

ANNUAL REPORT 2019/20





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

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Chair's Report 2019-20

It has been a year of both challenges and very positive results.



At the Annual General Meeting in September 2019 our Chair, William Clark stood down as Chair of the Association. I would like to thank William for all his hard work both as Chair and as a Board member and wish him every success in his new venture.

I was delighted in September 2019 to be asked by my fellow Board members to take up the position of Chair. My first 6 months in the role have been very busy to say the least.

One of the Boards first priorities since my appointment as Chair was to consider the submission of the Association's Assurance statement to the Scottish Housing Regulator. I can confirm that we held a Board Away Day with the Management Team, which was facilitated by Linda Ewart, Housing Consultant. Allan Murphy, Chief Executive Officer, and his team could demonstrate to the Board that there were robust measures in place to support the submission on behalf of the Association. I was delighted as Chair on behalf of the Board to submit the Associations first Assurance statement in October 2019.

Good Governance is key and fundamental to all housing associations and at Dunbritton the Board and the Management Team ensure we

are all focused on our key objectives and the associated risks. During the year we developed a good Risk map and had a full assurance audit from our internal auditors.

However, this has also been a very challenging year with our harbour development, which had attracted higher costs and a delayed handover programme. Following a Special Board meeting Allan and his team have implemented the Board's recommendations and have notified the Scottish Housing Regulator of the Association's required action to mitigate this risk.

I am delighted that we are now on track. At the time of writing I am delighted to confirm, that following an appropriate Health & Safety assessment, the staff are in their new office and the much-needed homes for the local community will be available in the very near future. I would like to take this opportunity to thank the Scottish Government for their continued financial support, which has been very much appreciated.

Despite these setbacks, it has also been a year of positive achievements. In June 2019 the Association received the 'Recognised for Excellence' award. This reflecting the hard work the Association has undertaken to improve its performance and efficiency across all sectors. This award followed an assessment by Quality Scotland and is an internationally recognised accreditation. Such achievements are a reflection of how well the Association is functioning, and I am confident that the Management Team will continue to seek to improve the running of

the Association and continue our journey to excellence.

The Board is also happy to be supported by the Tenant Scrutiny Panel; volunteers from amongst our customers who have looked at and helped improve the way the Association carries out its business. This year the Panel has worked closely with staff to review our allocations and re-letting activity. I am also happy to note that amongst all customers, there is a feeling that there is an opportunity to participate, with 97% of all tenants surveyed in the year feeling that they are either fairly or very satisfied with this opportunity to play a role in the decision making.

Our performance results continue to improve, as reported in our Annual Return on the Charter (ARC). We have seen very positive results in rent collecting, re-letting, allocations, and in repair timescales. These improvements directly improve the lives of our tenants and the quality of service we are providing. We continue to perform amongst the higher echelons of housing providers and look forward to continuing to do so.

I am happy to note that even during this difficult time, tenants confirmed that they were happy that the Association was keeping them informed, with 98% of all tenants surveyed in the year detailing satisfaction.

As I reach the end of the financial year it has been overshadowed by the Covid-19 outbreak. This impacted on our services, with the office closing, and our repairs service being

Chair's Report 2019-20

reduced to emergency repairs only. The Association however responded well to this unprecedented situation. Using remote working technology, the staff were able to continuously provide a service to customers through working from home; both Dunbritton's staff and our contractors, quickly modified how we work, to ensure that we are compliant with the changing Government legislation; both employing new measures and personal protective equipment to ensure the safety of all our customers. I would like to thank on behalf of the Board of Management, the CEO, managers and staff for their continued professionalism throughout this pandemic.

The coming year will be one of challenges. We continue to face the challenges of Covid-19, and we will work to meet the needs of the customers whilst prioritising the safety of all tenants, owners, contractors, and staff. There is likely to be increased financial pressure as a result of the impact on the economy of the Covid 19 lockdown, and we will need to balance our books accordingly. This said, the hard work over the last year, has left us well-positioned to meet future challenges, and I am confident, now more than ever, our motto will prove correct: 'together we can.'

Sephton MacQuire

Chair of the Management Board



Walker Place, Helensburgh

Chief Executive's Summary

It has been a quick and eventful year



Allan Murphy,
Chief Executive Officer

Who would have thought that we would have started the financial year fit, hail and hardy and ended the year amid a worldwide pandemic! In my long housing career, I have never witnessed anything quite like it, and I am confident when I am updating

this report for you next year we will be able to measure and reflect on the impact that this pandemic has had on our daily lives.

The Association continues to perform well in an ever-changing environment; however, to maintain this performance it is important that we constantly review our business arrangements.

The Management Team supported the Board to complete a thorough review of the Association's Business Plan. In addition to all our other key objectives there were two main areas of focus for the team during 2019/20:

- Risk - To consider the current and emerging risks and how these aligned with the Association's Strategic Objectives.
- Assurance Statement - To submit the Association's Assurance statement to the Scottish Housing Regulator.

