

ANNUAL REPORT 2021/22





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

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Chair's Report 2021/22



One of the key highlights of the year was being able to host the official opening of our Dumbarton Harbour development. It has been a real challenge for the Association to deliver these 150 properties with the backdrop of Covid. The development includes specially adapted properties providing for independent living for wheelchair users. It also includes a wide mix of house types and sizes which shall help to create a vibrant and sustainable new community.

This year I was delighted to welcome two new faces onto the Board, Andrew Cameron and Fiona Craig. Both have a wide and diverse amount of experience, Andrew having worked within social housing and Fiona currently working within social care. The Board is confident that these new members will further enhance the skills and knowledge within the Board to ensure we continue to develop going forward.

We also welcomed some new staff members with Gemma and Michelle joining the Housing Services Team, Sharon joining our Asset Team, Kevin joining our Finance Team, and Elaine and Anita joining Corporate Services. These new staff members have integrated in well and have helped the Association with continuing to deliver excellent customer service.

It has been a challenging time with the cost of living crisis, This has become increasingly important with the continued rise in the cost of living and energy bills which could impact our most vulnerable tenants, but I am proud to note that the organisation continues to perform well across our key performance indicators. Through quickly re-letting properties

and effectively managing rent arrears we can keep the Associations costs down. This then allows us to reinvest in our properties and communities. Helping our tenants to cope with these challenges has been a key objective of the organisation, and I am delighted to note that tenancy sustainment remains high, our officers working hard to signpost tenants to available support.

As we begin to emerge from Covid, the Board has considered what we have learnt from the pandemic and the new skills that we have been required to develop. Our Board has now integrated hybrid meetings, utilising Zoom as well as the IT in our modern boardroom. This has allowed us to use technology to assist Board members participate remotely in meetings. We hope this will increase accessibility and attract participation from tenants in our more remote areas. We have also developed our website to include a members' area where Board members can review recent documents and ensure that they have the correct level of assurance with regards to the organisation meeting its regulatory responsibilities.

It has been another successful year in which the Association has delivered a good service to our customers, and I wish to again thank both my colleagues on the Board and the staff of the Association for making this possible.

Sephton MacQuire

Chair of the Management Board

Chief Executive's Summary 2021/22

Happy 30th anniversary!

Firstly, I would like to acknowledge that in 2022 we are celebrating 30 years as a Housing Association.

A big thank you to the Board of Management and staff who throughout the years have strived to build and maintain the Association's good reputation as a respected registered social landlord.

As another year started, we were still dealing with a pandemic that had impacted on all our daily lives. However, by September 2021 we had opened our office to the public and for the first time in 2 years we all felt that we were returning to a normal working environment.

Despite these challenging times we continued at Dunbritton to focus on our strengths: good teamwork and resilience, to ensure that we continued to deliver the usual excellent service. Throughout the pandemic, our adopted slogan "business as usual" continued to ensure we remained, despite many difficulties, a viable business.

Once again due to excellent working practices, the Association performed well and again improved performance in certain areas of our work. By the year end, I was delighted that we performed well in all areas, with no concerns for the Board or staff.

We continued to meet all statutory and regulatory timescales. The Annual Return of the Charter, Financial Statements, five-year financial projection, Assurance Statements, and the Financial Conduct Authority (FCA) and Office of



Allan Murphy,
Chief Executive Officer

the Scottish Charity Regulator (OSCR) returns were all submitted on time.

We have successfully made the transition from an annual Business Plan to a three-year Corporate Plan and remain firmly focused on the undernoted strategic objectives.

Strategic Objectives

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

Chief Executive's Summary 2021/22


Due to changes implemented in our Employee Development and Review scheme all staff can now identify how their role within the organisation can assist in achieving our Strategic objectives. This is useful for both the Board and the staff as we are all focused in meeting the objectives set by the Board.

The Board is pleased to report that like previous financial years the Association has ended 2022 in a healthy financial position. The Association generated a surplus of £1.3m and net assets totalling £12.3m.

I reported last year that we were awarded the Investors in People (IIP) silver award at our first attempt. During 2021/22 we have been working with IIP towards achieving Gold award, which will hopefully be achieved in 22/23.



We continue to be compliant in terms of the regulatory standards and ensure we fulfil our regulatory requirements as a registered social landlord (RSL).

91% of Tenants 
thought their rent represented
good value for money. 

COVID19

In previous Annual reports I had provided extensive details in relation to Covid 19 and how we had to change our working practices to ensure we remained operational and financially viable.

The Board and I agreed on and updated the Risk Register detailing the impact of Covid-19 and the steps employed to address these challenges. Following discussions with the Board of Management, we considered our strategy in the short, medium, and long term. Whilst we have retained some changes to our working practices, I now feel Covid 19 is no longer a major risk in terms of our Risk Management.

