



3 Year Business Plan 2018 - 2021

Year 3 - 2020/2021

Approved by Management Committee
20 May 2020

Adapted for Web Publication

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1. EXECUTIVE SUMMARY

- 1.1 This Business Plan aims to ensure that we focus on providing excellent housing, care and support and factoring services and on maintaining our properties to a high standard in line with the targets set by the Scottish Government and the legitimate expectations of our tenants. We will ensure the long-term financial health and viability of the organisation and will drive a strong focus on efficiency and value for money.
- 1.2 Following the Scottish Housing Regulator (SHR) moving the Association into high regulatory engagement in December 2017 due to concerns over serious governance failings, major change has already been advanced at the organisation. The SHR Regulation Plan was updated in June 2018 to acknowledge the significant progress made in that short time, but extending the high engagement status for a further year to June 2019 to keep the support of the Statutory Manager and appointees to the Committee in place to help steer the organisation forward.
- 1.3 In March 2018, Management Committee agreed to conduct an options appraisal to determine the best strategic form for DPHA going forward in the best interest of its tenants. The appraisal was completed and reported to the meeting of the Committee in June 2018 at which time it was agreed that DPHA seek a partnership with one of the four local RSLs. This was part of the Year 1 Business plan.
- 1.4 Following a competitive selection process, it was decided that none of the bids from the local RSLs offered enough to proceed further as they both fell substantially short of being sufficiently attractive for DPHA tenants to support such a major strategic change. Following a further review in February 2019 of the progress made by DPHA over 2018/19 against the option of embarking on a competitive process to find a larger RSL to join with, the Management Committee took the landmark decisions to stay an independent RSL. This decision was back by clear evidence of improvement and informed by direct tenant feedback We will review strategic options every 3 years as part of developing each new 3-year Business Plan.
- 1.5 At the end of March 2019 the SHR recognised that DPHA had made significant progress to addressing the serious governance issues and strengthened its governing body capacity. Five of the former governing body appointees agreed to remain on the governing body beyond their statutory role to support DPHA to further embed the changes it has made and as part of future succession planning. As Dalmeir Park has now addressed the serious governance failures that were identified in 2017 the SHR ended its statutory intervention on 29 March 2019.
- 1.6 DPHA still has an Engagement Plan in place and is working towards completion of this, which continues to be monitored by the SHR.

- 1.7 With that key decision made, this Year 3 Plan will focus on ensuring the programme of change and improvement continues throughout the activities of DPHA to deliver excellent and sustainable services to our tenants and wider customer base. To achieve this, a set of interlinked strategic objectives was agreed when this Plan was first developed. These remain valid in Year 3 of this Plan to reflect the updated opportunities and threats in the evolving external environment in which we operate and the current internal strengths and weaknesses of the Association. We have enhanced the delivery plan for Year 3 to reflect the drive to move forward with new projects and activities and our drive to be a learning/improving organisation.
- 1.8 Our agreed 6 Strategic Objectives over the 3-year Plan can be summarised as follows.
- ✓ ***Objective 1 - Create Strong and Sustainable Strategic Governance***
 - ✓ ***Objective 2 - Deliver Excellent Services and Performance***
 - ✓ ***Objective 3 - Provide Quality Homes in an Attractive Environment***
 - ✓ ***Objective 4 - Demonstrate Value for Money***
 - ✓ ***Objective 5 - Develop Leadership and People***
 - ✓ ***Objective 6 - Be more than just a Great Landlord***
- 1.9 Section 5 of the Plan sets out the rationale for the 6 objectives and Section 6 provides the detail of what we will do in the coming year to continue to realise these objectives. A Summary Delivery Plan is set out in Section 7. This will be developed to a more granular level with staff to ensure that all our people know the part they must play in achieving the Plan.

2 INTRODUCTION

- 2.1 This Business Plan is the Year 3 position of our 3-year Business Plan. It provides a comprehensive overview of Dalmuir Park Housing Association Limited (DPHA) and the environment in which we operate. This has been prepared by the Management Committee, leadership and staff team and informed by the views of tenants and other key stakeholders, having reviewed and agreed the strategic direction of the organisation over the short, medium and long term to achieve our long-term mission.
- 2.2 Our Business Plan is a key strategic document which communicates our vision and objectives, plus how we will achieve those objectives. The plan articulates the strategic direction and ambition of the Committee as the governing body of the organisation. It provides a framework for action which communicates to customers, staff and key stakeholders what the organisation aims to achieve over the 3 years of the Plan. It also provides an overview of where we want to get to and how we will get there via our annual Delivery Plan for 2020/2021.
- 2.3 We have prepared this Plan with reference to the SHR's Recommended Practice for Business Planning of December 2015, the current Regulatory Standards of Governance and Financial Management and the new SHR Regulatory Framework launched in April 2019.

The Business Plan Process

- 2.4 2017/18 was a difficult year for the Association which saw the organisation being placed in high regulatory engagement with the SHR on 8 December 2017. A Statutory Manager was appointed by the SHR to support the Management Committee and staff team to address the serious governance failings that had been identified and ensure the organisation complies with all the regulatory requirements of the SHR going forward.
- 2.5 This led to change in long standing leadership both at the Management Committee and senior staff levels. By March 2018, the former Chair, Vice Chair and another long-standing Committee member had resigned along with a newer member. Initially, six appointees were placed on the Management Committee to work with the Statutory Manager alongside the remaining five elected Committee members to strengthen our governance. Whilst work will be required to maintain a sustainable governing body, a strong governing body is now in place that has shaped and developed this Plan.
- 2.6 An experienced Interim Director was engaged in January 2018 to work alongside the Statutory Manager. As the lead officer, she is accountable to the governing body and will lead the staff team through a necessary period of change and transformation.

