Scotland and considered all aspects of the Association's business including its policies and procedures, financial arrangements, investment in its housing stock and staff. It also covered how the Association communicates with its customers and other stakeholders and how it is governed by the Board of Management (Board).

The Board and Management Team work closely together to ensure that we comply with the Scottish Housing Regulator's (SHR) Regulatory Standards. This year, all housing associations' Boards of Management will be required to submit an annual Assurance Statement.

The Corporate Services Team also take the lead on ensuring that the Association is compliant with all legislation that impacts on us and our role as a Registered Social Landlord (RSL) and we conducted a major exercise in 2018 and in response to the General Data Protection

Regulation (GDPR); and this year we are preparing for how the Freedom of Information (FOI) legislation affects us in November.

They also support the organisation and delivery of events like the Annual Board Away Day, The Staff Away Day and the Annual General Meeting that is held in September.

Events like these let us focus on how we can improve specific areas of the business and agree our Strategic Objectives for the years ahead. For example, this year's annual Board Away Day will be focused on developing the Association's Assurance Statement that has to be submitted to the Scottish Housing Regulator by the end of October.

Dunbritton strives for continuous improvement in everything that we do, we develop and build on our well-established working relationships with strategic partners including Argyll & Bute and West Dunbartonshire Councils.

We continuously review our business processes, analysing results from a range of consultations with customers; and benchmarking our performance with our peers to ensure that we are delivering the highest possible levels of customer service across all areas of the business.

We have no intention of resting on our laurels. Having achieved the 'Recognised for Excellence' accreditation does not represent the end of our Journey to Excellence. It just motivates us to keep getting better, and we're confident that by keeping on listening to what our customers have to say '**Together we can...**' keep on improving.

Corporate Services Department

Our Staff

MANAGEMENT TEAM

Allan Murphy – Chief Executive Officer
Tricia McShane – Operations Manager
Paul Sweeney – Asset Manager
Heather Maitz – Finance Manager
Pat Bradley – Corporate Services Manager

CUSTOMER SERVICES

Lindsey Reid – Housing Officer
Sharon Kane – Housing Officer
Laura Cuthbertson – Housing Officer (Temporary)
Kirsty Crockett – Housing Officer
Dan Wilson – Housing / Assurance Officer
Anne Jo Gammon – Housing Services Assistant
Maureen Dods – Housing Services Assistant
Margaret Ann Devlin – Housing Services Assistant * (Part-time shares with Finance)

ASSET MANAGEMENT

Jim Cannon – Maintenance Officer
Greg Marley – Maintenance Officer
Anne Marie Somerville – Asset Co-ordinator
Sean Harwood – Asset Assistant
Leah Mackenzie – Asset Assistant

FINANCE

Marie Clare Freke – Finance Officer
Una Renfrew – Finance Officer (Temporary)
Samantha Degan – Finance Officer
Margaret Ann Devlin – Finance Assistant * (Part-time shares with Customer Services)

CORPORATE SERVICES

Ayeasha Temple – Corporate Services Assistant
Claire Gallacher – Receptionist

Our Board of Management 2018-19 OFFICE BEARERS

William Clark – Chair
Sephton MacQuire – Vice Chair

BOARD MEMBERS

Mike Appleton
Sonja Aitken
Anthony Davey
Dean Walker Resigned May 2018
Councillor Gary Mulvaney – Co-optee - representing Argyll & Bute Council
Terence Smalls – Resigned December 2018
Alistair Tuach
Councillor Brian Walker – Co-optee - representing West Dunbartonshire Council
Julie Smiley
George Morrison
Darren Clark

Acknowledgements

Dunbritton Housing Association would like to acknowledge the support of the following organisations during 2018/19

- Alexander Sloan, External Auditors
- Quinn Internal Audit
- Harper Macleod LLP Solicitors
- MSM Hart Smith Solicitors
- FMD Financial Services
- Santander
- Bank of Scotland
- CAF Bank
- Gregor Cameron Ltd.
- Community Links Scotland
- West Dunbartonshire Council
- Argyll & Bute Council
- The Scottish Government

Corporate Services Department

Making a Difference - Community Support Fund

The Association makes every effort to support the communities we operate in and we're proud to confirm that over the past year 14 local organisations have benefitted through grants from our Community Support Fund. They were:

- Gartocharn Primary School
- Helensburgh Football Club 2008
- Helensburgh Highland Games
- Lomond Badminton Club
- Clydeview Gardening Group
- Mummers

- Helensburgh & Lomond carers
- WDC Breakfast Club
- Police Scotland Youth Volunteers
- Vale of Leven Academy
- Arrochar & Tarbet Community Development Trust
- Vale of Leven seasons for Growth Group
- Renton Craigton FC
- Garelohead Station Trust
- Balloch Primary School
- St Kessog's Primary Group

The photos below show kids from the Vale of Leven FC 2005 and the Police Scotland Youth Volunteers who were among those who benefitted from funding from the Community Support Fund this year.

The total expenditure for 2018/19 from this fund was approximately £3000.



Asset Management

New Asset Management Team

During 2018-19 The Asset Management Team completed a Procurement Strategy and policy focusing on customer service and value for money. The implementation of this strategy resulted in a full review of our reactive maintenance service as well as Cyclical and Capital investment works to ensure continuous improvement with the services the Association delivers.

Reactive Works

The Association now has a fully procured reactive maintenance service agreement in place to deliver our reactive repairs and emergency repairs service for up to a 5-year period



Leah, Jim, Paul, Greg, Sean, Anne-Marie

Our Reactive Repairs Service

The Association has seen a slight increase in the number of reactive repairs carried out in 2018-2019 compared to Reactive Repairs in 2017/18. The table below summarises performance with new contracts in place compared to the previous year.

	2017-18	2018-19
Total number of Repairs	2885	2937
Total number of Emergency Repairs	895	856
Average length of time to complete non-emergency repairs (days)	5.98 days	5.5 days
Average length of time to complete emergency repairs (hours)	4.29 hours	2.99 hours

Tenant Satisfaction Results

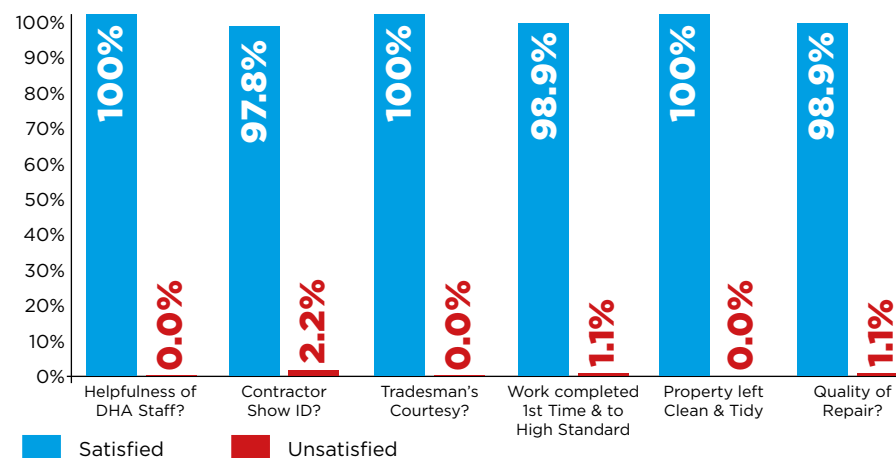
We value tenants' comments about the repairs service and always welcome feedback. We use this information to help us improve service delivery.

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

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

We continuously monitor our tenants' responses with our contractors and taking effective corrective action as and when required. The table below shows high levels of customer satisfaction with our main contractors over the year.

Tenant Satisfaction Results - April 2018 - March 2019 182 Tenants Returned Satisfaction Forms



Tenant Satisfaction Surveys - Results out of 182 Surveys returned to the Association - Surveys completed by tenants following recent repairs carried out at property.

Asset Management

CUSTOMER FEEDBACK:

City Technical Services Ltd:

"Service was excellent when phoning, tradesmen completed repair within 5 minutes and was very helpful and pleasant. Couldn't fault or improve on service received." - **Levenbank Terrace, Alexandria**

"Needed a few repairs lately and couldn't be happier with the service. So quick for repairs, staff are amazing." - **Dumbain Road, Alexandria**

"The contractors were very polite, informative, and cleaned up to top standard :) 10/10." - **Queens Crescent, Garelochhead**

Shiels Builders:

"Service very good, repair workers excellent." - **Scott Court, Cardross**

"Top standard job. Contractor very polite & informative. 10/10." - **Queens Crescent, Garelochhead**