However, we have not become complacent and recognise our duty of care towards

our staff and customers. We continued to provide staff with hand gel, temperature checks, and if they wish they can continue to wear a mask in the office. Similarly, staff visiting customers in their own homes can request tenants to wear a mask.

The impact of the pandemic has certainly left us with things to consider and we have sharpened up our potential response in terms of our Business Continuity planning. We have held business continuity planning days to ensure that we will be responsive in the future.

Since our office opened to the public in September 21 most staff have returned to the office on a permanent basis.



Chief Executive's Summary 2021/22

Value for Money / Affordability

91% of tenants thought their rents represented good value for money

- Value for money is a key objective for Dunbritton and during 21/22 we engaged Arneil Johnston to commence a piece of work to develop our new strategy and a business model to clearly demonstrate value for money in the services we provide. I envisage we will complete this piece of work during 22/23 and I look forward to providing you with an update in next year's report.
- Back in 16/17 in consultation with tenants we introduced a revised service charge system for all tenants. During 21/22 we undertook with Arneil Johnston a review and audit of our current service levels to ensure full cost recovery. I am delighted to confirm that our service charge setting methodology has proved robust and ensured full cost recovery. From this exercise we have introduced an annual internal audit of our service charge levels.
- There is an inextricable link between procurement and service charge cost, to ensure we can offer value for money. Therefore during 21/22 we continued with our procurement program to ensure, wherever possible, we can obtain services that afford value for money to our customers.
- DHA continues to demonstrate it is a viable and ambitious organisation, with a good reputation locally and across the housing movement in Scotland.
- It is important that the Association benchmarks well in terms of the rent levels applied in the social housing sector. Our Annual Tenants' Report confirmed that satisfaction levels in terms of our rent representing excellent value for money was particularly good.
- In pursuance of value for money we continue to collaborate with external partners, stakeholders, and the private sector to ensure that we can deliver in this regard.

Developing New Homes

Since our inception in 1992 we have grown to now have over 1000 properties in this our 30th year. Despite the changing economic environment at Dunbritton we remain committed to continuing with our development program to bring excellent quality

affordable homes to the communities we serve.

In the coming years we are hoping to develop approximately 150 homes within both West Dunbartonshire and Argyll & Bute local authority areas.



Chief Executive's Summary 2021/22

Dunbritton's Wider Action

Due the impact of Covid the Association was restricted in the delivery of our wider action activities until 21/22. However, I am pleased to report we have made in roads with our Heritage lottery project. The Association designed a project which would offer new and exciting opportunities for residents to come together and engage with Dumbarton's rich maritime history, as well as contribute to the regeneration of the harbourside.

This project designed to engage the community to celebrate the heritage of Dumbarton as an integral part of the regeneration of Dumbarton Harbour. The aim was to inspire a sense of place, using art to engage people and groups in learning about local heritage. This was achieved by delivering a programme of heritage research, learning, and community art workshops (which enabled an understanding of the town's social, cultural, industrial, and maritime history and developed skills in the design and creation of artwork). The workshops contributed to the design of benches, plaques and community art, to be installed at the new harbourside development, providing a lasting legacy to continue to inform people of Dumbarton's past and present.

Initially we thought that the project would run from August 2019 to June 2020. This was extended to March 2021 because of staff turnover and again to October 2021 because of the pandemic.

Aims, Activities and Outputs

Project Aims - What we said we would do

The Dumbarton Harbour Heritage project aimed to inspire a sense of place, by using art to engage people and groups in learning about local heritage. We said we would do this by:

- Commissioning a professional to deliver community art workshops with a heritage focus.
- Delivering four research and creative workshops with each of the target groups engaging approximately 170 people.
- Collating research to develop and install art and public realm work including benches, paving slabs, outdoor plaques and one sculpture.
- Designing and installing a project focussed exhibition.
- Creating a 'heritage trail' style leaflet.