- 2.7 The statutory intervention allowed time for real reflection on the way the organisation had been operating and to challenge ourselves on what is best now and for the future to serve the needs of our tenants and community.
- 2.8 This plan benefitted from a lengthy and detailed strategic options appraisal which was initially concluded in June 2018 but reviewed in late 2018 with a decision taken on the future in February 2019. This appraisal allowed us to consult with and take on board the views of our tenants and other service users, staff, and key stakeholders as we explored a range of alternative operating models and finally decided the best solution for our tenants.
- 2.9 The decision to remain an independent association was confirmed by Management Committee in February 2019 and the SHR was satisfied with the progress made to address the serious governance failures in the Association that it ended its statutory engagement at the end of March 2019.
- 2.10 DPHA went on to develop a review its staffing structure and appoint a new leader for the Association. The new Chief Executive commenced employment in January 2020. The staffing review is due to complete in Spring 2020.
- 2.11 All of this has allowed us to produce this Year 3 Business Plan that is owned by the Management Committee and staff team and reflects the needs and aspirations of our customers and key stakeholders. Management Committee held a Business Planning event in February 2020 to reflect of progress to date and to review the delivery plan for Year 3 of this business plan and to begin its thinking on its aspirations for the next full business plan review.
- 2.12 Each year, the Business Plan will be refreshed and rolled forward. This will ensure we always have a current Business Plan which sets out:
- Our strategic ambitions for the remaining term of the Plan.
 - The updated 30-year financial projections to establish and test our long-term financial health and future viability.
 - The 1-year Summary Delivery Plan of key activity for the coming year.
- 2.13 Every three years, we will conduct a comprehensive review of the strategic plan with the next due in 2021/22 or earlier if deemed appropriate. This will include a further review of strategic options to test that our current form is still the best vehicle to deliver maximum benefit for our customers and communities.

3. MISSION, VISION, VALUES & CULTURE

3.1 We reviewed and updated our statements of strategic intent and agreed the following:

Mission Statement

3.2 **Your Future is Our Future** - To deliver high quality and cost-effective housing and support services designed to meet the needs of existing and future customers. To work in partnership with others to create a thriving community that people want to live and work in.

Vision

3.3 Creating a sustainable, vibrant community with well-maintained homes, pleasant surrounding environment and a range of high quality services and support within the Dalmuir community.

Values

3.4 New values have been agreed by our Committee and staff team to reflect our new future. They will be visible in the workplace and easily remembered. Our Values are summarised as the 4 Cs as follows:

- **Customer** focused - empowering our staff and customers to fulfil their potential
- **Committed** - taking responsibilities for our decisions and actions. We always do what needs to be done and we think carefully about every penny we spend.
- **Community** based in Dalmuir, understanding the needs and aspirations of others and mindful of our impact on people, communities and the environment in everything that we do.
- **Caring** in what we say and do, ensuring that we help our customers feel listened to and safe and secure at home and in the services, we provide leading to fulfilling and independent lives.

Culture

3.5 We launched our new values in Year 1 of this plan and will embed these over Year 2. These will mean a new way of working and thinking up and down DPHA. This is designed to make sure we are ***always doing the right things, right, every time.*** We are passionate about this change at DPHA and will use our acronym **HEART** to create a brand for the culture change that we seek. Our culture change programme will encompass the following that we will test ourselves against in every transaction:

HEART – we want to be at the *heart* of the community and have its needs at the *heart* of all that we do. We have created a new culture that reflects this:

Here – Based **here** in the community we serve, **here** when customers need us at a time, place and manner that suits the people we are **here** to serve. Owning customer issues and finding solutions for them either internally or if required, with partnership agencies.

Excellent –Skilled and committed Management Committee and staff team to make sure we are the best we can be. Designing services to ensure a tailored response that meets individual customer needs. Driven to continually review and improve to be the best housing association, care provider and community anchor to our customers.

Accountable - Well governed, open and transparent and accountable, ensuring tenant interests are at the forefront of all our actions.

Results –Top performing and publicising information on what and how we are doing, welcoming challenge and feedback to improve the effectiveness and relevance of the services we provide.

Together – Inclusive and there for all people. We will treat each other and everyone we do business with, with care and respect. We will listen and treat everyone with courtesy. We will become advocates for our customers, working on their behalf to help them thrive in life.

H.E.A.R.T. will be our service mantra for the future.

We will expect our key suppliers that work in our homes and communities to commit to our way of working and thinking.