During 2019/20 we have remained focused on our strategic objectives and our business needs.

The Board is pleased to report that like previous financial years the Association has ended 2019/20 with a healthy balance sheet. The Association generated a surplus of £1,562m and net assets totalling £9.992m.

Our 'Journey to Excellence' continued throughout 2019/20 and the team were delighted to collect their award of 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.



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.

Unfortunately, due to unforeseen circumstances our new office and the harbour development were delayed; we were hopeful that a revised timetable would deliver the office by March 2020 and the development completed by June 2020.

However, the pandemic and subsequent lockdown was imposed on 23 March 2020 our office had to close and work stopped on our harbour development.

However, the pandemic and subsequent lockdown were imposed on 23 March 2020 our office had to close and worked stopped on our harbour development. The Association responded quickly to the lockdown and established home working with key services such as emergency repairs and gas servicing being maintained.

In these unprecedented times, individuals and communities raise the bar and set shining examples of good partnership working and community spirit. From the onset, the NHS staff and carers in nursing homes and the community have had to deal with people in the most distressing of circumstances. To all our local heroes no matter your role, may I convey a big thank you from the Board and staff at Dunbritton.

The year ahead will certainly be challenging for everyone!

Chief Executive's Summary

Customers

- 'Customers First' is embedded in our culture and I am delighted that our scrutiny panel continues to review and evaluate the services we provide. Their input is invaluable to the Association.
- I reported last year that attendance at our Rent Consultation meetings were particularly low. Following this, we consulted with tenants and successfully introduced survey monkey as a way of obtaining feedback from tenants. This has proved very popular and has significantly increased the voice of our tenants in how we deliver services.
- 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 have continuously been above 90%.



93%
satisfied with
overall service

- Once again, our Annual General Meeting (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 were fortunate to attract 2 new Board members Julie Smillie, and George Morrison who between them have already made a positive impact thanks to their wide range of skills and experience. However, Anthony Davies BEM unfortunately, resigned after many years of serving on the Dunbritton Board, On behalf of both the Board and Staff I would extend our appreciation for all his hard work and support.
- 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.

Risk

- As with all organisations, there is an inextricable link between objectives and risks, and it is therefore imperative for organisations to be able to respond and mitigate against these risks.
- We have in place an extensive control framework established by the Management Team in relation to the control and monitoring of the risk management process within the organisation. In considering all risks we have developed a Strategic Risk map that identifies high strategic risks to the Association, how

they align to our strategic objectives and the measures in place to mitigate against these risks.

- We engaged the services of our internal auditor - Quinn Internal Audit - to review the design, effectiveness and efficiency of the Risk management controls we have in place. I am delighted to report that the audit was completed with full assurance in relation to our Risk Management policy and controls.

Assurance Statement

- The Scottish Housing Regulator had advised that Social landlords must submit to them an Annual Assurance Statement providing assurance that their organisation complies with the relevant requirements of chapter 3 of the Regulatory Framework. This includes regulatory requirements that apply to all social landlords and the Standards of Governance and Financial Management that apply to Registered Social Landlords (RSLs).
- The Annual Assurance Statement is a way for governing bodies and Boards to assure firstly themselves and then customers that they comply with regulatory requirements, or to disclose areas where they need to improve. The Association arranged a Board away day in September 2019, which was supported by a housing consultant - Linda Ewart - to discuss the requirements of the Assurance statement and the supporting documentation that was required to be completed by the organisation.

Chief Executive's Summary

- The Association arranged a Board away day in September 2019, which was supported by a housing consultant – Linda Ewart - to discuss the requirements of the Assurance statement and the supporting documentation that was required to be completed by the organisation.
- Following our Board meeting in October 2019, the Board confirmed, to the Scottish Housing Regulator, that we had reviewed and assessed a comprehensive bank of evidence to support our Statement that Dunbritton Housing Association is compliant with the Regulatory Standards of Governance, Financial Management and the requirements of Chapter Three of the Regulatory Framework.

Business Plan

- 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.

Next year we are hoping to move towards a Corporate Plan to reflect the Boards strategic direction for Association.

- At the annual Board Away Day, we considered a range of issues affecting housing associations including the Scottish Housing Regulators review of the Regulatory Standards. The Government's consultation paper 'Housing Beyond 2021', Dunbritton's governance and our Business Plan. 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 our KPIs for the year 2019-20.
- Our revised governance structure is fully embedded into the organisation and is working well to ensure the Board are fully informed of all key strategic matters. To further support the Board, we introduced 6 monthly department presentations for Asset and Customer Services. These have proved positive with the Board and will be extended to other departments during 20/21.