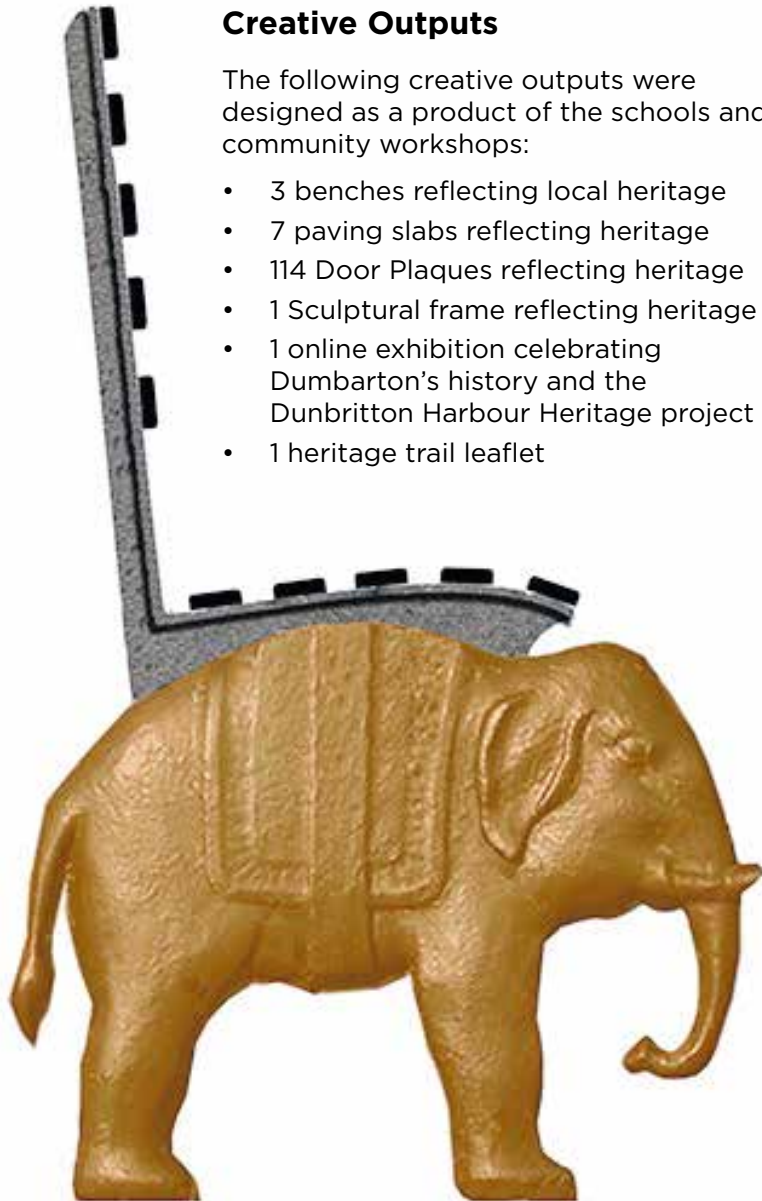


Chief Executive's Summary 2021/22

Creative Outputs

The following creative outputs were designed as a product of the schools and community workshops:

- 3 benches reflecting local heritage
- 7 paving slabs reflecting heritage
- 114 Door Plaques reflecting heritage
- 1 Sculptural frame reflecting heritage
- 1 online exhibition celebrating Dumbarton's history and the Dunbritton Harbour Heritage project
- 1 heritage trail leaflet



Please find below examples of proposed art works.



I am confident that next year I will be able to include all the artwork in our report for 22/23.

We also took the opportunity to consider if there were other ways to utilise the services provided by Community Links Scotland (CLS). CLS prepared a proposal for undertaking engagement with Board and staff to help identify wider role activities and ensure that they could be embedded within the local communities.

CLS attended our Board Planning Day (27/11/21) as a starting point for this exercise. At this session, CLS explained the background to the Scottish Government's Place Standard Tool and undertook a short exercise using this tool to assist with the prioritisation of wider role projects for Dunbritton HA for the coming years.

Following the meeting, CLS analysed the results and prepared a short priorities report which the Association will consider during 22/23.

Corporate Services



Daniel Wilson,
Corporate Services Manager

The Corporate Services team is responsible for the day-to-day running of the Association's office. This includes ensuring that all staff have the equipment, the IT, and the support to carry out their work. We work alongside EVH to manage human resources including recruitment and staffing support, as well as providing support for the Board to ensure that they continue to provide good governance.

Managing Publicity

It has been a year of achievements for the Association, and in Corporate we have worked hard to ensure that these achievements are recognised within our communities. We have worked with the local and national press to ensure that the Dumbarton Harbour opening was recognised and celebrated. We have also looked to keep tenants up to date with what is happening within the Association, and we appreciate that this has become even more important with the isolation that has occurred through Covid. To help keep everyone in contact, we have worked with the other departments to send out the bi-annual newsletter, as well as this Annual Report and the Tenants Report.

Investors in People

Our staff are one of our most important assets. As an employer, we believe in developing all staff members, both to make them the best they can be in their role, and to help them develop towards the next step in their career progression. We have been working with Investors in People to look at how we can improve the development of our staffing team. This has seen the introduction of the staff recognition scheme, including the staff awards, which will be carried out at the AGM. We have also taken on a new staff training plan. This will help us ensure that we invest efficiently in future staff training that meets all our requirements. We were happy to receive recognition through Investors In People silver, and now we are working towards gold.

IT Support

We cover a wide area, running from Lochgoilhead to Dumbarton. Whilst not every tenant is able to pop into our office, it is important that we ensure every tenant receives the same services. We have used IT to help address these challenges. We introduced video conferencing to our Board Room, ensuring that we can have meetings no matter where the participants are based. We have similarly used Zoom video conferencing and Facetime on our phones to allow for face-to-face conversations. Our on-site staff have access to remote working equipment, which lets them check repairs and rent accounts whilst on-site and continue to provide key services when not in the office.