4. WHO WE ARE AND ACHIEVEMENTS TO DATE

4.1 Our History

- 4.1.1 DPHA is registered under the Co-operative and Community Benefit Societies Act 2014, a Scottish Registered Charity and registered with the Financial Conduct Authority (FCA). We have been in existence for 40 years as a Registered Social Landlord (RSL) with the Scottish Housing Regulator. We are also a registered property factor with the Scottish Government. We operate in the Dalmuir area of West Dunbartonshire where we currently own and manage 689 homes and provide factoring services to 174 owners. This includes 2 sheltered housing complexes and 24 shared ownership homes.
- 4.1.2 We have charitable status and employ circa 32 staff, with the majority engaged on our care and support activity.
- 4.1.3 We are registered with the Care Inspectorate for the provision of support to customers in our 2 sheltered housing complexes and pre and post school support to up to 70 children per day from our 3 local schools via our Dalmuir Out of School Care Group (DOSCG) project.
- 4.1.5 We set up the Beardmore Trust, a charity aimed at attracting funding that DPHA could not, for ventures that would promote community development. Whilst we have no formal legal relationship with the Trust, it is closely connected to DPHA and its registered office is Beardmore House. We provide management support to the Trust and will assist its Trustees to make decisions about its future in 2020.
- 4.1.6 Our turnover for the year ended 31 March 19 is anticipated was £3.7m. As of December 2018, the organisation is debt free

4.2 Our Roots

- 4.2.1 DPHA was formed in 1977 and registered as a housing association in 1978 in response to the “sub-tolerable” living conditions for the 900 or so tenement residents in Dalmuir. The prospect of improvement through demolition or improvement had become more realistic with the designation of an Action Area in Dalmuir by Clydebank District Council in 1977. A small group of committed residents set the Association on its way to fully improving all houses in the Action Area by 1989.
- 4.2.2 Since 1978 we have, with the support of various departments of The Scottish Government, and the local Council at that time, now West Dunbartonshire Council (WDC):
- Completed 21 tenement rehabilitation contracts
 - Completed 7 new build projects – social housing and shared ownership
 - Completed two stock transfers from Scottish Homes (sheltered and general needs housing)

- Purchased 6 additional properties which are non-self-contained and provide accommodation for tenants/occupiers who require support to live in the community. Three of these properties are Houses in Multiple Occupation (HMO) and are registered and licensed with WDC.
- 4.2.3 This has resulted in a current stock total of 689 houses in management. The Association has a mix of general needs, sheltered housing and shared ownership. The stock mix is predominantly flatted accommodation of 1 and 2 bedrooms. The 6 non-self-contained houses provide 41 bed spaces of accommodation and support is provided externally, via WDC, by voluntary sector organisations.
- 4.2.4 The Association has been affected by the Right to Buy legislation over the years. This Act has now been repealed and there is only one possible sale remaining in the pipeline. As a result of Right to Buy we started a property factoring service. This is now a registered service and provides factoring services to 170 properties. Two of our shared ownership properties are factored by an external provider. We manage 110 buildings but only having outright ownership of 45. This has an impact on the scale of cyclical and maintenance work undertaken by the Association.
- 4.2.5 We have two registered care services. One is our sheltered housing developments who receive housing support. The other is our Dalmeir Out of School Care Group (DOSCG) which is a service for local children before and after school and during school holidays which supports local parents to remain in employment.
- 4.2.6 Throughout our history, DPHA has been managed by a local Management Committee of tenants and residents.

4.3 DPHA today

- 4.3.1 2017/18 was a difficult year for the Association which saw the organisation being placed in high regulatory engagement with the Scottish Housing Regulator in December 2017. A Statutory Manager was appointed by the SHR along with six appointees to support the Management Committee and staff team, to address the serious governance failings that had been identified and ensure the organisation complies with all the regulatory requirements of the SHR. This led to change in long standing leadership both at the Management Committee and senior staff team levels. The SHR Regulation Plan was updated in June 2018 to acknowledge the significant progress made in that short time but extending the high engagement status for a further year to June 2019 to keep the support of the Statutory Manager and appointees to the Committee in place to help steer the organisation forward. An Interim Director worked alongside the Statutory Manager to lead the staff team through a necessary period of change and transformation.
- 4.3.2 In 21 March 2018, Management Committee agreed to conduct an options appraisal to determine the best strategic form for DPHA going forward in the best interest of its tenants.

- 4.3.3 The appraisal was completed and reported to the meeting of the Committee on 20 June 2018 at which time it was agreed that DPHA seek a partnership with one of the four local RSLs. This was part of the Year 1 Business Plan. Following a competitive selection process, it was decided that none of the bids received offered enough to proceed further as they both fell substantially short of being sufficiently attractive for DPHA tenants to support such a major strategic change.
- 4.3.4 A further review was completed in February 2019 examining the progress made by DPHA over 2018/19 against the option of embarking on a competitive process to find a larger RSL to join with. This was informed by direct tenant feedback. Committee agreed unanimously that it wanted to stay an independent RSL. This is its strategic decisions for the remainder of this Business Plan with a plan to regularly review our strategic option every 3 years as part of developing the next full Business Plan.
- 4.3.5 At the end of March 2019 the SHR recognised that DPHA had made significant progress to addressing the serious governance issues and strengthened its governing body capacity. Five of the former statutory appointees agreed to remain on the governing body beyond their statutory role to support DPHA to further embed the changes it has made and as part of future succession planning. As Dalmuir Park has now addressed the serious governance failures that were identified in 2017 the SHR ended its statutory intervention on 29 March 2019. The Statutory Manager then left the Association as they had been appointed by the SHR. The Interim Director continued to lead the Association through the continuing reviews and improvements, and in particular the recruitment of a new leader.
- 4.3.6 A new Chief Executive was recruited in late 2019 and started in post in January 2020. There is a phased hand over with the Interim Director in place.
- 4.3.7 The Association is very much focused on moving forward to ensure that change continues and improvement is implemented effectively to deliver excellent and sustainable services to our tenants and wider customer base. Our new focus on improving customer service and core rent/ letting performance, advancing investment in our homes and the wider environment and increasing efficiency 2019/20 is showing improvements in satisfaction levels, core performance on letting and rent collection and our financial position. We delivered 95% of our stock improvements in year 2, with one major contract requiring a retender to ensure value for money. We have advanced plans for year 3's investment programme. All our tenants have been advised where there are major works planned for their home in 2020/21 and new framework contracts are currently out to tender for kitchens, bathrooms, windows and doors and stonework repairs.
- 4.3.8 Our care and support services continue to deliver great services in the local community. Both services either maintained or improved their gradings with the Care Inspectorate in 2018. In 2019 The Care Inspectorate visited our sheltered

