

DUNBRITTON

HOUSING ASSOCIATION

Together we can...

Chair's Report 2016-17

2016/17 proved to be a really significant with some major changes both in terms of our management team and the announcement of our flagship development at the Dumbarton Harbour site.

Our Director Morven Short decided to take early retirement and we appointed our former Customer Services Manager Allan Murphy to the new post of Chief Executive Officer in January 2017.

Having been with us since 2014 Allan had made significant changes in Customer Services and we are confident that the Association will continue to go from strength to strength in the years ahead with Allan at the helm.

Tricia McShane, who brings a wealth of experience across the social housing sector was subsequently appointed as Customer Services Manager and has already built an excellent rapport with her staff and the Board.

Following the departure of our Asset Manager in February, Paul Sweeney, who has worked with the Association since 2012 as a Maintenance Officer, was appointed as interim Asset Manager while the Asset Management department is reviewed to ensure that it is fit-for-purpose now and in future.

The Board of Management continues to work very well with staff and the Management Team to ensure that the Association's strategic objectives are realistic and achievable.

Working with the Management Team we set and agree strategic and operational objectives over one, five and thirty-year timeframes then monitor actual performance against the targets we set.

Effective monitoring involves being aware of trends and taking corrective action as and when required; and the Board meets with the Management Team on a monthly basis to ensure we maintain the high standards we set ourselves, and deliver the highest possible quality of services we can for our customers.

Our Customer Services department has continued to make great strides in terms of building on the success of our Residents' Consultation Groups and we are working toward setting up a Tenants' Scrutiny Panel to further develop how we can involve our tenants in the way the Association operates.

Things are starting to take shape on the new-build site at Dumbarton Harbour and I know people in the area are really keen to see this excellent new development coming to life over the next couple of years.

I am also delighted to say that after more than 4 years of delays at our planned development

in Succoth we are finally on-site; and when it is complete we will deliver 26 much-needed affordable homes for local people in this area.

The Association remains in a very strong financial position thanks to prudent management and sound systems that mean that we can effectively manage and mitigate risk through regular and close monitoring of our resources.

Good governance is key to the sustainability of the Association and our Board of Management is supported by the Corporate Services department in terms of training and development opportunities to ensure that we have the right skills, knowledge and experience to build on our excellent track record in the years ahead.

Given the current and future political and economic environment that we work in I am sure that change will be a constant, and that if we embrace it positively it will create real opportunities to grow and improve on what we have built over the past 25 years.

Finally, I'd like to thank all of the staff and my colleagues on the Board for the support and commitment they continue to show for the Association.

Septon MacQuire

Chair of the Management Board

Corporate Services Department

Delivering effective corporate services is critical in any organisation, and during the year we have continued to build on our excellent working relationships between our staff and the Board of Management.

Corporate Services provide administrative support to the Chief Executive and cover a range of core 'back office' support functions like Governance, Human Resources and Health & Safety administration; and take the lead on key strategic objectives like building the Association's business profile by preparing for external assessment.

In 2016 we were awarded the coveted 'Committed to Excellence - 2 Star' award by Quality Scotland. This involved a robust independent assessment of our systems and practices across all aspects of our business and we trust that it is reassuring for our customers that we won't rest on our laurels having achieved the accreditation.

Our commitment to improving services is continuous and we are already working on our action plan to complete the Association's submission for assessment for the next level on our 'Journey to Excellence' - the Recognised for Excellence assessment that will be complete in 2018.

Every year our Board Members go through an appraisal process and this helps shape the training and development they need to ensure that they maintain the high levels of skills and knowledge needed to enable them to lead the Association's strategic direction, supported by our Chief Executive Officer, Allan Murphy, and his staff.

Allan has led the review of how corporate services are delivered and we are clearly focused on delivering flexible proactive services that meet the changing needs of the Association now and in the years ahead.

2017 sees us celebrate the Association's 25th Anniversary and by the time you read this Annual Report we will have held our 25th Annual General Meeting followed by a formal drinks reception at the Duck Bay Marina.

More importantly, we are reviewing all aspects of the business including our logo and 'branding' in general to ensure that we are recognised as a forward-thinking, confident and sustainable business. We will continue to make real improvements in the communities we serve through 'joined-up thinking' and collaborative working with a range of strategic partners including both West Dunbartonshire and Argyll & Bute Councils.

DHA Fundraisers deliver again. Over £1,000 raised for Crohn's & Colitis UK

Every year staff organise a range of fundraising activities for our nominated charities.

Alongside MacMillan Cancer Support, staff chose Crohn's & Colitis UK as our second charity for 2016/17.

Whilst fundraising for MacMillan will continue, we decided to do a one off event for Crohn's & Colitis and were delighted with the outcome as we raised £1020!

7 members of staff, one of our Board members and Teddy the dog undertook an 8 mile hike along part of the West Highland Way from Drymen to Balmaha, over the Conic Hill on a very wet and misty day. Everyone got soaked through but thoroughly enjoyed the experience - at least there are no midges in October - and plans are being hatched for another venture next year.

Thank you to everyone that sponsored us!



Our Staff

MANAGEMENT TEAM

Allan Murphy – Chief Executive Officer
Tricia McShane – Customer Services Manager
Paul Sweeney – Asset Manager (Interim)
Heather Maitz – Senior Finance Officer
Pat Bradley – Senior Corporate Services Officer

CUSTOMER SERVICES

Lindsey Reid – Housing Officer
Sharon Kane – Housing Officer
Kirsty Crockett – Housing Officer
Dan Wilson – Admin Officer
Anne Marie Somerville – Customer Services Team Leader
Anne Jo Gammon – Customer Services Assistant
Leah MacKenzie – Customer Services Assistant
Patsy Urquhart – Customer Services Assistant
Sean Harwood – Customer Services Assistant

ASSET MANAGEMENT

Jim Cannon – Maintenance Officer
Greg Marley – Maintenance Officer (Temporary)
Lynne Edwards – Maintenance Assistant
Campbell Hennebry – Handyperson

FINANCE

Julie Brown – Finance Officer
Marie Clare Freke – Finance Officer
Samantha Degan – Finance Officer

CORPORATE SERVICES

Ayeasha Temple – Corporate Services Assistant

MONEY ADVICE

Anna Murray – Crisis Intervention Officer

MODERN APPRENTICES

Leah Meek
Amy Holloway

Our Board of Management 2016-17

OFFICE BEARERS

Sephton MacQuire – Chair
Alistair Tuach – Vice-Chair
John O'Connor – Treasurer
Sonja Aitken – Secretary

BOARD MEMBERS

Mike Appleton
Jim Beattie
William Clark
Anthony Davey
Anna Hemphill
Councillor Gary Mulvaney – Co-optee - representing Argyll & Bute Council
Craig Russell
Terence Smalls
Dean Walker

Acknowledgements

Dunbritton Housing Association would like to acknowledge the support of the following organisations during 2016/17.