Governance

The Corporate Team work to support the Board and ensure that the organisation meets the regulatory standards as set by the Scottish Housing Regulator. This includes ensuring that the Board have all the information required to carry out their essential role in managing the organisation, including the provision of Board papers, the management of our online evidence bank, facilitating the Board's annual appraisals, and arranging Board training.

Corporate Services

New Board Members

Each year, the Board members conduct individual annual appraisals, which then allows the collective Board to identify areas where they need to improve their expertise. This information is then used in the recruitment of new Board members.

At the 2021 AGM we were delighted to welcome Andrew Cameron and Fiona Craig to the Board. They have a wealth of experience from diverse backgrounds, and they have both already fitted in well with the Board and contributed greatly to Board Meetings.

Health and Safety

It is important to us, that everyone has a safe and comfortable place to work. We have faced challenges with Covid during which we have introduced Perspex screens between desks, social distancing, temperature checkers and hand gel dispensers.

Whilst we are hopefully now moving past the epidemic, we continue to work with staff to ensure their safety at work.

Unfortunately, part of this has required that we took a strong stance with some customers. It is unfair for any person to come to work and face verbal or physical abuse, and we have adopted a clear policy on what we expect from customers in our interactions. Where customers have not followed this, we have been required to reduce the service we are providing.

Business Continuity

The last two years have highlighted the need for flexible processes and procedures to be in place, and for the Association to be prepared for the unexpected. When Covid resulted in lockdown, we were able to quickly adapt to home working using remote working, making use of all the available IT, and developing new working practices, to ensure that we remained available to customers. In the Corporate Team, we have developed a Business Continuity Plan, and this has been stress tested across all departments and by the Board. This looks to ensure that no matter the challenging situation we face, the Association can continue to provide its essential services.

Complaints

We in Corporate Services are responsible for overseeing complaints. As an Association we welcome complaints as an opportunity to improve our services. Managers keep a close eye on the complaints that their departments receive, and the Corporate Team report on the complaints to the Board, as well as feeding back to our tenants on complaints via our newsletters.



Community Support Fund



It has been a busy year for Dunbritton's Community Support Fund, providing essential grants to charities and community groups within our areas across West Dunbartonshire and Argyll and Bute.

The fund is overseen by three members of the Board and administrated through our Corporate Services Team.

During the year the fund provided grants to:

- The Army Cadets,
- Grey Matters Active Ageing,
- Cardross Climate Action network,

and funded food parcels and Xmas gifts to those in need.

In total the Community Support Fund helped local groups with grants totalling a thousand pounds, and in the coming year the Board has agreed to increase this essential grant so as to be able to help even more groups.



Asset Management



Paul Sweeney,
Asset Manager

The Asset Management team provides the repairs and maintenance services to the Association's tenants. This includes: day to day reactive repairs, cyclical works such as gas servicing and medical adaptations, and planned maintenance, kitchen replacements, boiler replacements and electrical upgrades.

During 2021-22 we were still affected by the Covid-19 pandemic. Lockdowns and social distancing restrictions impacted our ability to provide our usual repairs service.

For periods throughout the year, we were able to provide emergency services only. As restrictions were relaxed, we endeavoured to complete all outstanding reactive repairs and progress planned works.

Reactive Repairs

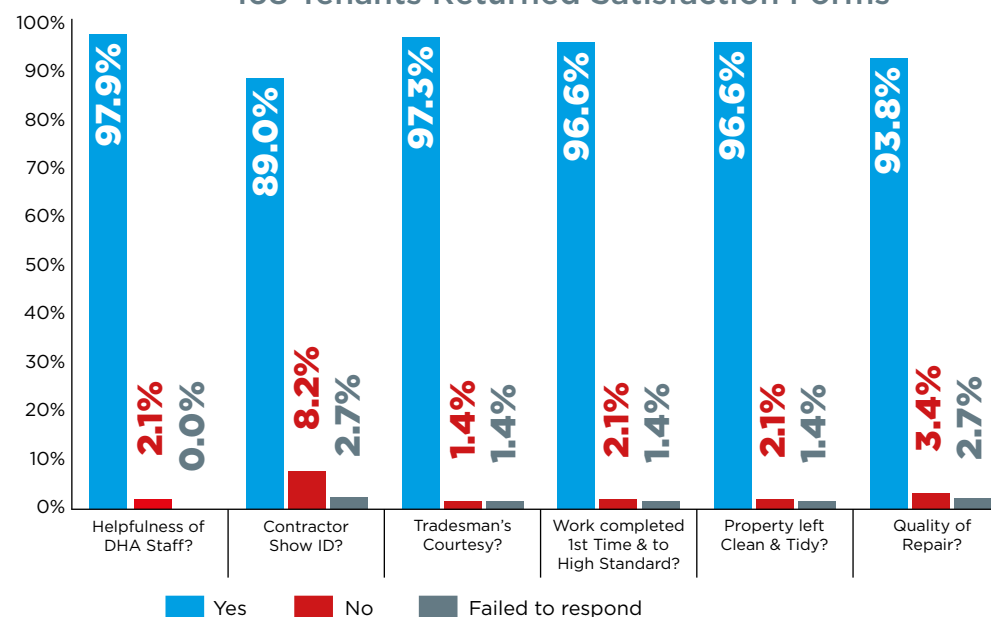
The table below shows an increase in the overall number of repairs carried out in 2021/22. There was a decrease in the number of emergency repairs reported, however, non-emergency repairs increased by 49%. This increase is likely to be an after effect of the Covid pandemic, when government guidance allowed only emergency repairs to be carried out. Despite the increase, average repair times are within the targets set by the Association.