housing services and again we retained the excellent gradings (Grade 5) for this service. These services are popular and well received by tenants and parents.

4.4 Our Management Committee

4.4.1 We are controlled and led by a voluntary and unpaid Management Committee. Our governing body is made up of tenants, local residents as well as independent members.

4.4.2 Our Committee make the key decisions about the Association and provide challenge and oversight to our staff team to ensure that all activity is in the best interests of our tenants.

4.4.3 Our current Committee is made up as follows:

| Name | Role |
|------------------|--|
| Gordon Laurie | Chair of the Management Committee and Member of Staffing Sub Committee, Policy Review Working Group |
| Craig Edwards | Vice Chair of Management Committee and Chair of Audit & Risk Sub Committee, Policy Review Working Group |
| Jack Marshall | Member of Audit and Risk Sub Committee and Member of Staffing Sub Committee, Policy Review Working Group |
| Audrey Simpson | Member of Audit and Risk Sub Committee and Staffing Sub Committee |
| Matthew Reid | Chair of Staffing Sub Committee |
| Robert Murray | Member of Audit and Risk Sub Committee |
| Anita Williamson | Member of Staffing Sub Committee |
| Ashley Stockley | Member of Audit and Risk Sub Committee |
| Ian Lennox | Member of Staffing Sub Committee |
| Lorraine Lester | Member of Audit and Risk Sub Committee and Staffing Sub Committee |
| Jordan Henderson | Member of Audit and Risk Sub Committee |
| Karen Johnson | Policy Review Working Group |
| Melanie Cameron | Member of Staffing Sub Committee and Staffing Sub Committee |

Biographies for Management Committee are shown in **Appendix 1**.

4.5 Our Staff

4.5.1 We currently employ a team of 32 staff whose job it is to ensure that our tenants and other service users receive a friendly, efficient and responsive service.

4.5.2 The team provide housing, asset, care and support, factoring, finance, governance and back office support. All staff are experienced in their different areas of expertise with appropriate professional qualifications. In addition to our staff team, we engage several third parties to deliver specialist elements of our service,

e.g. technical support, IT, internal/external audit services.

4.5.3 A profile of the leadership team is as follows:

Leadership Team

Anne Marie Brown – Chief Executive

Anne Marie has over 30 years' experience of working within the social rented housing sector mainly in the West Dunbartonshire area and latterly in the south side of Glasgow. She was Director at Craigdale Housing Association for over 5 years and prior to that worked with Dunbritton Housing Association for 20 years where she was Depute Director. Anne Marie has a Diploma in Housing Studies and Bachelor of Arts Applied Social Studies, an ILM qualification and is also a European Foundation for Quality Management Accredited Assessor. Her main areas of expertise include delivering strategic objectives, RSL governance and change management. Anne Marie is a Fellow member of the CIH and a member of the Institute of Leadership and Management. Anne Marie has also been member of the West Dunbartonshire Children's Panel.

Catherine Lowe – Business Support Consultant

Independent Housing Senior Management Consultant with 38 years' experience. She has been a senior manager working in local authorities, the voluntary sector, private sector and housing associations across Scotland. Catherine graduated from the University of Stirling Post Graduate Housing Studies course in the first cohort in 1982 and is a Fellow of the Chartered Institute of Housing. Catherine has a strong interest in RSL governance, allocations and homelessness. She has been a Committee member of two housing associations for nearly 20 years. Catherine was Interim Director at DPHA from January 2018 until January 2020. She continues to provide a handover role until March 2020.

Graeme Bruce, External Finance Agent

Finance Agent with 31 years accounting experience. He worked in the private sector for 7 years before specialising in providing financial management to housing associations and charities. He graduated from the University of Glasgow with a BSc as well as attaining a Post Graduate Diploma in Accountancy before becoming a Fellow of the Association of Chartered Certified Accountants. Graeme has been Finance Agent at DPHA since March 2017.

External Asset Adviser (Knowes Housing Association)

The Association has a Service level Agreement with Knowes HA to provide an Asset Adviser. The key role in Knowes HA is currently vacant and the support is being provided by the Director at Knowes.

Jill Cronin, Temporary Customer Services Team Leader

Jill is a housing and management consultant with nearly 31 years' experience working in housing, management and public sector services. She is a qualified housing professional and Member of the Chartered Institute of Housing and previously served on the CIH Board heading up the Policy Sub Committee. Prior to setting up on her own, and following many years working in housing management, housing strategy and business planning, Jill latterly headed up a range of services in a Local Authority at Chief Officer level including Planning, Economic Development, Tourism, Art and Culture and Sport. Jill is currently working on a number of housing consultancy projects across local authorities and RSL's, as well as serving on the Board of Dunedin Canmore Housing Association and being a Director on the Board of Wheatley Solutions.