GAS SERVICING

We are legally bound to carry out annual gas services on all of our properties. Our procedure for arranging and gaining access means we no longer have to go to court to obtain a warrant to force entry where access has been denied. We have an excellent record and we aim to maintain it. At the 31 March 2019 the Association had valid certificates for all our properties. **A big thank you to all our tenants for their assistance!**

J Duff Joiners:

"Contractor was very polite, carried out work to my entire satisfaction" - **Westbridgend, Dumbarton**

"They made a great job I didn't have to lift a brush he done it all you wouldn't know he had been in we are both pleased with the work thank you." - **Walker Place, Helensburgh**

"I find your repair service quite excellent and really satisfied with the efficiency & pleasant staff" - **Braehead, Alexandria**

Ledgerwoods Electrical:

"Sean as usual was very helpful and acted very promptly. Martin from Ledgerwoods was very efficient and carried out same day. It couldn't have been better. I phoned Sean about 9.30 and repair carried out by 3pm." - **Bonhill Road, Dumbarton**

"Excellent and speedy service. Contractor was at the property in under an hour, excellent service especially as it was during the festive period" - **Malcolm Place, Helensburgh**

"The contractor was very helpful done his job very well and was very well mannered. Showed his ID at the front door and he answered any questions that I asked, he done the repair to a high standard" - **Levenbank Terrace, Alexandria**

Cyclical works

To enable continuous improvement to our properties, and the need to ensure the value for money, the Asset Management team has successfully procured contracts to carry out external painting of properties. Grounds Maintenance works has also been procured for the next 3-5 years.



Braehead gable ends 'before and after' painter works

Asset Management



Planned Maintenance Programme

The second phase of the kitchen and boiler renewal programme in the Churchill estate was delivered in the months April to August 2018. This was a continuation of an existing contract which seen high levels of customer satisfaction. A full contract review will take place in 2019-20 to fully procure a further 5 year kitchen installation programme.

Legislation

Following the tragedy which took place at the Grenfell towers in London the Scottish Government has reviewed the fire safety standards within housing and has brought new legislation into place which took effect in February 2019. The Association foreseen this legislation being passed and have been proactive in procuring a contractor to deliver this work before the deadline of October 2021.

Render works

For a number of years, the Association has been aware of the poor render system at our Hepburn Road development in Garelochhead. In 2018-19 a new specification was written to replace the render system and a procurement exercise carried out to source a competent contractor to carry out the work. This contract has now been completed with minimum disruption to our tenants with outstanding results.



Hepburn Road before Rendering work



Hepburn Road completed

Aids and Adaptations

During 2018/19 we completed 14 Medical Adaptations throughout West Dunbartonshire and Argyll & Bute. This could not have been achieved without the grant funding we received from the Scottish Government. Although this was a slight decrease in adaptations carried out from the previous year the types of adaptations, we were able to complete included larger adaptations converting bathrooms to 'wet rooms' for people with special medical needs.

The Asset Management Team will continue to review areas for improvement and service delivery in the coming year 2019-20 focusing on procuring and delivering planned maintenance contracts for Re-roofing and Kitchen installation.

Customer Services

Team Changes

Following a review in our customer services team structure and the Housing Officer patches last year, we have increased the time Officers spend in our developments, meeting customers on the doorstep. This is supported by our three Housing Services Assistants – Maureen, Margaret Ann and AnneJo providing administrative services in the office.

These changes have worked well.

We had a new Housing Officer – Laura Cuthbertson – join us in October 2018 to provide cover for Kirsty Crockett who went on maternity leave. Laura brought a wealth of housing experience and has been a great asset to the team.

As we are increasing the number of houses due to our Harbour development, we are pleased to confirm that she has secured a permanent job with the Association.

Housing Qualifications and Investing in our Staff

Sharon Kane and Daniel Wilson both achieved formal housing qualifications this year- each of them achieving a Post Graduate Diploma in Housing Studies. The Association recognises the importance of investing in our staff.

The team are due to start allocating our 150 new build properties at the Harbour in Dumbarton as well as continuing to deliver day to day services. This will be one of our biggest developments to date. We are working with West Dunbartonshire Council as part of our nominations arrangements to house people from the housing list and individuals affected by homelessness. A number of properties have been developed to a fully accessible wheelchair standard and we are working with Key Housing to provide supported accommodation for some of their customers.