- Alexander Sloan, External Auditors
- Caron Quinn & Associates, Internal Auditors
- 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

Chief Executive's Summary

Last Year at a Glance

Firstly I would like to express my delight at being appointed Chief Executive in January 2017 and being able



to write my first summary for the Annual Report. The Board of Management sets our strategic and operational objectives and thanks to their tremendous support and commitment to the staff team, I am confident in moving forward that the Association is in a good position to deliver on our strategic and operational objectives. Looking to the future there are risks and challenges facing all housing organisations; however if we remain focused on our business strategy and deploy innovative working practices and systems we can continue to deliver quality and meaningful services for all our customers.

In reviewing 2016/17 we have remained focused on key areas:

Customers

- We listened to comments from customers who expressed any level of dissatisfaction with the service provided. This direct feedback is essential for the Association to improve services to all customers.
- We have continually monitored our Customer Service Standards to ensure that we achieved the targets set within the standards.
- We have developed two Resident Consultation Groups who have assisted in various projects such as the review of our Customer Service Standards

and Tenants' Handbook. We intend to further develop this area of work in the next 12 months by establishing a tenant-led Scrutiny Group.

- Through increased visits to our customers we have expanded our knowledge of our customer base and will use this to provide services that are tailored to meet their needs.
- Overall there has been a continuous improvement in customer satisfaction levels.

Governance

- We continually assess the internal / external environment to ensure we are aware of any potential impact on the Association.
- We further developed our comprehensive Board Appraisal system to ensure that our Board members have the required skills, support and training.
- During the annual appraisal we also conducted a skills audit to ensure we recruit new Board members with the right skills, knowledge and experience as and when vacancies arise.
- The focus of our Board away day in October 2016 was risk management and the Board members along with senior staff developed the Association's Risk Appetite Statement. The

day was a great success and we are confident that all aspects of risk are being effectively assessed, monitored and mitigated to protect the Association's assets. We continue to build capacity and ensure that the business remains sustainable.

- The Board is updated on a quarterly basis in regards to previously agreed Key Performance Targets. The Association has performed well in all areas during the previous 12 months.
- During the last 12 months we have been fortunate to have operated with a full Board. We actively encourage customers to become members of the Association, and this supports our Succession Planning process moving forward.

Value for Money/Affordability

- Value for money figures high on our priority list and last year following meetings with the Resident Consultation Groups we developed our Value for Money statement.
- There is an inextricable link between value for money and affordability and we are mindful of both measures in the procurement of goods and services.
- During 2017/18 we will be updating our Procurement Strategy. Several key services will go out to tender in the coming months. We will strive to provide goods and services at competitive costs without compromising on quality.
- Following extensive consultation with tenants and Board members our new rent structure was officially launched on 1 April 2016. The new structure is fair and transparent and has been well received by our tenants.

Developing New Homes

- We remain committed to working with partnership agencies to develop affordable housing in West Dunbartonshire and Argyll & Bute; and during 2016/17 we opened our new developments at East King Street Helensburgh and Susannah Street Alexandria.
- We reported in last year's Annual Report that we had acquired a significant development site at Dumbarton Harbour to develop 108 homes. I am delighted to report that we have managed to secure more land on the site and we will now be building 150 new affordable homes. This is our largest new development to date and local residents will have noticed the removal of the Ballantine's Whisky distillery tower. The contractors are on site and the first homes are scheduled to be complete late 2018/early 2019.
- In Argyll & Bute we are on site in Succouth and will be delivering 26 much needed affordable homes for rent in 2018
- It is clear we have outgrown our current office on the High Street and I am delighted to confirm that a custom built, fit for purpose office will be an integral part of the new development at Dumbarton Harbour.

DUNBRITTON'S WIDER ACTION

Beyond our duties as a Registered Social Landlord, Dunbritton continued to pursue a positive programme of wider community regeneration activity, supported in this work by Community Links Scotland (CLS).

- Our activities focussed on securing funding for support for an employment training project, a community garden for residents of our Clydeview development and for provision of Tenant Support Workers in Argyll and welfare rights advice services in West Dunbartonshire.
- With the help of CLS, we secured £127,680 from the Scottish Government's People and Communities Fund, which in turn paid for an employment training squad based in Helensburgh (and one on Oban) to work on local landscaping projects whilst providing work experience and training for participants. Trainees worked on small-scale improvement projects for DHA tenants in Old Luss Road, Churchill, Alexandria

and in Clydeview as well as on local projects such as Kilmahew and the Three Lochs Way footpath. This funding also contributed towards the wages of two local, young Modern Apprentices who were based in our offices and who successfully completed their Modern Apprenticeships in Business Administration in June 2017.

- Working in partnership with West Highland Housing Association and Fyne Homes, funding was secured from the Scottish Government's People and Communities Fund (PCF), for Tenancy Support Officers (Argyll Net Works) who have been very successful in helping tenants to address problems in relation to household money management, fuel bills and income maximisation. Additionally, in West Dunbartonshire we are part of a partnership project with other RSLs and Citizen's Advice Bureau and Vale of Leven Credit Union, which provides welfare rights advice and financial services for tenants.

Maintenance

Meeting the Scottish Housing Quality Standard (SHQS)

All Social Landlords are required to ensure that their properties meet the SHQS unless an exemption is applied (for instance due to exceptional costs). Over 95% of our stock meets the standard however some of our houses in Rosneath don't meet the standard and our Asset Team is looking at innovative and cost effective solutions for these properties, which are in a remote location off the gas grid.

Meeting the Energy Efficiency Standard for Social Housing (EESH)

The Scottish Government has set a new target to have all social housing properties up to an energy efficiency standard by 2020. Dunbritton has completed an EESH return for a second year and has successfully improved the energy efficiency of our stock from 89.4% to 89.9%.

Reactive Maintenance

The three main contractors that carry out our repairs are:

- West Dunbartonshire Council (Joinery and Plumbing services);
- Ledgerwoods (Electrical Repairs)
- City Technical (Gas Maintenance and Servicing).

They continue deliver excellent services and we continually monitor performance to ensure they meet our internal Key Performance Indicators. (KPI's)

Other contractors that we use are:

- Shields Builders,
- Chambers the Glaziers,
- John Duff Joiners, DAS contracts

In addition our Handyperson Campbell Hennebry covers a range of smaller repairs on a day to day basis.

We encourage local Contractors to bid for our work as we recognise the benefits this can have for the local economy.



Campbell Hennebry - Handyperson

Maintenance

Our Reactive Repairs Service

We spent over £350k on our Reactive Repairs in 2016/17. The table below summarises performance compared to the previous year. The average length of time to complete void repairs was 6.9 days.