Arlene Dickson – Care Services Manager

Having begun a career in care in 1993 as a support worker within charity organisations, Arlene then increased her knowledge and experience across adult and children support services. Through her professional development she gained the appropriate qualification in line with SSSC registration: HNC in Social Care and SVQ level 3 in Care and Promoting Independence. She then progressed to the role of Registered Care Manager in 2001 and graduated from Glasgow Caledonian University with a Diploma in Managing Care, followed by attaining her SVQ Level 4 Health and Social care.

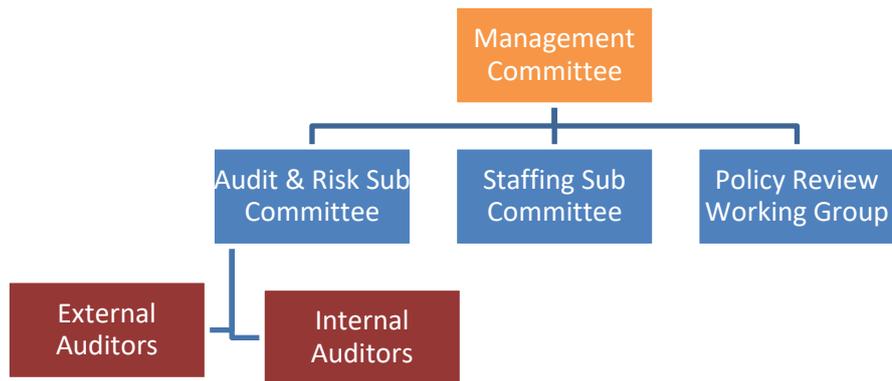
Arlene is also a qualified SVQ Internal Assessor-Verifier delivering qualifications to candidates across adult and children services at level's 2, 3, and 4. She gained her A1 (Assessor award) in 2005 and V1 (Internal verifier award) in 2008.

Biographies for our staff team are also shown in **Appendix 1**.

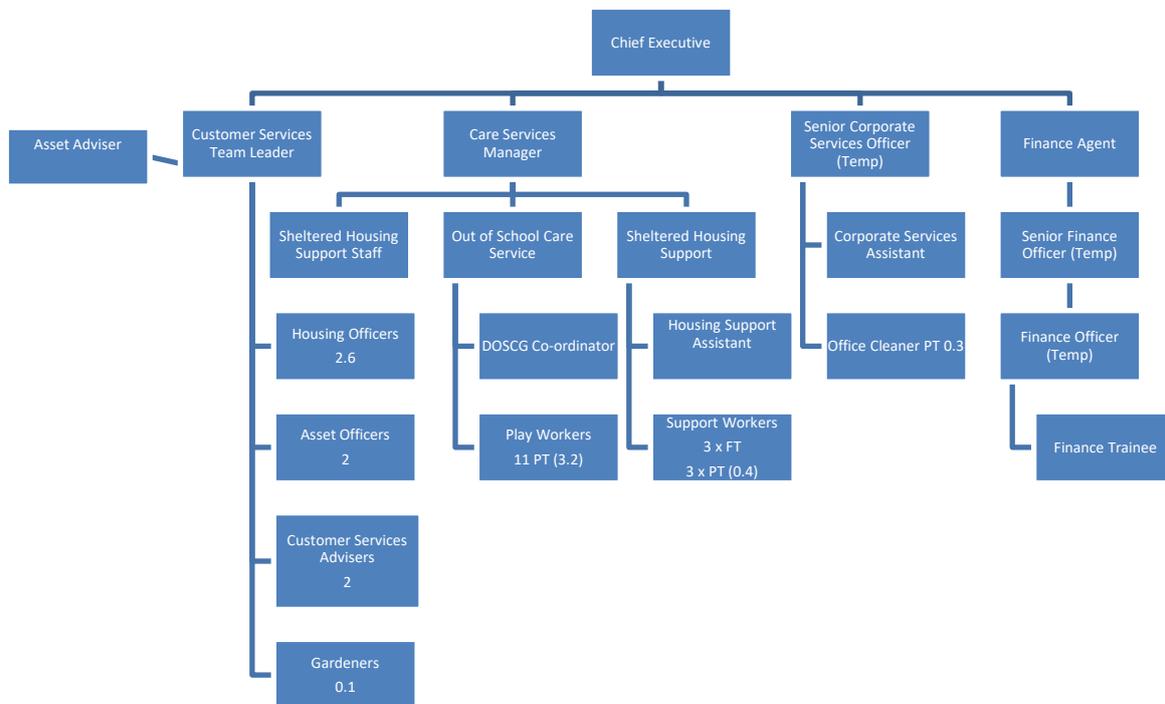
4.5.4 The staff team is supplemented by external agents, as follows:

| Agent | Service |
|----------------------------------|-------------------|
| Tommy Bates, French Duncan | External Auditors |
| Graham Gillespie, Wylie + Bisset | Internal Auditors |

4.5.5 Chart 1 below shows our current structure of governance.



4.5.6 Chart 2 below shows our current staff structure.



4.5.7 Within the current staff structure, there are currently three posts with added responsibilities and one temporary post. The staff structure is subject to review which will be complete in Spring 2020 and the structure will be updated thereafter.