Value for Money / Affordability

- During 19/20 in pursuance of Value for Money, we continued our procurement journey. I am pleased to report that we did a successful joint procurement exercise with another Housing Association for development services. We have continued to work closely with our procurement specialist and the next area for our focus will be the provision of legal and financial services.
- We also took the opportunity to use the free service offered by Scotland Excel to audit our procurement processes. This was an invaluable exercise and we have responded positively to the suggestions to further improve our procurement processes. To further enhance our efficiency and effectiveness we signed Framework Agreements to with Scotland Excel and hub West Scotland.
- DHA continues to demonstrate it is a viable and ambitious organisation, with a good reputation locally

and across the housing movement in Scotland.

- It is important that the Association benchmarks well in terms of rent levels applied in the social housing sector. Our annual Tenants' Report confirms that satisfaction levels in terms of our rent representing good value for money was very good. In 20/21 we will be reviewing our rent structure to ensure it remains robust for our continued financial viability.

91%

Tenants thought their rent represented good value for money.

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

Chief Executive's Summary

Developing New Homes

- The Association remains a developing association and values the need to enhance the communities that we serve.
- I am delighted to advise that the Association picked up the Rural and Highland Development of the year, 2019, for our development at Succoth.
- To assist our development processes the Association became a member of two frameworks - West hub and Scotland Excel. This will assist the Association as 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 correctly.
- In partnership with Cullross and Marshall construction, I had reported in last year's annual report that we were expecting that the prestigious Dumbarton harbour development would deliver the Association's new office by 31 October and a further 150 affordable homes by March 2020.
- Unfortunately, due to unforeseen circumstances and the lockdown imposed in March, the handover dates have had to be revised. I am pleased to confirm we are now working from our new office and the first properties will be handed over very soon. I would like to take this opportunity to thank our customers for their patience and understanding with the delays that were out with the Association's control.
- The Association remains fully committed to assisting in developing homes and sustaining communities within West Dunbartonshire and Argyll & Bute. We will be on-site with new developments during 20/21.



Dunbritton's Wider Action

Our Communities are important to us.

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

Plot to Pot

- The Plot to Pot project was a two-year project, funded through The Scottish Government's Climate Challenge Fund to March 2020. The project aimed to support tenant interest in sourcing and growing food locally and by so doing, help Dunbritton Housing Association's communities understand ways in which they can individually and collectively reduce their carbon footprint through wiser carbon food choices and by reducing food waste. The project involved the development of four small community growing spaces in Lochgoilhead, Churchill, Alexandria and Haldane.

Chief Executive's Summary

Harbour Heritage Project

- During April 2019, CLS finalised the preparation of the National Lottery Heritage Fund (NLHF) application and all supporting documentation for this Harbour Heritage Project. The total project cost was £51,840, with the submitted application being for £35,400. Dunbritton Housing Association has committed £15,000 to the project towards capital spend.
- Dunbritton were delighted to learn on 1st July 2019 that their application was successful. This secured funding will be used to appoint experienced community artists, together with heritage partner organisations, to deliver a programme of Heritage Learning to help people gain skills and knowledge of heritage; and Community Arts to involve communities in design and creation of Community Art. It is intended that this research will inspire the design of public art to add to the quality of the neighbourhood which in turn will continue to serve as a reminder of the area's heritage.
- As part of the application development process, a brief was issued to artists for the delivery of the project, and RIG Arts were selected to support Dunbritton Housing Association with this project.
- RIG Arts were appointed in January 2020 and engagement work commenced late February / early March. All schools were

contacted with dates arranged for art sessions, all schools had booked their visits with Denny Tank and a date was agreed with the residents working group for May. The impact of Covid-19 has resulted in all works being postponed on the project until restrictions have been lifted.

Community Fund

- Despite a difficult financial environment, we continue to assist local communities to bring about improvements in their areas. We have tended to focus our wider role activities on smaller environmental improvements projects.
- The Association's maintained its donation of £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 are proud to have supported a diverse range of organisations. A few examples are as follows
 - Vale of Leven Academy – Nurture Group
 - Helensburgh & Lomond Highland games
 - Ardencaple Football Club
 - West Dumbarton Community Food share
 - Cardross, Colgrain & Craigendoran Seniors Association



Beachwood, Arrochar

Corporate Services



Daniel Wilson,
Corporate Services Manager

The Corporate Services Department provide the support role for the organisation. This includes managing the office, ensuring legislative compliance, supporting the Board, developing through training all staff and Board Members, managing public relations, running the organisations communication, overseeing health and safety, and ensuring business continuity.

Managing the Office

We are responsible for ensuring that all the other departments can work as efficiently as possible. This includes overseeing recent upgrades to the office computers and the supply of portable equipment to allow both Housing and Asset Officers to carry out estate inspections, and having remote access to our systems.

Ensuring Legislative Compliance

In the last year, we have been busy preparing DHA for the changes to the law that have come about through housing associations being classed as public bodies. This has included adopting a model publication scheme to meet the requirements of Freedom of Information, which we became subject to in November 2019. We have added a lot more information to our website detailing how the organisation is performing and how key decisions are made, and we hope customers find this informative.