	2015-16	2016-17
Total number of Repairs	2606	2703
Total number of Emergency Repairs	271	306
Total number of Right to Repair (RTR) Repairs	447	389
Average length of time to complete non-emergency repairs (days)	6.01	5.74
Average length of time to complete emergency repairs (hours)	5.07	4.06
Repairs on Target	92.8%	94.8%

Aids and Adaptations

During 2016/17 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. The type of adaptations we were able to complete included installing handrails and converting bathrooms to 'wet rooms' for people with special medical needs.

Tenant Satisfaction Results

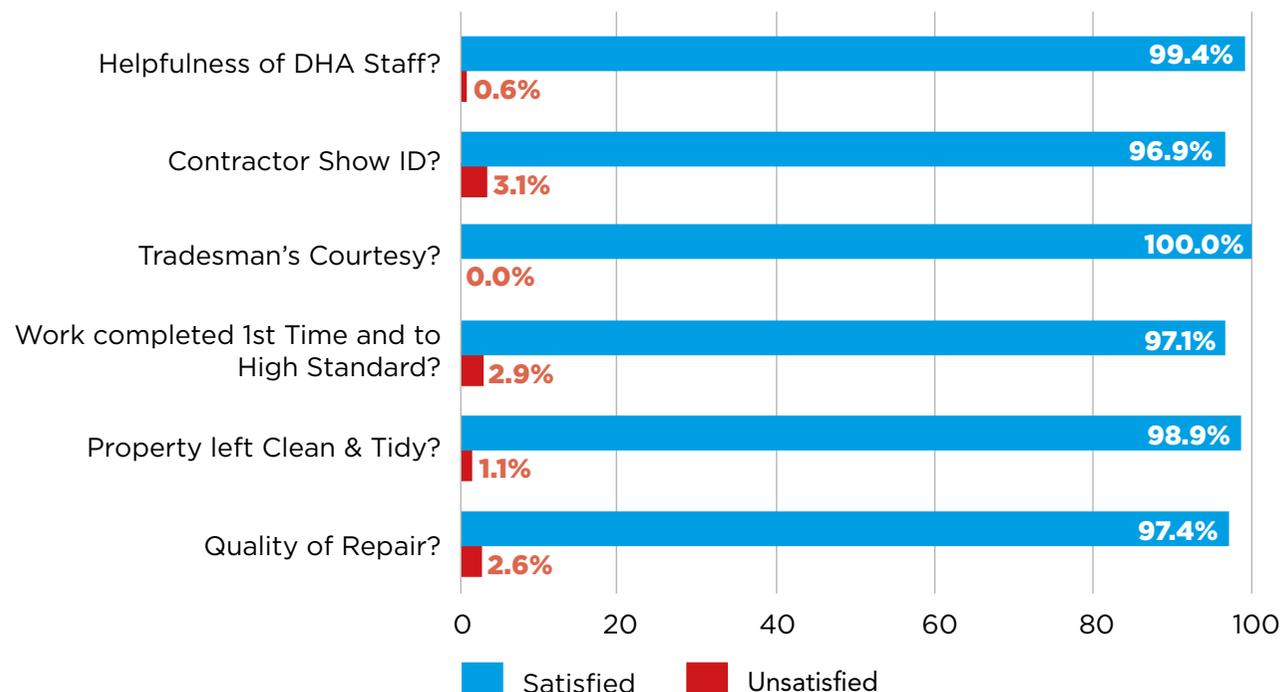
We value tenants' comments about the repairs service and always welcome feedback. We use this information to help us improve service delivery.

All returned 'comments' cards were entered in to a monthly prize draw and the winner received a £20.00 supermarket voucher. 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 2016 - March 2017 350 Tenants Returned Satisfaction Forms



Tenant Satisfaction Surveys - Results out of 350 Surveys returned to the Association
- Surveys completed by tenants following recent repairs carried out at property

Maintenance

Gas Servicing

We are legally bound to carry out Annual Gas Services on all of our properties. Our new 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 31st March, 2017 the Association had valid certificates for all our properties.

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

Capital investment works

As part of the planned investment works we have carried out a number of capital works programmes. These include:

- Rear door replacements in Sutherland Gardens Alexandria
- Kitchen and Boiler replacements in Levenbank Terrace, Alexandria and Malcolm Place, Helensburgh.



The standard of work on all contracts has been extremely positive and resulted in high satisfaction levels.

Customer Feedback:

Handyperson:

Was very happy with how quickly the work was carried out regardless of it not being an emergency. - Clydeview, Helensburgh

West Dunbartonshire Council:

Was very satisfied with both how promptly the contractor came out and how promptly the work was carried out.- Malcolm Place, Helensburgh

Thank you for quick response & good standard of work. - Clydeview, Helensburgh

Very happy with the work carried out - Levenbank Terrace, Alexandria

Job done very efficiently - Scott Gardens, Cardross

BRB:

Friendly plumber. Good Job. Well Done. Thank you! - Levenbank Terrace, Alexandria

City Technical:

Excellent service - they came out, assessed what was needed & ordered the part. They agreed a fitting date & turned up promptly. Different engineers both times & they were prompt, polite & tidy. Thanks. - The Cottages, Rosneath

It was very nice to have a very polite & courteous young man (Stewart) to carry out the work that was required, thank you. - Davies Drive, Alexandria

The quick & immediate response in which I was grateful for was much appreciated. As I have rheumatoid arthritis. - Braehead, Alexandria

Ledgerwoods:

Very good service as usual from Ledgerwoods always helpful & do a good job - Howie Court, Rosneath

As always, prompt & attention to detail. Always very mannerly, informative & problem resolved. Thank you. - McColl Avenue, Alexandria

Customer Services Department

Management of our Estates

The Association aims to provide homes in neighbourhoods that are great places to live.

We know that issues of overgrown gardens, litter and bulk being dumped can change the appearance of an area.

Housing Officers carry out regular visits to inspect open spaces within our developments as well as individual garden and close inspections.

While refuse collection is not within the remit of the Association, we do work closely with Argyll & Bute and West Dunbartonshire Councils to highlight issues that arise with bins, litter and fly tipping.

We want our tenants to feel proud of the area they live in, and are happy to take suggestions or ideas on improvements that would help us maintain and improve our estates.

Tenants help us by ensuring that they keep their grass cut, bin areas tidy and dispose of bulk using the service provided by the local authority.

The majority of Dunbritton tenants make a great effort with their gardens and this is reflected in our annual garden competition where we always have a good standard of entries.

We work with a company called Management Information Services (MIS) who carry out independent surveys with customers about the different services that we provide. Questions on the quality of our neighbourhoods are part of this.

At the end of March 2017 MIS reported that 87% of our tenants were happy with our management of their neighbourhood.

The table below shows the types of letters sent to customers about estate management issues by description.