4.6 Area and Community Profile

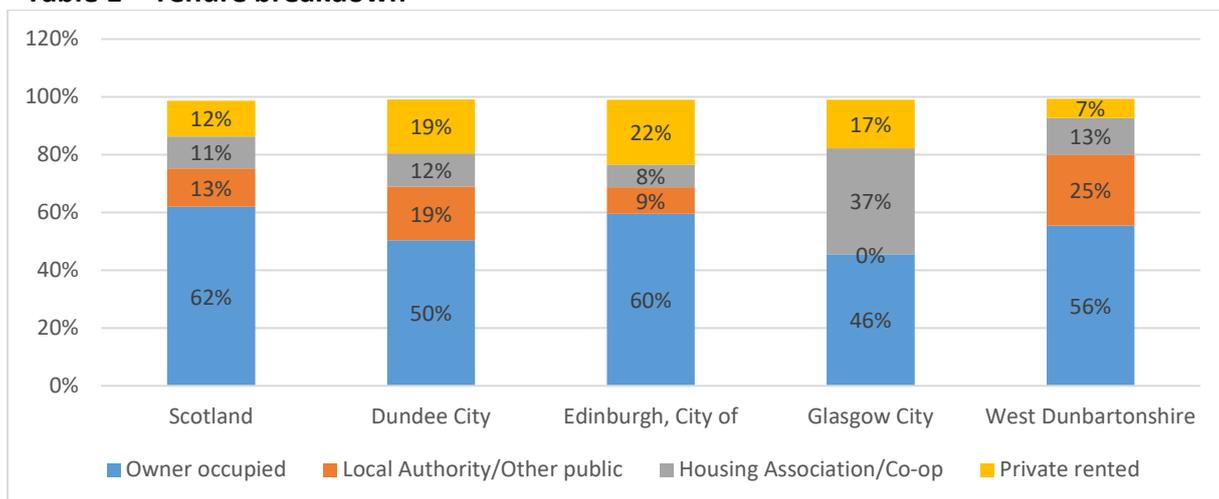
4.6.1 We are based in Dalmuir on the western side of Clydebank located in West Dunbartonshire, Scotland. Dalmuir was originally a separate settlement connected to a paper mill at Duntocher Burn, however expansion eventually led to the area joining together with Clydebank and becoming part of the larger town.

- 4.6.2 Dalmuir has proud connections to the shipbuilding industry and was home to the William Beardmore ship building Company. It was active from 1886 to the mid-1930s and at its peak employed about 40,000 people. It was founded and owned by William Beardmore, later Lord Invernairn, after whom the Beardmore Glacier was named. Beardmore expanded the activities at Dalmuir to include the manufacture of arms and armaments. One of Beardmore's most famous ships was HMS Ramillies and a replica of this ship is located in the Beardmore Garden adjacent to our office.
- 4.6.3 All of our housing stock is well connected in terms of roads and public transport links to the excellent amenities in Glasgow city centre, Helensburgh, Balloch, Dumbarton and the Highlands.
- 4.6.4 Dalmuir is located approximately one mile west of the main Clydebank centre and seven miles from Glasgow City Centre. The Association's properties are mainly situated on or near the main Dumbarton Road, a key public transport route. The area has a small but busy local shopping centre. It hosts a significant sized industrial estate, the Golden Jubilee National Hospital and NHS 24 call centre.
- 4.6.5 It has a busy railway station with links to Glasgow (Queen Street and Central Station) and to Dumbarton and the Highlands. Several key bus routes to Glasgow operate along Dumbarton Road and Duntocher Road. Glasgow Airport is situated approximately five miles from Dalmuir. The Erskine Bridge is two miles away. The Firth and Clyde Canal runs through the area which also includes the well-used Glasgow to Balloch cycle track. Dumbarton is five miles to the west. The area is only 10 miles from Loch Lomond and well situated for outdoor pursuits in the Old Kilpatrick hills and further on to the West Highlands.
- 4.6.6 We have many attractive leisure pursuits on our doorstep, including the Dalmuir Municipal golf course. The Dalmuir Community Education centre provides leisure and educational opportunities. Several private bowling clubs are located locally.
- 4.6.7 Dalmuir has three local primary schools and the secondary schools are located more centrally in Clydebank. West College Scotland is at Queens Quay, 1.5 miles away. The area is served by several private and state nurseries and we provide an after-school facility (Dalmuir Out of School Care Group) DOSCG within the Dalmuir Community Education Centre.
- 4.6.8 The majority of our housing stock 90% (620 units) is located in the Clydebank Waterfront area of Dalmuir and are mainly pre-1919 tenements built around the growth of the Beardmore shipyards, with the remainder 10% or 69 units located in the Mountblow and Old Kilpatrick areas.
- 4.6.9 As can be seen from Table 1 below, home ownership is the principal tenure in WDC with 56% of households owning their property. This is only 6% lower than the Scottish average of 62%. The social rented sector comprises some 38% of the local authority area stock, well above the Scottish average of 24%. The availability of

private rented tenancies in West Dunbartonshire is also lower (7%) than the Scottish average of 12%, which also brings extra pressure on the local social rented sector. WDC are the largest landlord in the area.

4.6.10 From a previous position of considering stock transfer of its properties, WDC now have an extensive regeneration/ new build programme in place. This could have an impact on the future demand for our properties.