This year the Scottish Housing Regulator introduced the Annual Assurance Statement, which we were required to submit by 31 October 2019. We have

worked closely with the Board to ensure that the statement was submitted on time, but also that the Board were satisfied, through proofs from all sections of the Association that we were performing to the standards set in this statement.

Supporting the Board

The Corporate Team has worked closely with the Board throughout the year, ensuring all Board papers were provided on time, and assisting them in carrying out their essential functions. As part of this we arranged and oversaw the Annual General Meeting at the Duck Bay Marina.

Managing Public Relations

We have also been progressing on our 'Journey to Excellence.' In June 2019 we attended the Scottish Award for Business Excellence awards in Glasgow and received a 3-star recognition. This was a significant achievement, highlighting the hard work of all staff and the Board in making us a leader within the housing sector.

DHA also enjoyed success at the Rural and Islands Housing Association Development of the Year Awards. We were honoured to pick up this prestigious award in recognition of our 26 property development at Succoth in Arrochar. The site was developed by TSL Contractors, under the direction of Dunbritton and our development consultants, Gregor Cameron Limited, to provide affordable and energy-efficient properties. This was challenging due to issues with roads and services infrastructure, which was overcome with funding support from the Scottish Government and Argyll and Bute Council. On receiving the award, our Chief Executive, Allan Murphy reflected that "Thanks to the hard work and determination of local people and professionals we were able to meet the needs of people in this beautiful rural area."

Continued on p12

Corporate Services

We have had numerous articles in the press reflecting our success during the year. Key highlights include an article in Inside Housing, detailing our award success with the development of Bruce Court in Succoth, and recognition of our construction work at Dumbarton Harbour, where we hope to be a pivotal part of the waterfront regeneration.

Running the Organisations Communication

We have recently updated our website, adopting the Scottish Information Commissioner's Model Publication Scheme. Our website now provides a host of information available to all tenants.

We have also adopted Survey Monkey to carry out some online customer surveys and this has assisted us in developing our communication methods.

Overseeing Health and Safety

The wellbeing of our staff, contractors and customers is a key priority of Dunbritton Housing Association. The Corporate Department have developed policies and procedures to protect the health and safety of staff whilst at work. We carry out safety assessments to ensure that all staff are able to work in a safe and comfortable environment. We are always looking to assess and refine how we approach both new challenges and established processes and have continued this throughout the year adopting and adapting our procedures to ensure they best fit the changes that lie ahead.

Ensuring Business Continuity

The end of the year presented us with the unexpected challenge of the Covid-19 outbreak. Through our Business Continuity plan, we were better positioned than most companies to deal with the limitations and move towards home working, with key staff being equipped with laptops or tablets and remote access to our server. This allowed us to take on the challenge of Covid-19 with only a limited reduction on the impact of the service which we offer to tenants. We know this challenge has not passed yet, but we will continue to strive to be best placed to address all future challenges.

Developing through training all staff and Board Members

We are always looking to develop our skill set both as an organisation and as a Board, during the year the Corporate Services team have helped arrange numerous training courses, both internally and externally, as well as overseeing the Annual General Meeting and Board Away Day. The staff are a key resource of the Association, and increasing their skill level is an essential part of continuing to deliver excellent customer services. As part of developing the staff, we have an annual Staff Away Day. The staff away day helps to focus staff on the coming challenges in the year ahead, as well as looking at the organisations Strategic Objectives

This includes training and skill development, but also team building; this year the day was concluded with some relaxation at the bowling.



Asset Management



Paul Sweeney,
Asset Manager

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

During 2018/19 we implemented a Procurement Strategy which focussed on customer service and value for money. This led to a review of our reactive maintenance service, as well as cyclical and capital investment works, to ensure continuous improvement with the services the Association delivers.

The Association has a maintenance service agreement in place to deliver our reactive repairs service for up to a 5-year period.

Reactive Repairs

The table below shows a decrease in the number of repairs carried out in 2019/20 and a decrease in the average response time.