	2020/21	2021/22
Emergency Repairs including "Right to Repair"	1146	929
Routine and Urgent repairs	1476	2202
Total number of repairs	2622	3131
Average hours to complete emergency repairs	2622	3.88
Average days to complete Routine and Urgent repairs	4.40	5.01

Customer feedback

Customer satisfaction is important to us. We encourage our tenants to return the satisfaction surveys sent when a repair is reported, and monitor the responses received. This feedback allows continuous improvement of the service we provide. All returned surveys were entered into a monthly prize draw and the winners received a £20.00 high street voucher of their choice.

Tenant Satisfaction Results - April 2021 - March 2022 168 Tenants Returned Satisfaction Forms



Asset Management

Customer Feedback:

City Technical:

Repair completed, very pleasant worker, did job quickly

A very pleasant and helpful young man. He even came back two days later to see if I was alright. I was very touched he did this off his time. Delightful and a true professional. Thank you so much.

Came out very quickly and carried out the job in record time, I was very pleased with the jobs.

Just over 2 1/2 hours from reporting the fault till the job was complete. Great service. Job well done

J Duff Joiners:

The two workers were fantastic and worked all morning to replace the kitchen floor. They were fantastic at working away to complete the job.

pleasant/courteous contractor - very happy with service

John Duff - Outstanding contractor

Absolutely delighted with the work done

Ledgerwoods:

a very long repair with problems in compatibility with new shower whale pump but Stephen at Ledgerwood Electrical could not have been more helpful 10/10.

Really quick and efficient service. Thank you.

First class attitude & very polite & friendly. Service - excellent

Electrician arrived within 1 hr of phone call. Thanks to all.

Cyclical works

Gas Servicing

The Association has a statutory duty to carry out an annual gas inspection at all relevant residential properties. As of the 31st of March 2022, inspections had been carried out in line with regulations at all our properties with a gas supply.

Aids and Adaptations

The Association completed 18 Medical Adaptations in West Dunbartonshire and Argyll & Bute, during 2021/22. Stage 3 adaptations funding was provided by the Scottish Government. The adaptations included the conversion of bathrooms to wet rooms, and the installation of stair lifts.

Grounds Maintenance

Throughout the pandemic the Asset Management team worked with our ground's maintenance contractor DAS Contracts, to ensure the upkeep of our estates. Whilst initial restrictions in travel between areas made it difficult for some areas to be fully maintained, we are pleased to say our contractor carried out the work necessary to bring estates up to the expected standards.

DAS Contracts, operating over an annual cycle, visited all sites on a fortnightly basis. During the summer months the contractor carried out grass cutting, strimming, weeding, shrub bed maintenance, litter picking and sweeping of the hard standings.



There was, as usual, a change to the schedule in the winter months, with leaf blowing, sweeping and litter picking of the hard standings being carried out. Our grounds maintenance contractor also replenished the grit bins on the estates as required. In early March, the shrub bed maintenance was carried out in preparation for the new season.

Asset Management

Common Paint Works

Following a tenant consultation exercise to determine the preferred colour choices, we engaged Bell Decorating Group to carry out internal painting works within our estates.

The tenants' post works satisfaction survey feedback was positive, despite the contractor being on site at 12 East Montrose Street for a lengthy period.



In accordance with our thirty-year lifecycle programme and audits of the existing electrical certification, working alongside Ledgerwood Electrical, we upgraded the domestic wiring in many of our properties at the Churchill Estate in Helensburgh.

These works included new sockets, light fittings, and all associated wiring within the properties. We also upgraded the consumer units in each property and on completion of works a new EICR was issued. The electrical upgrade has been inspected and we are pleased with how it is progressing. We expect these works to be completed by December 2022.

Kitchen Replacements

Following a tenant consultation exercise by Magnet Kitchen, BRB Ltd installed new kitchens to 57 of our properties at Cardross and Alexandria. Despite delays with the supply chain, we are pleased there was no effect on the service delivery.



Planned Maintenance Programme

Electrical Upgrades

The law on fire alarms has changed which means all Scottish homes need to have interlinked alarms. To meet the requirements of the new regulations, the Asset Management team worked with Ledgerwood Electrical to upgrade all of our properties by March 2022 the governments deadline.