Table 1 – Tenure breakdown

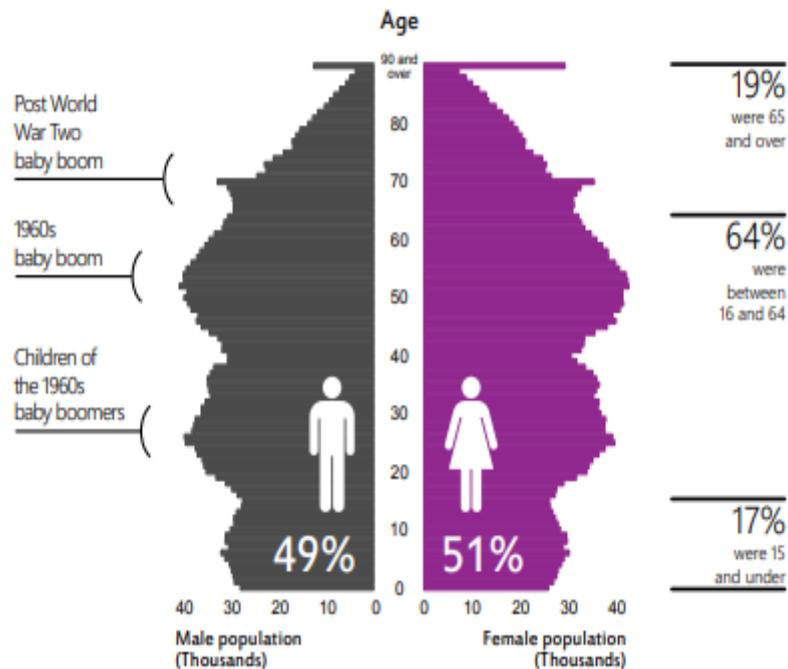


4.7 Our Customers

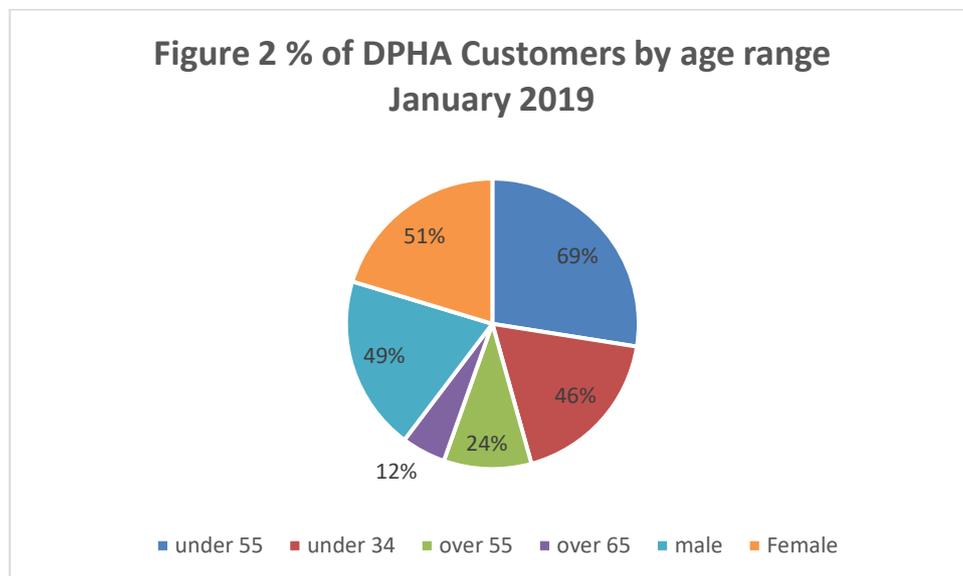
4.7.1 To be successful, we need to know our own current and future customers intimately if we are going to best respond to their needs and predict what they will want from us in the future.

4.7.2 Figure 1 below shows the Scottish Government’s population estimates by age group in 2017. This information highlights across Scotland that 19% of the population is over 65, 64% is between 16 and 64 and 17% of the population are under 15. It is clear from the overall population estimates that Scotland has a growing elderly population.

Figure 1: Mid - Year Population Estimates 2017



4.7.3 The pie chart in Figure 2 below shows that we have a higher percentage of working aged customers between the ages of 16-64 and our customer profile is 6% under the Scottish average for customers above retirement age.



Source: DPHA Castleton IT system January 2019

4.7.4 Table 2 below shows that 70% of residents in our households are under the age of 55. Within that group, 46% are the more geographically mobile under 34-year olds. At the other end of the age spectrum, less than 25% of our residents are 55 and over. This data is useful for considering tailoring service development around customer needs, e.g. younger working aged tenants are more used to using

information and communication technology and may prefer to access service in a more flexible way and at different times.

- 4.7.5 With 12% of our residents over the age of 65 and a growing aged resident profile a focus of our work will be the increasing need for medical adaptations and considering the role our care services should play in contributing to the agendas of key partners for delivering additional support required to help customers live independently at home for longer. Table 2 also shows that 51 % of our resident's base is male and 49% is female, which is the direct opposite of the Scottish averages of 49% male and 51% female.