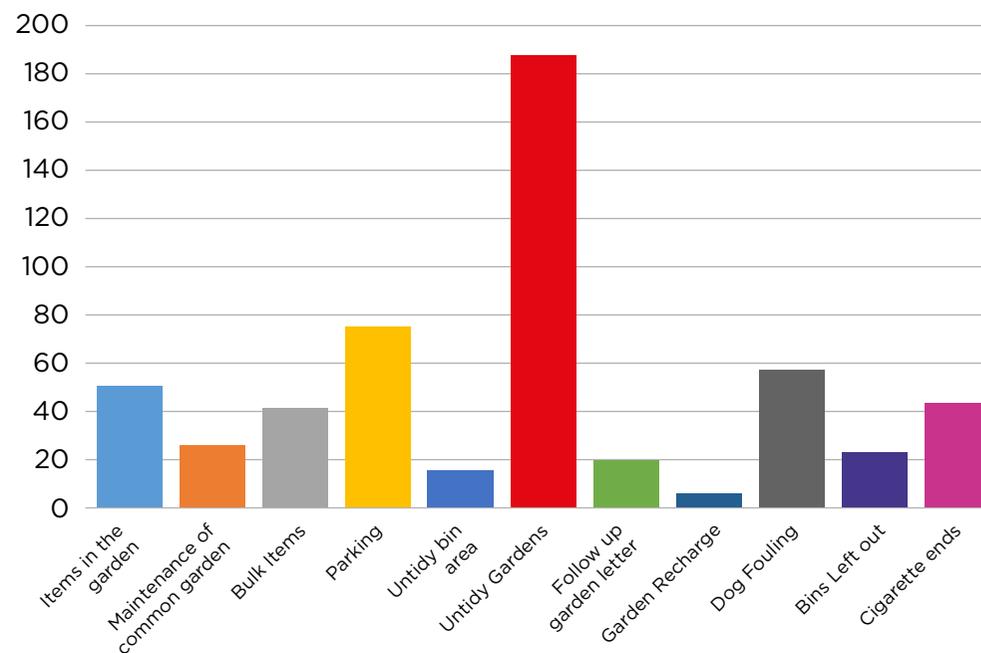


Howie Crescent, Rosneath



Housing Officer Lindsey Reid carrying out an estates visit at Churchill in Helensburgh.

Details of Estate Management Letters Sent 16/17



Customer Services Department

West Dunbartonshire



Argyll Networks



Advice Services

We delivered advice services to customers in Argyll & Bute and West Dunbartonshire.

Argyll & Bute

The customers who live in Argyll & Bute have been provided with a service by Anna Murray, Tenancy Officer.

Our Welfare Benefits service in West Dunbartonshire is offered by Citizens Advice Scotland

The types of issues that have been supported are:-

- New claims for state benefits – Employment Support Allowance, Personal Independence Payments
- Claims for help with Housing costs – applications for Housing Benefit to the local authority and backdated payments to reduce rent arrears
- Advice for customers who needed help with personal budgeting
- Help to families with household budgeting and income maximisation
- Referrals to other agencies for help with debt rescheduling and fuel poverty

Overall, in the last three years there has been an average net gain, per annum, of over £100,000 for customers.

Getting Involved: What Tenants Did This Year

Our tenants' views are very important to us.

Resident Consultation

Due to the geographical spread of our stock we have two separate Resident Consultation Groups – one who meet in Helensburgh and the other in Dumbarton.

Some of the issues that our Residents Groups covered this year were –

- Rent and Service Charge Policy
- Value for Money and what this means for tenants
- Scrutiny Panels – what they do and how they do it
- Content and format of the Annual Tenants report
- We were pleased that customers who came to the meetings were able to share their views on the various issues discussed.
- The opportunity for our tenants to participate in the ways the Association delivers our services is key to us getting it right.

Tenant Scrutiny

We are working towards developing our own Tenant Scrutiny Panel and you will be able to read more about this exciting development in our next report.

Tenant Scrutiny is a way for residents to be involved in shaping the work of the Association.

If you have an interest in housing, repairs, allocations or any other area of the work of the Association this is an ideal opportunity for you to become involved. If you want more information on Tenant Scrutiny you can call Tricia McShane, Customer Services Manager for a chat.

Customer Services Department

CUSTOMER SERVICES – ALLOCATIONS - How we Allocate our Homes and New Tenant Satisfaction

Dunbritton Housing Association is part of Home Argyll common housing register.

A common housing register allows an applicant to make a single application for housing and be considered by any of the partner landlords in the areas where they have houses.

Home Argyll partners along with Dunbritton are – Argyll Community Housing Association; Fyne Homes and West Highland Housing Association.

Applications for housing are made online, and you can apply for housing in areas from West Dunbartonshire to the West Highlands. Applicants can also update their details and areas of choice online whenever they wish to.

Demand for social housing properties remains high. We have had 2000 new applicants added to the Home Argyll housing lists in the last year. Applicants have their housing needs assessed and points are awarded to reflect this.

People who are affected by homelessness are often in the greatest housing need. Dunbritton and the other partner landlords, work with the local authorities in West Dunbartonshire and Argyll & Bute to help reduce homelessness.

We offer a proportion of the houses that become available for let to individuals and families affected by homelessness. This ranges from 40-50% of all lets, including new build.

We have let 81 properties in 2016/17. This included 30 new homes that were built this year.

The Association gives priority to current tenants who require a house move. This could be due to a change in the number of people who live in a household, or a change in medical needs, for example: experiencing reduced mobility if you live in a house with stairs.

Last year we successfully moved 19 tenants to new homes that met their changed needs. If you are looking to move home, please complete an online application or contact your Housing Officer.

We monitor satisfaction as part of our yearly report to the Scottish Housing Regulator (Annual Return on the Charter) and this year 95% of our tenants told us that they were satisfied with the quality of their home when moving in.

88% advised that they were satisfied with the cleanliness of the property, whilst 87% were happy with the service they had received from Dunbritton in the first six weeks of their tenancy.



Margaret Kelly of 34 Levenbank Terrace is happy with her new home.

Customer Services Department

Changes in Legislation and Welfare Reform Update

End Of The Right To Buy In Scotland

The Scottish Government passed a new Housing (Scotland) Act in 2014 – a part of the Act ended the Right to Buy Scheme in Scotland,

The Scheme offered tenants the right to buy their council or housing association owned home with discounts applied depending on their length of continuous tenancy.

Over half a million homes were sold in the 30 years the scheme was operational. This contributed to acute housing shortages across the United Kingdom.

The scheme formally ended in Scotland on 31 July 2016.

The main aspects of the Housing (Scotland) Act 2014 that will be of relevance to social rented tenants are found in Part 2 of the Act and relate to the management of allocations and housing lists as well as changes within the rules for succession and assignation of a tenancy including where the property has been adapted for medical needs and additional powers for landlords in cases of anti-social behaviour.

The legislation has still to be fully implemented and the Association is already preparing for the impact these changes will bring.

Welfare Reform and its Impact on Rent

The UK Government continues to deliver its Welfare Reform programme.