We have successfully completed this essential work and our properties now meet the required regulations, with interlinked fire and smoke detection systems installed. This contract provided us with the opportunity to undertake further safety inspections. We are required by law to have a full Electrical Installation Condition Report (EICR) carried out every five years. While carrying out the fire alarm upgrades, our contractor also carried out a full electrical check and provided a current EICR. Our properties are fully compliant with current electrical legislation.

Housing Services



Robert Murray

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

Rent Management

After getting through the worst of Covid and seeing some light at the end of the tunnel, we then found the world's financial markets were in turmoil with the UK inflation peaking at a 40 year high.

This has been a particular challenge and probably set to get worse with inflation rising from 2.5% this time last year to currently sitting at 9.4% (June 22). The main reasons for the soaring inflation are due to increasing energy prices, the current cost of living crisis, the Ukrainian conflict and Brexit. Despite these challenges 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 and other bills.

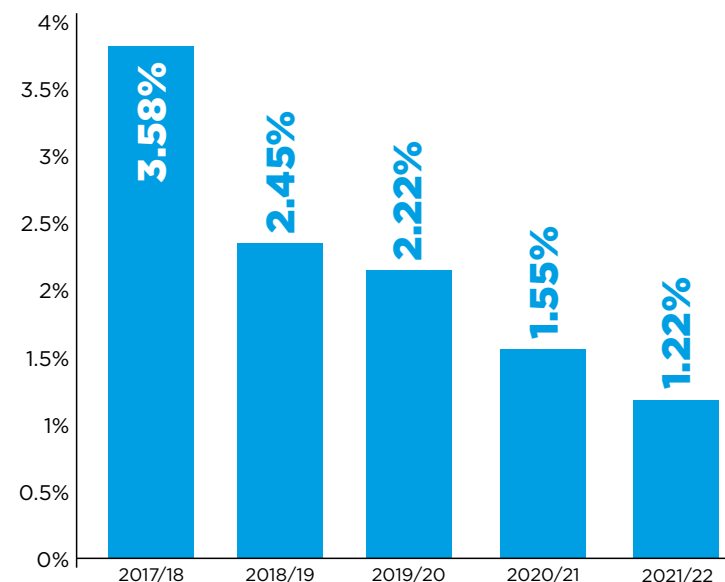
This has been achieved through our excellent Partnership working with agencies such as: Citizens Advice Bureau, Local Authority Welfare Rights Services, and other local voluntary agencies. We will endeavour to work with our Partners to increase welfare provisions where possible for our tenants.

We recently created "Money Matters", an information magazine detailing who and where to access help and support for those who are experiencing financial difficulties. This was distributed in our Summer Newsletter.

Despite the challenges of the year we still continued to reduce our rent arrears figure

Rent Arrears analysis 2017-2022

2017-18	3.58%
2018-19	2.45%
2019-20	2.22%
2020-21	1.55%
2021-22	1.22%



Housing Services

Allocations 2021/22

With most RSL's suffering from the legacy of Covid, allocations was one area of our business which was impacted greatly in terms of the amount of time taken to relet our properties (days taken to let).

Throughout last year we steadily gained momentum allowing us to reduce our "days taken to let" from 12 days in 2020/21 to 6.24 days last year which was an excellent performance from the Team.

Last year we identified that we had some properties which were restricting the Association from meeting

its contractual requirements as set out in our tenancy agreements. These properties were not financially viable to re-let. As a result of this, the Board approved for these properties to be disposed off (sold on the open market).

Our lets resulted in a total of 50 mainstream lets for the year which is on a par with last year's 53 vacant properties let.

Our mainstream lets were let to the following groups;