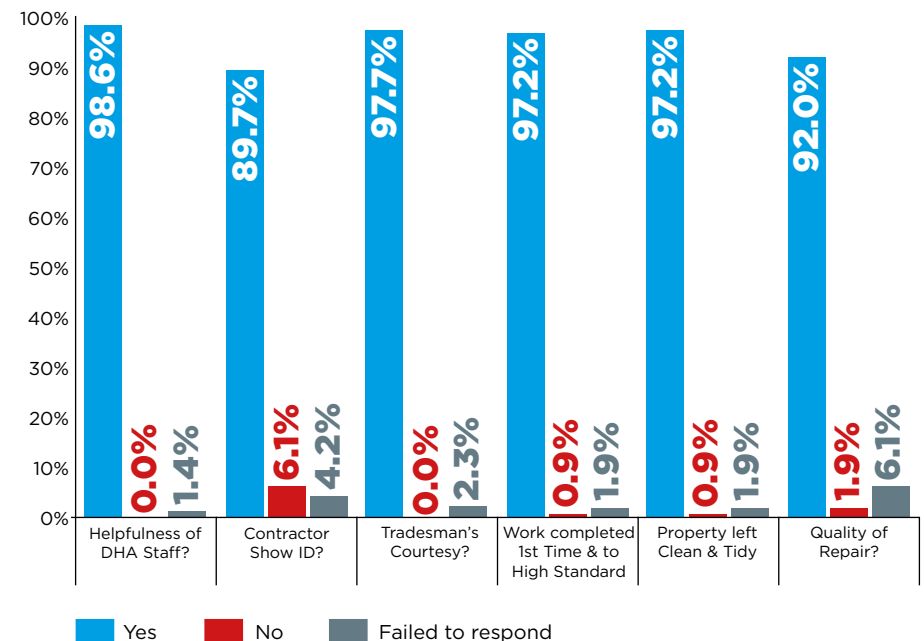
	2018-19	2019-20
Total number of Repairs	856	879
Total number of Emergency Repairs	2081	1823
Total number of repairs	2937	2702
Average hours to complete emergency repairs	2.99	2.99
Average days to complete Routine and Urgent repairs	5.50	5.39

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

We continuously monitor our tenants' responses 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 2019 - March 2020 213 Tenants Returned Satisfaction Forms



Asset Management

CUSTOMER FEEDBACK:

City Technical:

They did a very good job. Nice lads. (Sean at Dunbritton is a lovely helpful lad, he's a keeper) - **John Street, Helensburgh**

Contractor worked well, very courteous, pleased all round. - **Scott Gardens, Cardross**

Pleasant young man and work carried out efficiently and no mess. - **Leven Street, Alexandria**

Ledgerwoods:

The contractor arrived within a half-hour of me phoning about the fault. - **Levenbank Terrace, Alexandria**

Very helpful and friendly, neat and tidy, no mess, completely happy - **Scott Gardens, Cardross**

Repair organised quickly & the engineer was friendly & efficient & explained the boiler to me. Thanks to all concerned - **Feorlin Way, Garelohead**

Shiels Builders:

Thank you for the efficient service as always. - **Dumbain Road, Alexandria**

J Duff Joiners:

The repair was to the highest standard I have seen in many years, greatly impressed, well done Dunbritton - **Peters Avenue, Alexandria**

The contractor was prompt tidy and pleasant. - **Round Riding Road, Dumbarton**

Contractor is an asset to Dunbritton - **Heather Avenue, Alexandria**

DAS Contractors:

Everything was done to a very high standard. - **Scott Gardens, Cardross**

Cyclical works

Gas Servicing

The Association takes the safety of our tenants seriously, and have a statutory duty to carry out an annual gas inspection to all of our properties that have a gas supply. At the 31st March 2020, the Association had valid certificates for all our properties.

A big thank you to all our tenants for their assistance!

As part of the

procurement activity in 2018/19, the Asset Management team successfully procured further contracts in external painting and Grounds maintenance, these contracts are now entering year two of a five-year contract and have been working extremely well ensuring our estates are kept to the highest standard.



Asset Management



Aids and Adaptations

During 2019/20 we completed 18 Medical Adaptations throughout West Dunbartonshire and Argyll & Bute. This could not have been achieved without the grant funding we received from the Scottish Government. This was an increase in adaptations carried out from the previous reporting year. These adaptations included the conversion of bathrooms to wet rooms, and the installation of level access showers.

Planned Maintenance Programme

Electrical Upgrades

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 comes into force from February 2019. The Association procured the services of a contractor in 2018/19, Ledgerwoods Electrical, to carry out upgrades to the fire safety equipment, smoke, heat and Carbon Monoxide detectors, within our properties. The contractor started this work in May 2019. Legislation demands that we complete this work by February 2021, and will continue with this programme until all of our properties meet the statutory requirement.

Kitchen Replacements

The Asset team has successfully procured a long term contract to replace kitchens for up to five years. The Kitchen renewal programme commenced in April 2019 and has seen new kitchen installations in Kennedy Court, McColl Avenue, and Craig Avenue in Tullichewan, Glen Avenue and Geraldine Court Haldane and Logie place in Helensburgh.



Roof Replacement

Following on from successfully procuring a fixed-term contract to replace 17 Roofs in Garelohead the Asset Management team is delighted to announce that this contract has now been completed with an additional two roof replacements carried out in Cardross and Tullichewan.

The Asset Management Team will continue to review areas for improvement and service delivery in the coming year 2020/21 focusing on delivering all procured planned and cyclical maintenance contracts and ensuring we meet our legislative requirements.