We have recently purchased a marquee with our Dunbritton logo on it to use at our external pop up office events. Last year we had the Dogs Trust come along and offer free microchipping and health checks for our four-legged friends.

We are planning more pop-up office events in summer 2019 – look out for the Dunbritton marquee in your neighbourhood.

Universal Credit and Managed Migration - More Changes

Both our local authority areas of operation saw the full service roll out of Universal Credit in the Autumn of 2018.

The team have worked hard to ensure that working age tenants moving to the benefit understand the process of claiming their Housing Costs and minimising the risk of rent arrears for their homes.

We have been working closely with Argyll and Bute Council and Citizens Advice Bureau in West Dunbartonshire referring tenants who required assistance with Universal Credit claims and follow on support.

Despite the impact of Universal Credit our rent collection rates have been maintained and our rent arrears continue to decrease – this is in contrast with other Associations who have seen rent arrears levels increase.

At Dunbritton we firmly believe in working with our customers to support them through any difficulties they may be experiencing to ensure they have a home for life. The Association will only seek legal action for recovery of a tenancy as a very last resort.



Customer Services Team – From top Tricia McShane, Operations Manager, 2nd row – Margaret Ann Devlin, Housing Services Assistant, Sharon Kane, Housing Officer; 3rd row – Laura Cuthbertson, Lindsey Reid and Daniel Wilson, Housing Officers, front row Maureen Dods, AnneJo Gammon, Housing Services Assistant and Kirsty Crockett, Housing Officer

Customer Services

Our Arrears Recovery Improvement Journey

2018/19: Arrears at 2.45%

2016/17: Arrears at 3.70%

2015/16: Arrears at 5.01%

2014/15: Arrears at 6.46%

Our rental income is £3.8 million

Universal Credit and Managed Migration continued

The final part of the Universal Credit programme will affect people who have more complicated and cross benefit claims and will be rolled out between now and 2023 by the Department for Work and Pensions.

This will result in an increase in the number of Universal Credit cases with everyone being moved from “legacy” benefits to UC by the date above.

The Association will continue to work with advice services and our customers to support their journey through these benefit changes.

IT Improvements and GDPR

As part of our commitment to value for money and efficiency we are upgrading our Castleton Housing IT system to a version which will reflect the requirements of the General Data Protection Regulation.

In preparation for the upgrade and changes as part of the Housing (Scotland) Act 2014, we wrote to all our tenants to tell them about changes to their occupancy rights as part of their Scottish Secure tenancy agreement and reviewed all Dunbritton tenant data held on-line.

Allocations Changes - Home Argyll Common Housing Register and the Housing (Scotland) Act 2014

As one of the partners in Home Argyll, our Common Housing Register, we undertook a review of our Allocations Policy to ensure our compliance with the Housing (Scotland) Act 2014.

The consultation was carried out by Craigforth who undertook work on behalf of Home Argyll as well as the Scottish Government.

The review was finalised in July 2019 and our revised Allocations Policy will be available following each partner’s Board approval.

Domestic Violence Pledge – Make a Stand

The Association is looking to sign up to the Chartered Institute of Housing (CIH) Make a Stand Campaign which involves taking action to support people experiencing domestic abuse.

There are four commitment requirements that require to be met before the Pledge can be signed. The Chartered Institute of Housing define these as:

Pledge Commitment 1 – We will put in place and embed a Policy to support residents who are affected by domestic abuse

Pledge Commitment 2 – We will make information about national and local domestic abuse support services available on our website and in other appropriate places so that they are easily accessible for residents and staff

Pledge Commitment 3 – We will put in place an HR policy to support members of staff who may be experiencing domestic abuse.

Pledge Commitment 4 – We will appoint a champion at a senior level in our organisation to support people who are experiencing domestic abuse

We will work on the above commitments throughout 2019 and seek support from Women’s Aid Scotland to increase staff awareness within the Association.

Customer Services

Our Tenant Scrutiny Panel

Our Tenant Scrutiny Panel is going from strength to strength. Sharon Kane and Dan Wilson, Housing Officers support the work of the Panel who meet in the evenings at our office.

This year the Panel have looked at several areas of the Association's business, considering key issues that are important to them as tenants, and giving their feedback.