Allocations to Date 2021-2022

Homeless List (WDC) 11

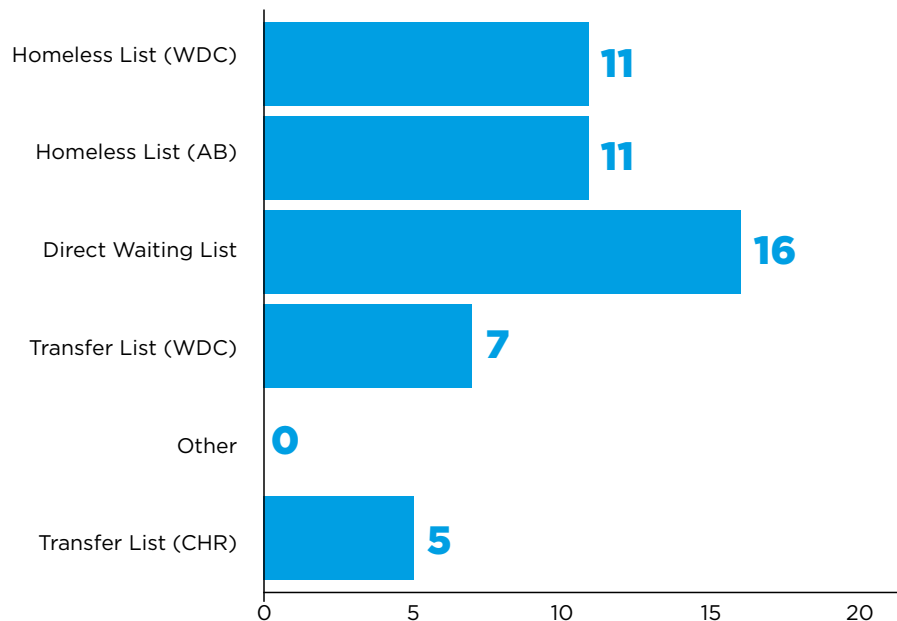
Homeless List (AB) 11

Direct Waiting List 16

Transfer List (WDC) 7

Other 0

Transfer List (CHR) 5



Housing Services

Customer Satisfaction Survey

Each year an independent company carries out surveys of our tenants to gauge tenants' satisfaction levels.

At the end of March 2022 our Customer Satisfaction survey results reported the following outcomes:

- ✓ **92% of our tenants are satisfied with overall service**
- ✓ **94% of our tenants are satisfied with how they are kept informed**
- ✓ **98% of our tenants are satisfied with the opportunity to participate**
- ✓ **91% of our tenants are satisfied with our management of their neighbourhood**
- ✓ **91% of tenants felt that their rent represents value for money**

Tenant Participation

Dunbritton Housing Association aims to provide the highest possible standards of service to our tenants and other customers.

Our overall purpose of supporting tenants to have a better quality of life, whilst living in their homes, means that we are committed to:

- Working with our tenants, staff, and partners to achieve our vision.
- Providing good quality housing and services that are affordable and accessible to all.
- Supporting the physical, social, economic, and environmental regeneration of our estates and communities.
- Enhancing the quality of life in diverse communities that are safe, sustainable, and attractive.

We understand and recognise that to achieve this and our ethos of "Together We Can", it is important to seek and listen to your views to help us shape and continue to improve your homes, communities, and the services we deliver.

We aim to ensure our tenants and customers are at the heart of our decision making. During 2021/22 we engaged the services of the Tenants Information Service (TIS) to develop our temporary Participation Strategy. During 2022 we plan to work together to redevelop our Tenants Scrutiny Panel and progress with our Tenant Participation Strategy.

Last year we were delighted to welcome two new members to the Housing Services Team

Michelle Johnstone joined us with a wealth of experience, having worked in social housing for over thirty years. She has recently worked as a Housing Officer at River Clyde Homes and is looking forward to bringing all of her experience to use in assisting DHA's tenants and customers.



Gemma Connell comes to us having worked with the Scottish Federation of Housing Associations and prior to this, locally with Clydebank Housing Association. She is also studying for a degree in Business Management at the Open University.



Both Michelle and Gemma join the team as Housing Services Assistants and will be available to help customers with all housing related enquiries from allocations to rent management.

Housing Services

Garden Competition and Good Neighbour Awards 2021/22

The West coast of Scotland is amongst the best scenery and landscapes in the UK. Our tenants' enjoy playing their part in making their neighbourhoods and gardens look beautiful.



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



Aileen Deeley's garden.

Our Garden Competition Winners for 2021/22 were;

- Aileen Deeley from West Dunbartonshire and
- Linsey McCartney from Argyll and Bute.

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

We also recognise the important role tenants play in the lives of their neighbours. Many of our tenants go out of their way to help older neighbours maintain their gardens to assist with shopping etc.

This year we recognised Margaret Butler from Argyll and Bute as our Good Neighbour winner in reflection of the hard work she has put into helping improve the lives of the people in the area.



Linsey McCartney



Margaret Butler

Financial Summary



Heather Maitz

The Total Comprehensive Income for the year was £1,327,904

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.

The Income generated by the Association increased in the year from £5,472,330 to £6,273,108.

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

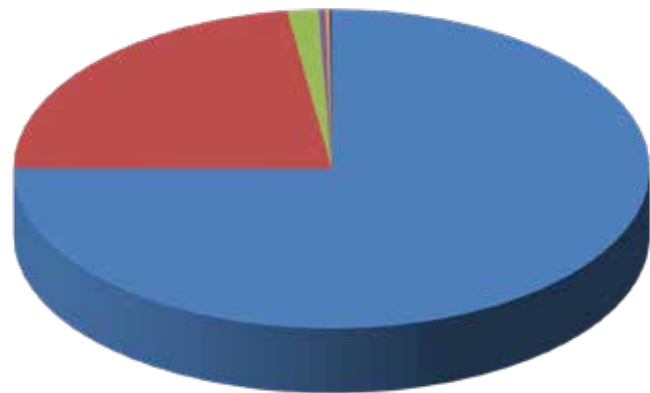
Operating costs have increased during the year by a total of £616k.