The single biggest change to benefits has been the introduction of Universal Credit which is paid to claimants of working age, four weekly in arrears. Universal Credit replaces -

- Income Based Job Seekers Allowance
- Income - Related Employment and Support Allowance
- Income Support
- Child Tax Credits
- Working Tax Credits
- Housing Benefit

To claim Universal Credit you must complete an online form.

Housing Association tenants who claim Universal Credit receive a single payment to cover all of their living costs – this includes a housing allowance to meet their rent – this is a substantial change putting the responsibility for rent payment to on tenants to pay their rent directly to the landlord.

Since the introduction of Universal Credit, landlords have experienced an increase in the number of tenants who are not paying their rent and falling into arrears.



There has been some protection built into the current Universal Credit system – where a tenant falls into arrears of rent as a result of a Universal Credit claim Landlords can make an application to the Department for Work and Pensions for the Housing element of Universal Credit to be paid directly to them.

The Association is working closely with tenants of working age to identify any risk of arrears and continues to work with our local authority partners, Department of Work and Pensions and forums within the Housing movement to keep our customers updated on Welfare Reform.

Customer Services Department

Dunbritton's 2016 Annual General Meeting (AGM)

We had a great turnout at last year's AGM with 21 members attending, representing 34% of our membership. Also in attendance were representatives from our Resident Consultation Groups and our Garden Competition winners.

We also took the opportunity to recognise the great work that our tenants do in terms of maintaining some stunning gardens that enhance the communities our people live in.

The Garden Competition winners were announced and Sephton presented each of them with vouchers to spend at shops of their choice:

The photograph (right) shows Sephton MacQuire, Chair of the Board of Management (centre), presenting our garden competition winners with their prizes.



Left to right: Mr Hamill, Mrs Campbell, Sephton MacQuire, Chair of the Board of Management, Mr Hinde, Mr Gourlay

Finance

Financial Summary

The Association has made a surplus in the year of £1,008,098.

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 over the last years.

Turnover generated by the Association increased in the year by £4,696,283 to £4,871,650.

This increase is largely due to an increase in

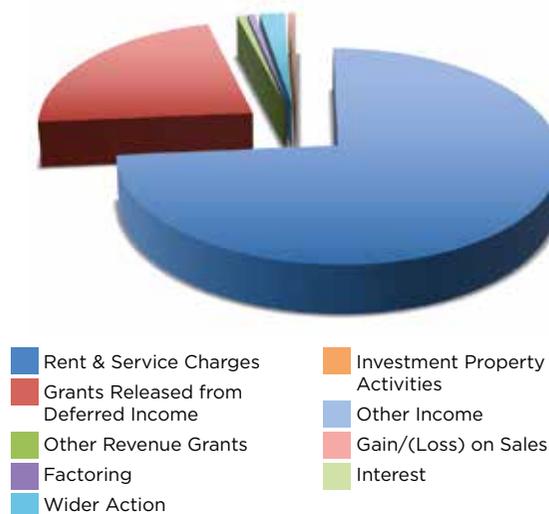
housing stock generating rental income plus a small increase in other income. Operating costs decreased during the year by a total of £96k. The Association currently has £73.5m invested in Housing Properties.

As the 31 March 2017 Housing Properties held by the Association had been depreciated by £17.1m to a net book value of £56.4m.

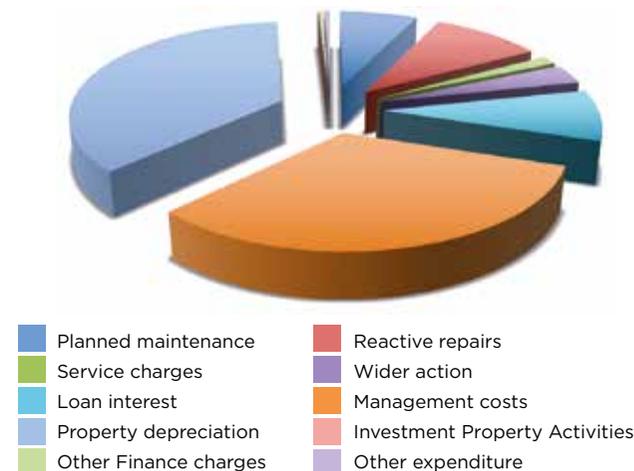
1 - Particulars Of Income & Expenditure From Affordable Letting Initiatives

INCOME	2017
Rent & Service Charges	£3,593,286
Grants Released from Deferred Income	£1,090,773
Other Revenue Grants	£35,122
Factoring	£32,064
Wider Action	£103,905
Investment Property Activities	£10,500
Other Income	£6,000
Gain/(Loss) on Sales	£8,448
Interest	£1,586
	£4,881,684

2017 INCOME CHART



2017 EXPENDITURE CHART



EXPENDITURE	2017
Planned maintenance	£268,649
Reactive repairs	£378,688
Service charges	£56,417
Wider action	£128,681
Loan interest	£334,155
Management costs	£1,258,644
Property depreciation	£1,412,464
Investment Property Activities	£847
Other Finance charges	£15,395
Other expenditure	£19,646
	£3,873,098
Surplus for year	£1,008,098

Finance

Statement of Financial Activity as at 31/03/2017

Non- current assets	2017
Housing properties - depreciated cost	£56,404,647
Grants	
Other non current assets	£29,452
Investments	£2
Investments in properties	£62,500
Current assets	£2,374,377
Creditors within one year	-£4,617,368
	-£2,242,991
Total assests less current liabilities	£54,253,610
Creditors amount falling due after more than one year	-£10,094,892
Deferred income	
Social housing grant	-£36,621,357
Other grants	-£815,704
	-£37,437,061
Net assets	£6,721,657
Equity	
Share capital	£61
Revenue reserves	£6,721,596
	£6,721,657

Community Support Fund

During 2016/17 Dunbritton continued to provide financial support to organisations that are a Registered Charity or an organisation that fulfils our Vision, Purpose and Values.

The following 7 organisations have benefited from grant funding from the Association during 2016/17.

Our commitment to support these Groups has resulted in a total expenditure of £1380.

Cardross, Colgrain & Craigendoran Seniors Association	£200.00
Aitkenbar Primary School	£200.00
Helensburgh & Lomond	
Highland Games	£200.00
Arrochar & Tarbet Christmas Lights	£200.00
Food For Thought	£200.00
Dalvait & Carrochan Older Peoples' Welfare Association	£200.00
B.A.S.I.C. (SCIO)	£180.00

We'd like to say a special thanks to all of our sponsors for their support throughout the year:



Complaints - Getting It Right For Customers

At Dunbritton we work hard to get it right for our customers – we are fully committed to providing a positive customer experience.

We understand that sometimes we fail to deliver the quality of service our customers expect.

Our Complaints Handling Policy and procedure help us to deal with customer complaints effectively. When we get it wrong, we use complaints as a way of reviewing what has happened and to help us improve.

We report on how we deal with and resolve complaints to the Scottish Government as part of our Annual Return on the Charter (ARC).