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

The two short summary case studies below highlight some of the work the Panel have carried out this year.

Case Study Summary - Repairs Services

The Panel considered the feedback form that tenants complete when they have had a repair carried out. This form allows tenants to make comments and tick response boxes. These forms are managed by the Asset Management team and used to determine satisfaction levels and contractor performance.

Case Study Summary - Communication - Calling the Office

Customers calling the office were required to select an Option for the service or department they were looking to speak to. Following feedback from the Panel the call handling system message was reviewed and changed.

Customers calling can now select Repairs as the first option and the description of other services and departments were changed to reflect the views of the Panel.

Future Scrutiny

The Panel have identified housing allocations and procurement in asset management for their next areas of scrutiny.

As an additional exercise they looked at our Annual Tenants Report which is normally included as part of this Annual Report. As a result of their recommendations the Association will now produce a separate Tenants Report.

The Panel asked that performance information on each section of the business be reflected in the Annual Report and we have incorporated this information in our Report.



Tenant Scrutiny Panel Meeting

As well as the role carried out by our Tenant Scrutiny Panel – our regular, face to face surveys are carried out by an independent company on behalf of the Association.

At the end of March 2019 our Customer Satisfaction survey results reported the following outcomes:

- ✓ **95% of our tenants are satisfied with overall service**
- ✓ **97% of our tenants are satisfied with how they are kept informed**
- ✓ **96% of our tenants satisfied with opportunity to participate**
- ✓ **92% of our tenants are satisfied with our management of their neighbourhood**
- ✓ **92% of tenants felt that their rent represents value for money**
- ✓ **100% of our Stage 1 complaints resolved within target**
- ✓ **100% of our Stage 2 complaints resolved within target**

Customer Services

Garden Competition and Good Neighbour Award

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

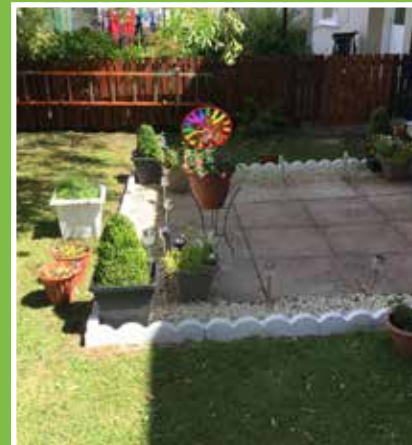
Here are our Garden Competition Winners from 2018.



1 Geraldine Court, Alexandria



14 Howie Court, Rosneath



Good Neighbour

Here at Dunbritton many tenants make their home for life with us and this is reflected in the low turnover of our properties.

There is a real feeling of community spirit in our developments.

Each year we run our Good Neighbour Award - nominations are made by tenants and staff.

Our winners in 2018 were Mr and Mrs Johnstone who live in Beechwood in Arrochar.

Customer Services

Plot to Pot - our Community Gardening and Growing Project funded by the Climate Challenge Fund and Keep Scotland Beautiful

The Association canvassed all our tenants about their interest in a community growing project which would contribute to reducing carbon emissions as well introducing an educational aspect on using local produce, cooking experiences and waste reduction.

A funding submission went to the Climate Challenge Fund and Keep Scotland Beautiful and was approved in 2018 - we received over £72,000 of funding.

The project started in May 2018 and is run by Carol Henry who works part time as the Project Co-ordinator.

There are a number of other partners involved in delivering the project including Leamy Foundation, Raising Standards and Community Links Scotland who help analyse data collation and carbon reporting.

Carol has worked with tenants and other local people in the community to develop three growing areas where tenants grow vegetables assisted by Leamy Community Gardener Rob.

There are raised beds in Lochgoilhead, Haldane and Helensburgh. Other activities including wreath making, foraging and cooking demonstrations have taken place involving local schools and children from the local youth club in Haldane. A cooking from fresh session was run in the Helensburgh foodbank where soup packs were distributed to participants.

Dunbritton staff have taken part in sessions to learn about ways to reduce food waste and carbon emissions. These have been delivered in the office supported by Leamy Foundation. From the last session staff have been encouraged to take part in a baseline survey and this will form part of the outputs in relation to achieving the project milestones for carbon emission reduction.

The project is due to run until March 2020. We hope that the project will have a legacy and that tenants will continue with their ownership of the raised beds and doorstep growing.