The Association currently has £94.9m invested in Housing Properties.

As of the 31 March 2022 Housing Properties held by the Association had been depreciated by £23.5m to a net book value of £71.4m.

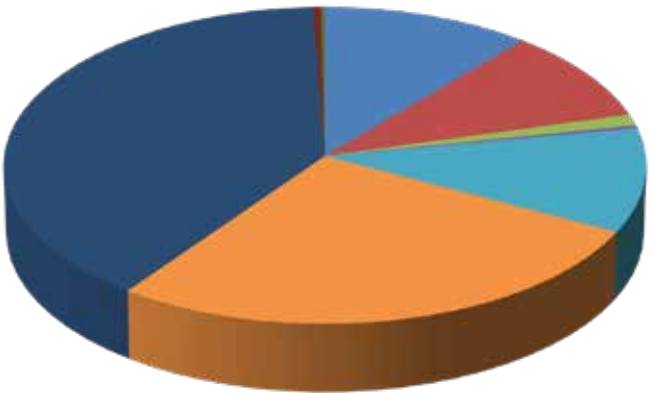
FINANCIAL STATEMENTS 31/03/2022

2022 INCOME CHART



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

2022 EXPENDITURE CHART



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

Finance

FINANCIAL STATEMENTS 31/03/2022

PARTICULARS OF INCOME FROM AFFORDABLE LETTING ACTIVITIES

INCOME	2022
RENT & SERVICE CHARGES	£4,708,123
GRANTS RELEASED FROM DEFERRED INCOME	£1,423,721
OTHER REVENUE GRANTS	£99,633
FACTORING	£22,184
WIDER ACTION	£0
INVESTMENT PROPERTIES ACTIVITIES	£12,288
OTHER INCOME	£7,159
GAIN/(LOSS) ON SALES OF HOUSING STOCK	£0
INTEREST	£248
	£6,273,356

PARTICULARS OF EXPENDITURE FROM AFFORDABLE LETTING ACTIVITIES

EXPENDITURE	2022
PLANNED MAINTENANCE	£574,659
REACTIVE REPAIRS	£492,289
SERVICE CHARGES	£58,811
WIDER ACTION	£17,236
LOAN INTEREST	£545,019
MANAGEMENT COSTS	£1,399,176
PROPERTY DEPRECIATION	£2,031,087
FACTORING	£20,942
OTHER EXPENDITURE	£12,142
	£5,151,361

SURPLUS FOR YEAR	£1,121,995
IMPAIRMENT LOSS ON REVALUED PROPERTIES	-£3000
ACTUARIAL GAINS/(LOSSES) ON DEFINED BENEFIT PENSION PLAN	£208,909
TOTAL COMPREHENSIVE INCOME	£1,327,904

Finance

Statement of Financial Position as at 31/03/2022

NON- CURRENT ASSETS	2022
Housing Properties - Depreciation Costs	£71,392,248
Other Non - Tangible Assets	£1,243,354
INVESTMENTS	
Investment in properties	£65,002
CURRENT ASSETS	£2,737,279
CREDITORS WITHIN ONE YEAR	-£2,423,100
Net Current (Liabilities) Assets	£314,179
TOTAL ASSETS LESS CURRENT LIABILITIES	£73,014,783
CREDITORS Amount falling due after more than one year	-£17,092,210
PENSION AND OTHER PROVISIONS FOR LIABILITIES AND CHARGES	
Scottish Housing Associations Pension Scheme	-£26,000
DEFERRED INCOME	
Social Housing Grants	-£42,709,294
Other Grants	-£847,793
	-£43,557,087
NET ASSETS	£12,339,486
EQUITY	
Share Capital	£90
Revenue Reserves	£12,362,896
Revaluation Reserve	£2,500
Pension Reserve	-£26,000
	£12,339,486



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 Services Manager

HOUSING SERVICES

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

Maureen Dods – Housing Services Assistant
Gemma Connell – Housing Services Assistant
Michelle Johnstone – Housing Services Assistant

ASSET MANAGEMENT

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

Sean Harwood – Asset Assistant
Sharon Buchanan – Asset Assistant
Elaine MacKechnie (am) – Asset Assistant

FINANCE

Marie Clare Freke – Finance Officer
Una Renfrew – Finance Officer

Samantha Degan – Finance Officer
Kevin Downie – Finance Assistant

CORPORATE SERVICES

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

Elaine MacKechnie (pm) – Corporate Services Assistant

Our Board of Management 2021-22

OFFICE BEARERS

Sephton MacQuire – Chair
Alistair Tuach – Vice-Chair

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Sephton MacQuire – Chair
Alistair Tuach – Vice-Chair

BOARD MEMBERS

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

Acknowledgements

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



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

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

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

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

Property Factor Registered Number PF000313 Scottish Charity No. SC036518

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