Customer Services



Robert Murray

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

Performance Improvements 2019-2020

We constantly strive to improve our performance. The Housing Services Team is always working to help tenants that are struggling financially with paying their rent. This has been a particular challenge this year as tenants have been impacted by the lockdown following the Covid-19 outbreak. Housing Officers have been in contact with tenants that have struggled following the outbreak, including those that have been furloughed and found their incomes reduced. As part of our assistance efforts, we provided grocery vouchers to tenants that were struggling, help with utility bills to tenants in hard to heat properties and activity packs for children.

It is important for us to continue to collect rents and to reduce arrears, this allows us to plan for the future and reinvest rent money in improving tenant's homes. Through the hard work of the team, we have again seen a reduction in the level of the arrears.

Housing Scotland Act 2014

The new Housing Scotland Act (2014) introduced changes in a number of areas relating to available actions in respect of anti-social behaviour, recovery of properties with adaptations, as well as the occupancy requirements relating to joint tenancies, assignation, succession, and subletting. This set that from May 2019, the Scottish Secure Tenancy Agreement (SST) required to be changed.

The Scottish Government confirmed that existing tenants are not required to sign a new SST. In November 2018, Tenants were advised, in writing of the changes relating to the 2014 Act and how these affected the occupancy of their home.

The Scottish Government issued a Model SST in March 2019. The model offered guidance on both statutory and mandatory clauses to allow landlords to develop their own agreement in line with local requirements.

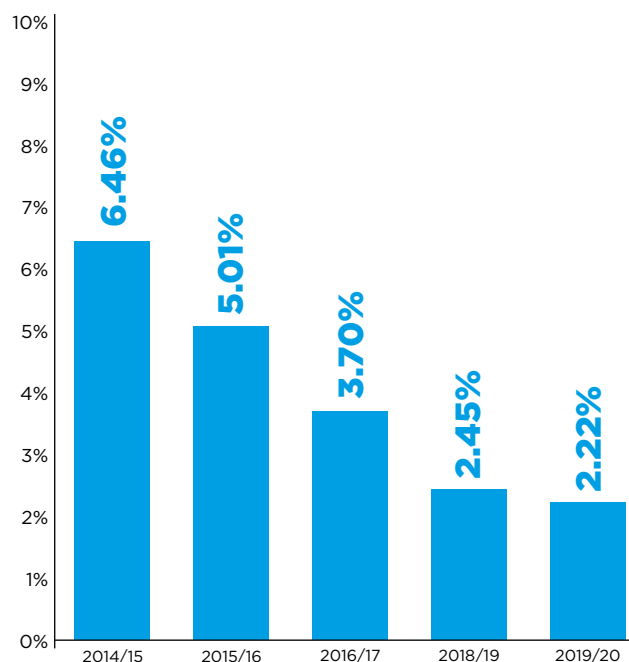
Dunbritton worked with our solicitors, Harper MacLeod, to compile our new SST, with the final version being agreed and implemented from April 2019.

Our Arrears Recovery Improvement Journey

Our Arrears Recovery Improvement Journey

2019/20 Arrears at **2.22%**
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**



Customer Services

The Tenant Scrutiny Panel

Throughout the year Sharon Kane and Daniel Wilson have worked alongside tenants to continue to develop our Scrutiny Panel. They have met regularly in evenings to look at the services provided by the Association and to add a tenant's insight into how these can be changed or improved.

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

The Panel has recently been looking at the allocation process. They were shown how the Homeargyll Common Housing Register works. Getting the opportunity to see the process from an online application being submitted, through the pointing system, and finally looking at how offers of housing are made.

They also had the opportunity to look at an empty property and Dunbritton's 'Void Process'. This entailed going into a property that had been returned to the Association requiring repairs and seeing how the Asset Team worked with contractors to return the property back to good condition, and prepare it to be a home for a new tenant.

Customer Satisfaction Survey

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

At the end of March 2020 our Customer Satisfaction survey results reported the following outcomes:

- ✓ **92% of our tenants are satisfied with overall service**
- ✓ **97% of our tenants are satisfied with how they are kept informed**
- ✓ **97% of our tenants satisfied with the opportunity to participate**
- ✓ **90% of our tenants are satisfied with our management of their neighbourhood**
- ✓ **91% of tenants felt that their rent represents value for money**
- ✓ **100% of our Stage 1 complaints resolved within target**
- ✓ **100% of our Stage 2 complaints resolved within target**

Plot to Pot. Community Gardening.

From 2018, Dunbritton has run the Plot to Pot project, and this has reached its conclusion this year. The project was set up through funding with the Climate Challenge Fund and Keep Scotland Beautiful and run by our Project Co-Ordinator Carol Henry.

It aimed to help tenants develop empty land to grow vegetables. This had two impacts, saving tenants money on groceries, but also reducing the impact on the environment of transporting these vegetables to supermarkets.

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.

Raised beds were created in the Churchill area of Helensburgh, the Haldane in Alexandria, and in Lochgoilhead. These helped promote local growing activities, and we also arranged for cooking sessions to be carried out in Helensburgh and in Dumbarton.