Carol Henry, Project Co-ordinator



Alexandria June Jamboree Cookery Session



St Mungo's Growing Space, Alexandria



Haldane Youth Services Family Cookery Workshop delivered by Raising Standards



Churchill Growing Space, Helensburgh
Churchill Growing Space, Helensburgh

Finance

Financial Summary

The Total of Comprehensive Income for the year of £748,332

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

Turnover generated by the Association increased in the year from £4,901,657 to £5,113,862.

This increase is largely due to an increase in housing stock generating rental income plus a small increase in other income and increase in grants received from Scottish Government.

Operating costs increased during the year by a total of £288k.

The Association currently has £86.2m invested in Housing Properties.

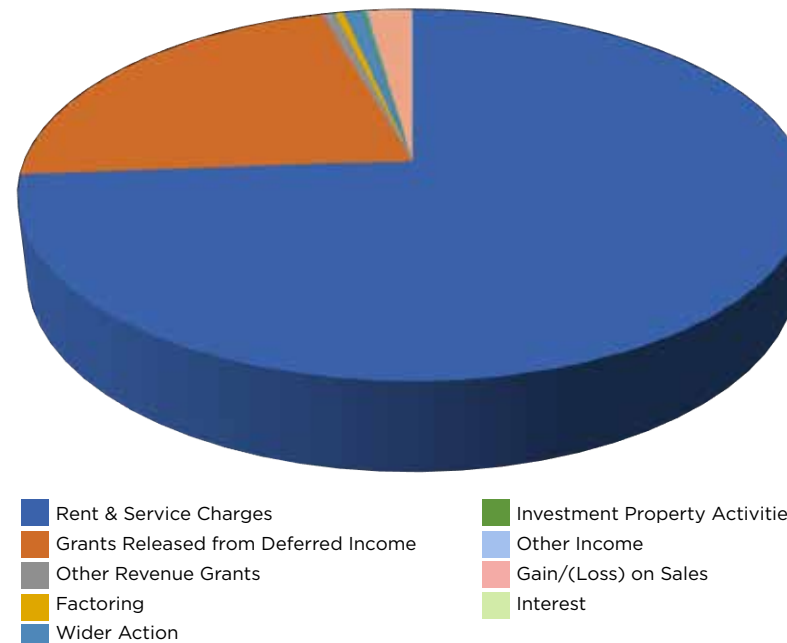
As the 31 March 2019 Housing Properties held by the Association had been depreciated by £19.1m to a net book value of £67.1m.

FINANCIAL STATEMENTS 31/03/2019

PARTICULARS OF INCOME FROM AFFORDABLE LETTING ACTIVITIES

INCOME	2019
RENT & SERVICE CHARGES	£3,859,426
GRANTS RELEASED FROM DEFERRED INCOME	£1,136,622
OTHER REVENUE GRANTS	£33,172
FACTORING	£22,068
WIDER ACTION	£47,521
INVESTMENT PROPERTIES ACTIVITES	£8,423
OTHER INCOME	£6,630
GAIN/(LOSS) ON SALES OF HOUSING STOCK	£109,701
INTEREST	£3,615
	£5,227,178