A complaint is any expression of dissatisfaction from a customer. We will always try to resolve any complaint at the first point of contact – the majority of our complaints are considered this way (Stage 1)

If a complaint is more complicated or needs more investigation, this would be a Stage 2 complaint.

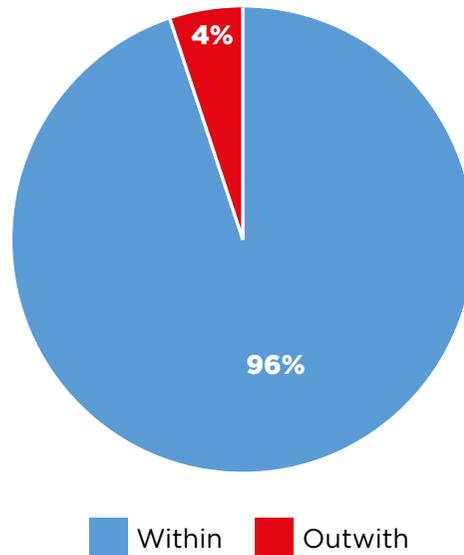
This year we had a total of 53 complaints, 49 of these were considered at Stage one and 4 at Stage two.

Our timescales are:

- Stage 1 complaints responded to within 5 working days.
- Stage 2 complaints responded to within 20 workings days.

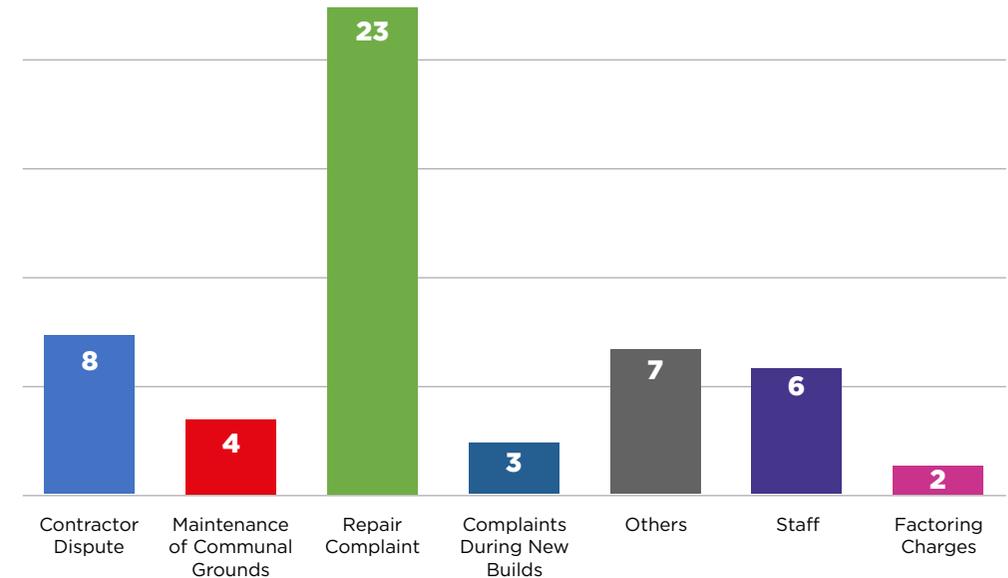
We responded to 96% of our complaints within these timescales.

Complaints Responded to Within Timescale



The table below shows the types of complaints we received in 2016/17:

Complaints Received in 2016/17



Of the 53 complaints that we received this year, 39 were upheld. This means we agreed with our customer and recognised the fact that we had not met the high standards of service that we set.

We have a Complaints and Service Improvement Group which is made up of key staff working in the Association. The Group look at the details of all complaints received including the outcome and use this information to review processes and practice. The lessons learned are then fed back to Operational Managers who will consider the recommendations and implement any suggested improvements. We welcome any comments or feedback on our services (good or bad) by phone, letter, email, or via our Facebook page.

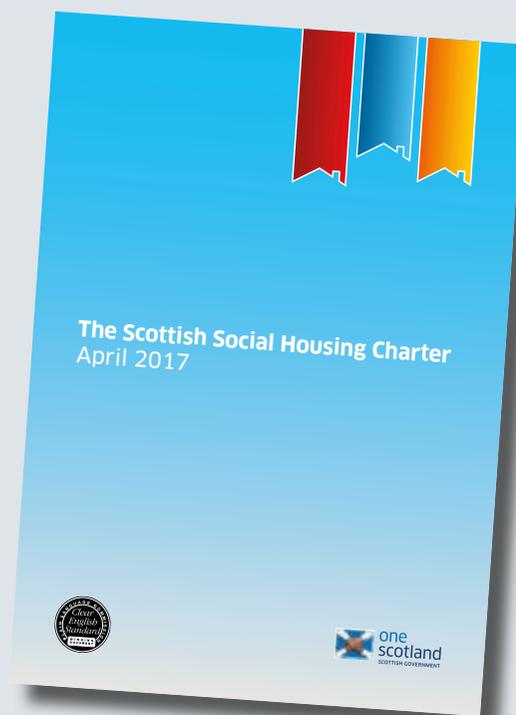
Tenants' Report 2016/17

We are pleased to present our fourth Annual Tenants Report.

Our Report includes information on how we performed – based on our Annual Return on the Scottish Social Housing Charter (ARC) as well as how we performed in comparison to other housing providers. We have detailed in the report how we compared with Rural Housing Associations, shown as 'Benchmark,' and how we compare with the Scottish Housing Average of all Housing Associations with information from the Scottish Housing Network ('SHN').

Thank you to those tenants of our Resident Consultation Group for their assistance in reviewing the format and content of our report. We hope that you find it interesting.

The way we deliver our services, and how satisfied you are as a customer, is very important to us. To increase our resident involvement in how we run the Association, we are developing a Tenant Scrutiny Group who will have an in depth look at different areas of the services we provide.



We also have bi-annual meetings of our Resident Consultation Groups.

If you are interested in taking part in either of these Groups or would like to find out more about what they do please contact us on 01389 761 486 or speak to your Housing Officer.

Homes and Rents

We aim to keep our rents affordable while still offering a quality service. We have undertaken a rent restructure to provide greater transparency in how our rent charges are set.

As part of our independent customer surveys, 96% of our tenants have advised that they think their rent provides value for money. The tables below detail the number and type of properties we have, the average rent and how this compares to other rural housing associations.