Although the project is now completed, the raised beds remain in place, and we hope to see local residents making use of these and continuing to grow their own veg.

Customer Services

Garden Competition and Good Neighbour Award

Many of our tenants love nothing more than being outside in their gardens. Our Housing Officers' take a great amount of pride in how attractive our neighbourhoods look. Each year we have the almost impossible job of deciding which tenants should win our annual garden award.

This year our winner for Argyll and Bute was the Sienko family, pictured here receiving their award from our Chair, Sephton MacQuire.



Whilst our winner for West Dunbartonshire was Mr McLean, pictured here in his beautiful garden.

Good Neighbour

Each year we also recognise tenants that go above and beyond to help their neighbours and improve the community in which they live. This year the winner of our Good Neighbour award was Mr Dodd of Alexandria, who during the bad weather cleared residents' footpaths for ease of access to their properties. - Thank you, Mr Dodd!



Finance

Financial Summary



Heather Maitz

There was a total comprehensive income for the year of £1,561,704.

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

Turnover generated by the Association increased in the year from £5,113,862 to £5,302,342.

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

Operating costs reduced during the year by a total of £132k.

The Association currently has £93.9m invested in Housing Properties.

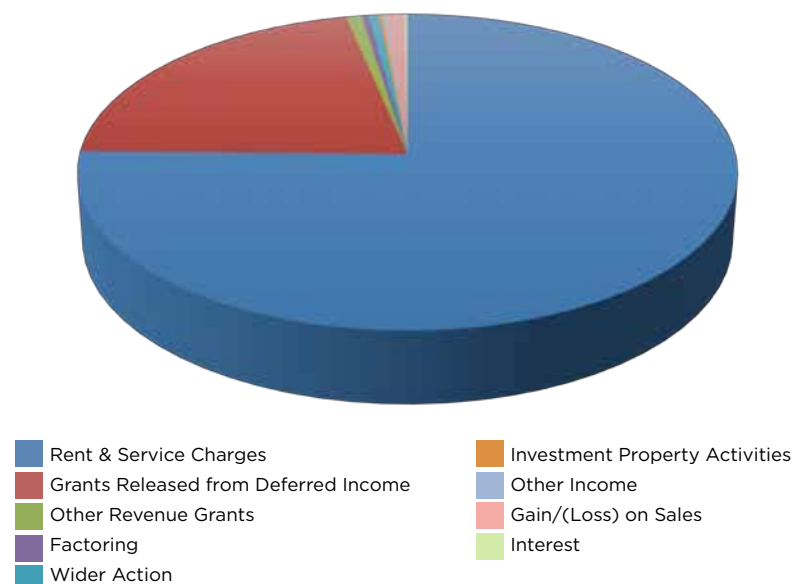
As the 31 March 2020 Housing Properties held by the Association had been depreciated by £20.3m to a net book value of £73.5m

FINANCIAL STATEMENTS 31/03/2020

PARTICULARS OF INCOME FROM AFFORDABLE LETTING ACTIVITIES

INCOME	2020
RENT & SERVICE CHARGES	£4,038,195
GRANTS RELEASED FROM DEFERRED INCOME	£1,145,725
OTHER REVENUE GRANTS	£45,000
FACTORING	£21,554
WIDER ACTION	£30,081
INVESTMENT PROPERTIES ACTIVITIES	£12,383
OTHER INCOME	£9,404
GAIN/(LOSS) ON SALES OF HOUSING STOCK	£53,203
INTEREST	£8,084
	£5,363,629