2019 INCOME CHART

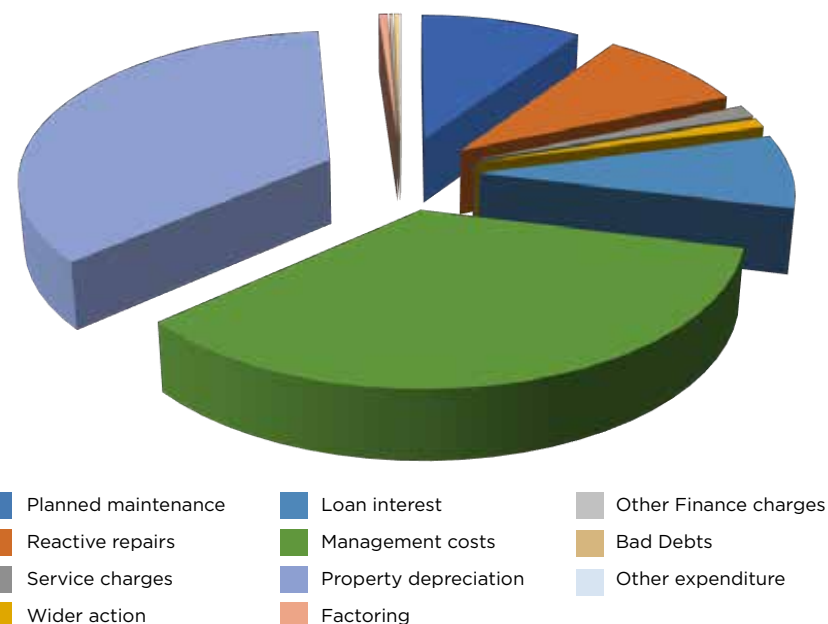


Finance

PARTICULARS OF EXPENDITURE FROM AFFORDABLE LETTING ACTIVITIES

EXPENDITURE	2019
PLANNED MAINTENANCE	£412,290
REACTIVE REPAIRS	£387,452
SERVICE CHARGES	£55,776
WIDER ACTION	£44,376
LOAN INTEREST	£341,119
MANAGEMENT COSTS	£1,500,831
PROPERTY DEPRECIATION	£1,522,247
FACTORING	£22,720
OTHER FINANCE CHARGES	£9,000
BAD DEBTS	-£14,433
OTHER EXPENDITURE	£2,468
	£4,283,846

2019 EXPENDITURE CHART



SURPLUS FOR YEAR	£943,332
REVALUATION OF INVESTMENT PROPERTIES	£10,000
ADJUSTMENT RELATING TO OPENING PENSION LIABILITY	-£94,000
ACTUARIAL GAINS/(LOSSES) ON DEFINED BENEFIT PENSION PLAN	-£111,000
	-£195,000
TOTAL COMPREHENSIVE INCOME	£748,332

Finance

Statement of Financial Position as at 31/03/2019

NON- CURRENT ASSETS	2019
Housing Properties - Depreciation Costs	£67,100,552
Other Non - current Assets	£24,530
INVESTMENTS	
Investment in subsidiaries	£2
Investment in properties	£72,500
CURRENT ASSETS	£2,590,887
CREDITORS WITHIN ONE YEAR	-£2,558,396
Net Current (Liabilities) Assets	£32,491
TOTAL ASSETS LESS CURRENT LIABILITIES	£67,230,075
CREDITORS Amount falling due after more than one year	-£12,048,607
PENSION AND OTHER PROVISIONS FOR LIABILITIES AND CHARGES	
Scottish Housing Associations Pension Scheme	-£440,000
DEFERRED INCOME	
Social Housing Grants	-£45,445,673
Other Grants	-£864,539
	-£46,310,212
NET ASSETS	£8,431,256
EQUITY	
Share Capital	£88
Revenue Reserves	£8,861,168
Revaluation Reserve	£10,000
Pension Reserve	-£440,000
	£8,431,256

Community Support Fund

During 2018/19, Dunbritton continued to provide financial support to organisations that are a Registered Charity or an organisation that fulfils out Vision, Purpose and Values.

The following 15 organisations have benefited from grant funding from the Association during 2018/19.

Our commitment to support these groups has resulted in a total expenditure of £3000.

Gartocharn Primary School	£200.00
Helensburgh & Lomond Highland Games	£200.00
Clydeview Gardening Group	£200.00
Helensburgh & Lomond Carers SCIO	£200.00
Police Scotland Youth Volunteers - Helensburgh	£200.00
Arrochar & Tarbet Community Development Trust	£200.00
Helensburgh Football Club 2008s	£200.00
Lomond Badminton Club	£200.00
The Mummings Theatre Group	£200.00
Vale of Leven Academy	£200.00
Vale of Leven Academy - Breakfast Club	£200.00
Garelochhead Station Trust	£200.00
Vale of Leven Academy - Seasons for Growth Group	£200.00
Balloch Primary School	£200.00
St Kessog's Primary School	£200.00



Dunbritton Housing Association Ltd, 1st Floor, 32 High Street, Dumbarton G82 1LL

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

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

Tel: 01389 761486 • Fax: 01389 730067 Email: admin@dunbritton.org.uk Website: www.dunbritton.org.uk Chair: Sephton MacQuire

Property Factor Registered Number PF000313 Scottish Charity No. SC036518

SHR registration No. 260 Registered under the Industrial & Provident Societies Act No.2421R(S)