RSL	House	Tenement	4 in a block	other flat	Total Units	Average weekly rent
2 Apt	8	102	48	16	174	£72.58
3 Apt	155	108	94	0	357	£76.06
4 Apt	191	6	1	0	198	£82.43
5+ Apt	73	0	0	0	73	£89.31
Total	427	216	143	16	802	£78.19

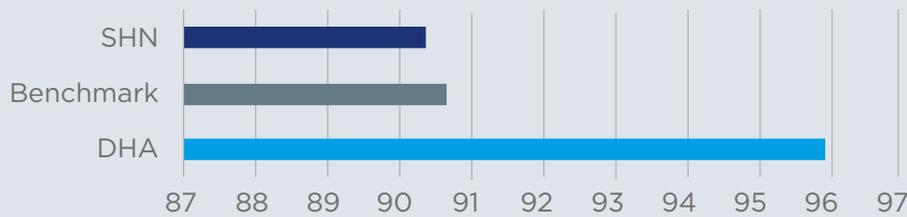
RSL	2 Apt	3 Apt	4 Apt	5+ Apt	2016/17 Annual Increase
Argyll Community HA	69.7	74.30	81.80	89.90	2.60%
Dunbritton	72.58	76.06	82.43	89.31	2.00%
Fyne Homes	72.40	83.50	95.30	107.50	2.83%
West Highland HA	74.70	87.20	96.10	113.90	2.52%
Dalmuir Park HA	72.30	73.81	81.25	107.44	2.30%
Faifley HA	71.30	77.60	82.10	84.00	1.60%

Tenants' Report 2016/17

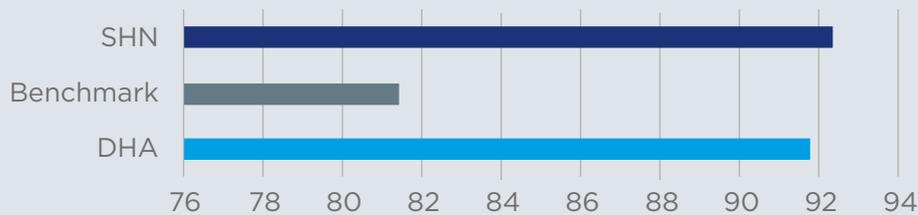
Tenant Satisfaction

Tenants have advised us that they are very satisfied with our overall service (96%). We will keep working to maintain high rates of satisfaction.

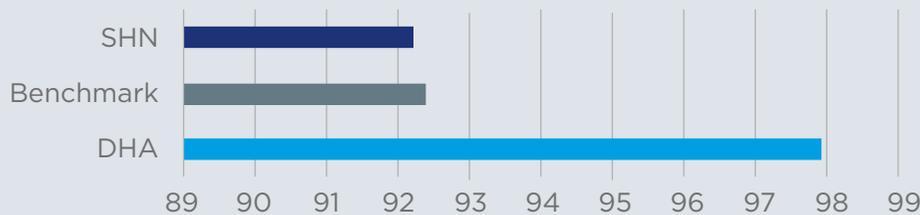
Satisfaction with Overall Service (%)



Opportunity to Participate (%)



Keeping Tenants Informed (%)

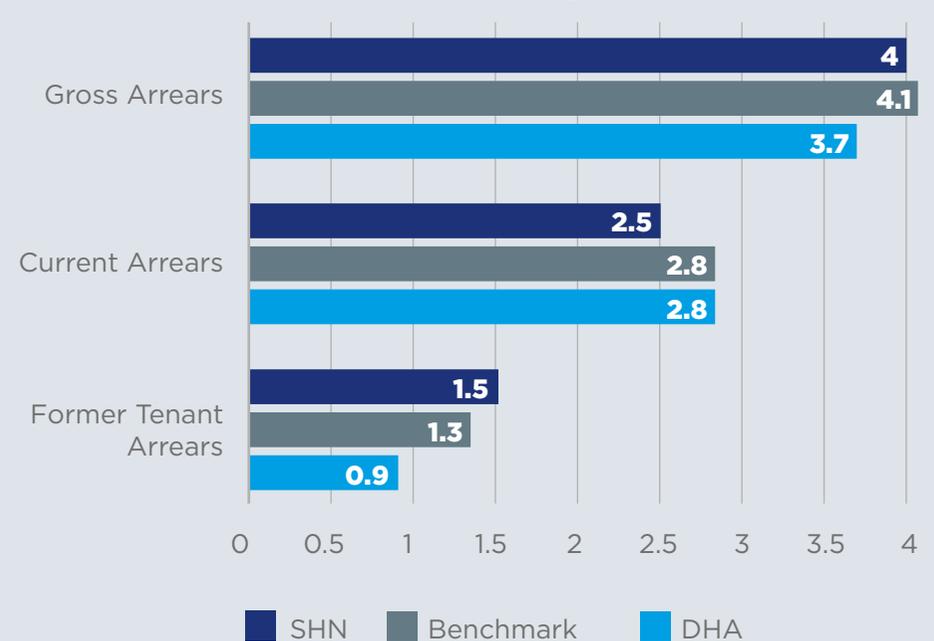


Rents & Rent Arrears

We are pleased to report that our recovery of rent arrears for current and former tenant debts has substantially improved. We have seen arrears reduce from 5.0 % to 3.7% (a reduction of 1.3%).

Housing Officers will continue to work with customers who experience a change in their financial circumstances which can lead to rent arrears and other debts accruing. Reducing rent arrears for individuals and other forms of debt to the Association will continue to be a focus in the coming year.

Arrears as Percentage of Rent Due



Tenants' Report 2016/17

Neighbourhood Management

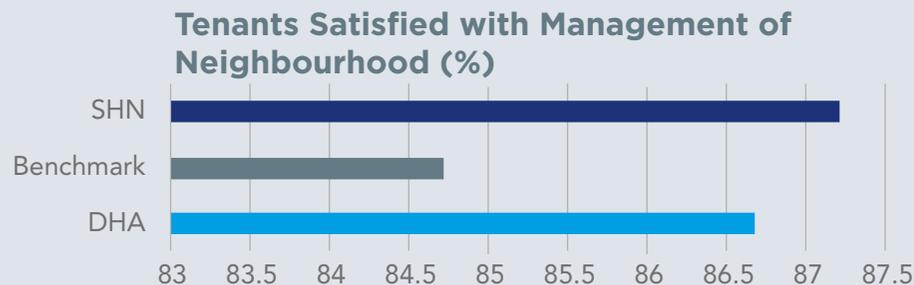
Our tenant satisfaction with management of the neighbourhood is higher than the rural average; we are slightly below the Scottish average.

We recognise the impact of cuts in Council services in particular in the management of refuse, and how this affects the appearance of our estates. We continue to work with customers and local authorities to keep our neighbourhoods tidy.