2020 INCOME CHART

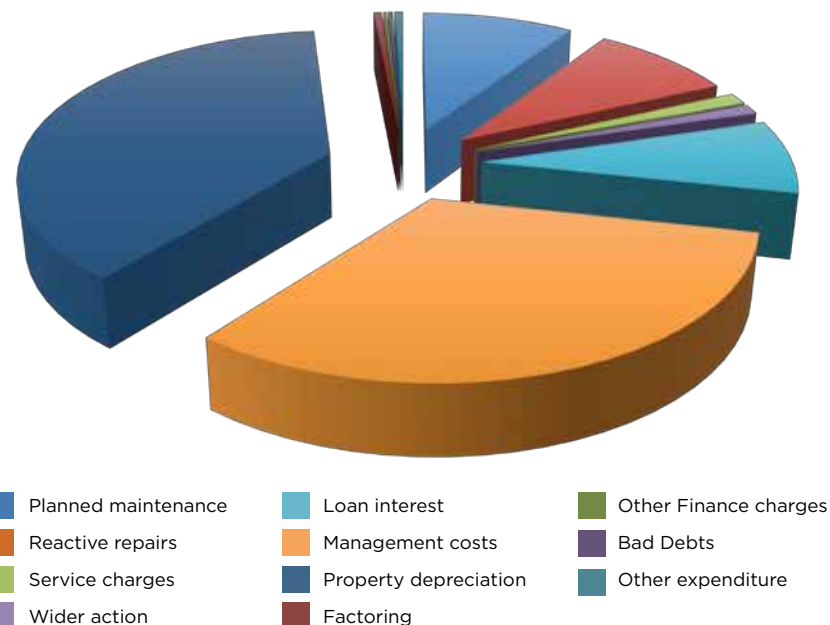


Finance

PARTICULARS OF EXPENDITURE FROM AFFORDABLE LETTING ACTIVITIES

EXPENDITURE	2020
PLANNED MAINTENANCE	£384,910
REACTIVE REPAIRS	£363,318
SERVICE CHARGES	£52,608
WIDER ACTION	£42,445
LOAN INTEREST	£333,458
MANAGEMENT COSTS	£1,337,343
PROPERTY DEPRECIATION	£1,565,816
FACTORING	£20,915
OTHER FINANCE CHARGES	£8,605
BAD DEBTS	£12,625
OTHER EXPENDITURE	£21,882
	£4,143,925

2020 EXPENDITURE CHART



SURPLUS FOR YEAR	£1,219,704
ACTUARIAL GAINS/(LOSSES) ON DEFINED BENEFIT PENSION PLAN	£342,000
TOTAL COMPREHENSIVE INCOME	£1,561,704

Finance

Statement of Financial Position as at 31/03/2020

NON- CURRENT ASSETS	2020
Housing Properties - Depreciation Costs	£73,501,592
Other Non - current Assets	£73,754
INVESTMENTS	
Investment in properties	£68,002
CURRENT ASSETS	£2,426,322
CREDITORS WITHIN ONE YEAR	-£2,326,061
Net Current (Liabilities) Assets	£100,261
TOTAL ASSETS LESS CURRENT LIABILITIES	£73,743,609
CREDITORS Amount falling due after more than one year	-£18,126,953
PENSION AND OTHER PROVISIONS FOR LIABILITIES AND CHARGES	
Scottish Housing Associations Pension Scheme	-£37,000
DEFERRED INCOME	
Social Housing Grants	-£44,727,736
Other Grants	-£858,957
	-£45,586,693
NET ASSETS	£9,992,963
EQUITY	
Share Capital	£91
Revenue Reserves	£10,024,372
Revaluation Reserve	£5,500
Pension Reserve	-£37,000
	£9,992,963

Making a Difference Community Support Fund

The Association is proud to support our local communities. Over the past year, we have assisted 12 diverse community centred local organisations through grants from our Community Support Fund. They were:

Vale of Leven Academy - Nurture Group	Bellsmyre Early Learning & Childcare Centre
Helensburgh Highland Games	Ardencaple Football Club
Vale of Leven FC	Food for Thought - St Augustine's
Dalvait & Carrochan Older Peoples Welfare Association	West Dunbartonshire Community Foodshare - School Uniform Bank, Toybank, Cooking Project, and Foodbank
Cardoss, Colgrain & Craigendoran Seniors Association	Helensburgh Police Scotland Youth Volunteers
Helensburgh & Lomond Carers	Jean's Bothy, community hub

The total expenditure for 2019/20 from this fund was £3000.

If you are aware of a community group or project that may benefit from this fund in the coming year, please contact your Housing Officer or call Dunbritton on 01389 761 486.

Our Staff

MANAGEMENT TEAM

Allan Murphy – Chief Executive Officer
Heather Maitz – Finance Manager
Paul Sweeney – Asset Manager
Daniel Wilson – Corporate Services Manager
Robert Murray – Housing Manager

CUSTOMER SERVICES

Lindsey Reid – Housing Officer
Sharon Kane – Housing Officer
Laura Cuthbertson – Housing Officer
Kirsty McGlashan – Housing Officer
Anne Jo Hanna – Housing Services Assistant
Maureen Dods – Housing Services Assistant
Margaret Ann Devlin – Housing Services Assistant

ASSET MANAGEMENT

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

FINANCE

Marie Clare Freke – Finance Officer
Una Renfrew – Finance Officer
Samantha Degan – Finance Officer

CORPORATE SERVICES

Ayeasha Temple – Corporate Services Assistant
Claire Samain – Corporate Services Assistant

Our Board of Management 2019-20

OFFICE BEARERS

Sephton MacQuire – Chair
Alistair Tuach – Vice-Chair

BOARD MEMBERS

Mike Appleton
Sonja Aitken
Anthony Davey
Councillor Gary Mulvaney – Co-optee -
representing Argyll & Bute Council
Councillor Brian Walker – Co-optee -
representing West Dunbartonshire
Council
Julie Smillie
George Morrison
Darren Clark

Acknowledgements

Dunbritton Housing Association would like to acknowledge the support of the following organisations during 2019/20

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



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

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

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

Tel: 01389 761486 • 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

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