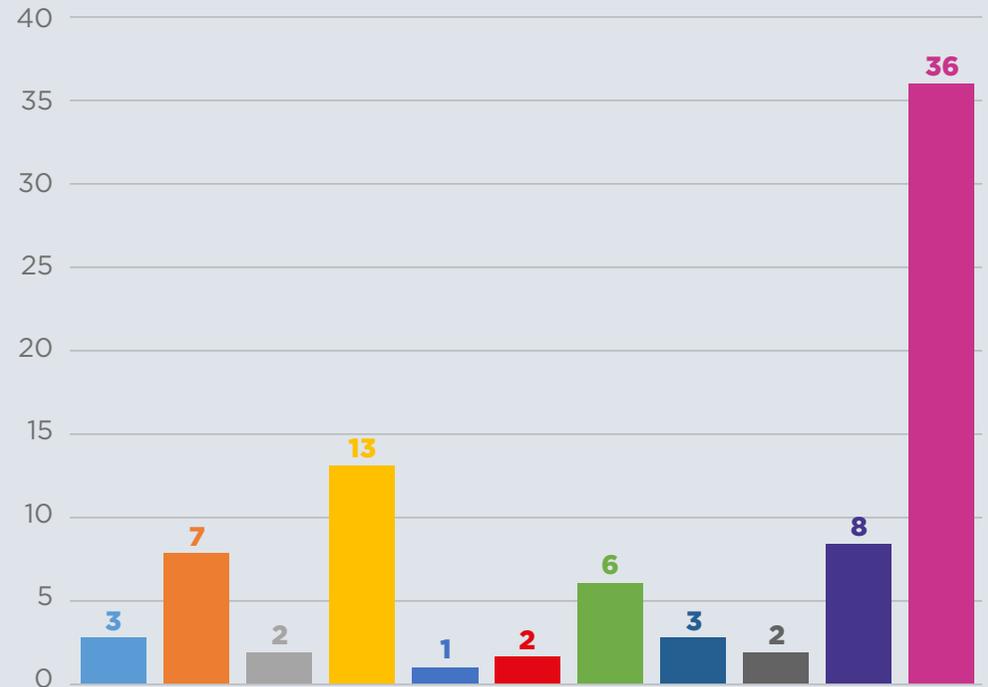
The largest number of complaints we have received this year were in relation to noise. Housing Officers have worked with customers to resolve these within our agreed target times. The other types of neighbour complaints received are shown in the table below.



Scott Gardens, Cardross



Neighbourhood Complaints



- Parking
- Other
- Threatening Behaviour
- Litter Complaint
- Fly Tipping
- Verbal Harassment
- Dog Fouling
- Maintenance of Garden
- Drug Misuse
- Behaviour of Visitors
- Noise Complaint

Tenants' Report 2016/17

Allocations

This year we have let 81 properties. On average it takes us 8 days to re-let our houses.

This number included 30 new build properties: 6 in Susannah Street, Alexandria and 24 in Walker Place, Helensburgh.

Category	Number of lets
Existing Tenants	19
Housing List Applicants	32
Homeless	25
Nominations	5
Total	81



Members, Tenants and Board Members at the 2016 Annual General Meeting



Walker Place. Helensburgh

New Tenant Satisfaction

Tenant satisfaction remains high. For the second year in a row 95% of Dunbritton tenants have been satisfied with the quality of their home when moving in.



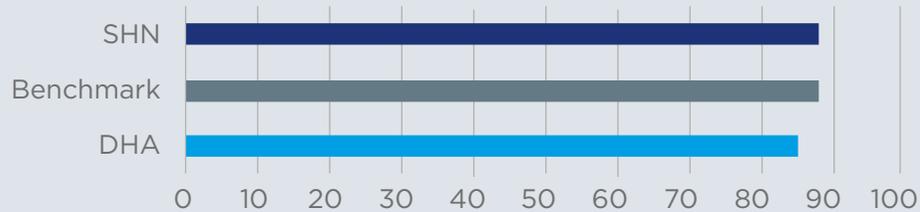
Tenants' Report 2016/17

Asset Management

Are you satisfied with the quality of your home?

The majority of our tenants are very happy with the quality of their home; we are slightly below the Scottish average. We have been working to improve our properties through investment works and are aiming for an increase in satisfaction this year.

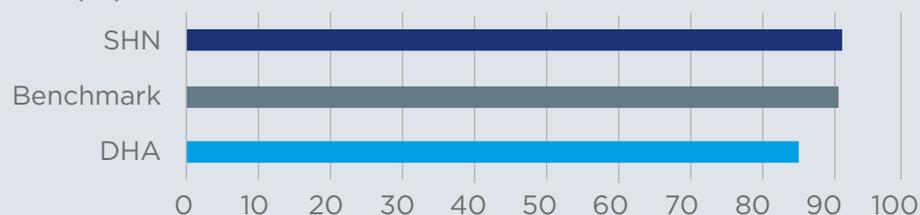
Overall Satisfaction with Quality of Home (%)



If you had a repair carried out in the last 12 months were you satisfied with the service provide by Dunbritton?

We are slightly below the average level of satisfaction for repairs and will be looking to improve on this in the coming year.

Repairs carried out in last 12 months and satisfied with service (%)

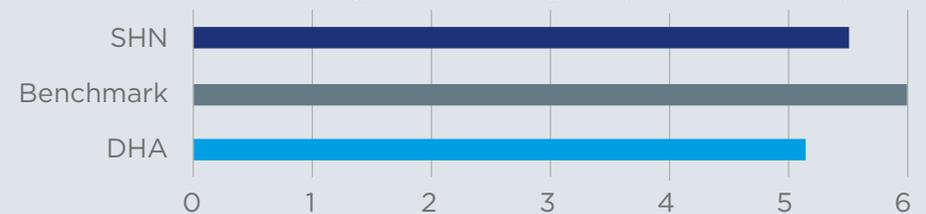


Reactive Repair response times

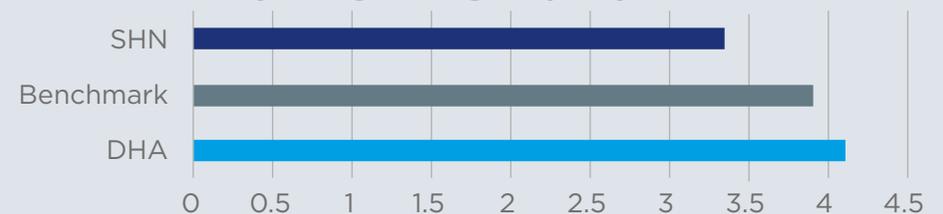
As a housing association with rural areas we have a challenge to keep our repair times as low as possible. Our performance is better than our peer group, but needs slight improvement to reach the Scottish average. The DHA outcomes are within our targets of 6 days for non-emergency repairs and 5 hours for emergency repairs.

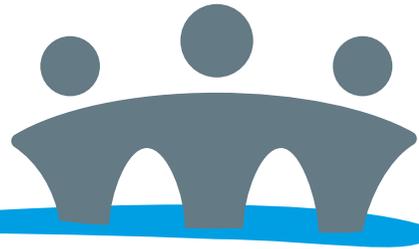
We will continually strive to improve these figures whilst maintaining value for money for our tenants.

Timescale for Completing Non-Emergency Repairs (days)



Timescale for Completing Emergency Repairs (hours)





DUNBRITTON
HOUSING ASSOCIATION
Together we can...

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)

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