Table 2: Gender and Age Profile of DPHA Customers at February 2020

| Age | 16-24 | 25-34 | 35-44 | 45-54 | 55-64 | 65-74 | 75-80 | 80+ | Under 16 | Unknown | Total |
|--------------|------------|------------|------------|------------|------------|-----------|-----------|-----------|------------|-----------|-------------|
| Male | 43 | 94 | 73 | 68 | 82 | 52 | 15 | 8 | 137 | 36 | 608 |
| Female | 76 | 102 | 78 | 64 | 67 | 31 | 17 | 28 | 108 | 20 | 591 |
| Total | 119 | 196 | 151 | 132 | 149 | 83 | 32 | 36 | 245 | 56 | 1199 |
| % | 10% | 16% | 13% | 11% | 12% | 7% | 3% | 3% | 20% | 5% | 100% |

Source: Castleton IT system February 2020

- 4.7.6 In the first nine months of 2019/20, 49 properties became available for re-let. Reasons for terminations are detailed in Table 3 below and a high percentage of terminations are due to seeking a move to provide or receive family support, moving to the private rented sector or people abandoning properties.

Table 3: Reason for termination of tenancy

| Tenancy Terminations | No |
|----------------------------------|-----------|
| DPHA Transfer | 9 |
| Abandonment | 7 |
| Family Support | 7 |
| Private rented sector property | 6 |
| Purchased a property | 4 |
| Move to local authority property | 4 |
| Deceased | 3 |
| Permanent Care | 2 |
| Eviction | 2 |
| Move to another RSL property | 2 |
| Assignment | 1 |
| Buy Back – vacant possession | 1 |
| Fleeing violence | 1 |
| Total | 49 |

Source: Castleton IT system December 2019

4.7.7 Tenant satisfaction levels are high with 95.6% of our tenants satisfied with the service for 2018/19 which is above the Scottish average of 90.1% for that year. However, we know from tenant feedback that we need to keep improving how we treat our customers to ensure this is consistently excellent. We also know that we need to keep improving the condition of our homes and environment by delivering our investment plans. We also want to keep our focus on value for money by keeping costs down, performing well and minimising rent increases so that we improve rent affordability.

Ethnicity of our Customers

4.7.8 Table 4 below confirms that DPHA has higher levels of white Scottish population national Scottish figure of 84%. This would suggest that there is potential to promote our housing list to a wider, more diverse population. We have a nominations agreement with the Scottish Refugee Council for two nominations per year but there has been limited success with this arrangement as refugees feel isolated in the Clydebank area. This may relate to connections but also suitable support that we would need to explore.

Table 4: Tenant Ethnic Origin at March 2019

| Ethnic Background | DPHA All Tenants March 2019 | DPHA % | WDC % | Scotland total % |
|--------------------------------------|-----------------------------|-------------|-------------|------------------|
| White total | 669 | - | | |
| White Scottish | 632 | 92.4% | 93% | 84% |
| White other British | 14 | 2% | 2% | 8% |
| White other Irish | 5 | 0.7% | 1% | 2% |
| Polish | 15 | 2.3% | 2% | 1% |
| White any other background | 3 | 0.4% | 0% | 2% |
| Mixed or multiple ethnic background | 2 | 0.3% | ~ | ~ |
| Asian, Asian Scottish, Asian British | 7 | - | 1% | 3% |
| Indian | 1 | 0.1% | ~ | ~ |
| Chinese | 1 | 0.1% | ~ | ~ |
| Any other Asian background | 4 | 0.6% | ~ | ~ |
| Black, Black Scottish, Black British | 1 | 0.1% | ~ | ~ |
| African | 1 | 0.1% | ~ | ~ |
| Unknown | 6 | 0.9% | ~ | ~ |
| TOTALS | 685 | 100% | 100% | 100% |

Source: DPHA ARC return for DPHA March 2019 and Scottish Government Scotland's Census 2011

Demand for Social Housing

- 4.7.9 At February 2020 there are 347 applications on the waiting list for our housing. Demand by house size is set out in Table 5 below:

Table 5 - DPHA Housing Waiting List

| Apartment Size/Type | No of Applicants |
|---------------------|------------------|
| 1 Apartment | 40 |
| 2 Apartment | 155 |
| 3 Apartment | 124 |
| 4 Apartment | 60 |
| 5 Apartment | 14 |
| 6 Apartment | 1 |
| Sheltered housing | 13 |
| TOTAL | 407 * |

Source – DPHA February 2020

*people may be waiting for more than one property type

- 4.7.10 Our waiting list is reviewed annually, on a rolling monthly basis to ensure it is as up to date as possible. We receive 100% nominations from WDC for any void sheltered housing homes through a nomination's agreement. WDC's SHIP (2018-2023) has identified that there is a shortage of general needs 1 bedroom and larger family homes in the area. Our housing stock does contain 49% of 1 bedroom/2apartment properties and very few larger family homes.
- 4.7.11 We also have a Section 5 nominations agreement with WDC to help permanently accommodate households experiencing homelessness. We allocate on average 35% of all our new lets annually through this route.

4.8 Welfare Reform

- 4.8.1 50% of our customer base currently relies on some form of Department of Working Pensions (DWP) benefits to help pay their rent. A snapshot of our benefit dependence at February 2020 is shown in Table 6.

Table 6: Benefit Levels

| Entitlement | Number of tenancies | % of tenants |
|-------------------------|---------------------|--------------|
| Full Housing Benefit | 177 | 26% |
| Partial Housing Benefit | 83 | 12% |
| Universal Credit | 82 | 12% |
| No Benefit Entitlement | 346 | 50% |
| TOTALS | 688 | 100% |

Source: Castleton IT system and DPHA records February 2020

- 4.8.2 Just over a quarter of our tenants are in receipt of full housing benefit. This is a marked reduction on previous years and demonstrates how the shift to Universal Credit is manifesting itself for our working age tenants with 12% now in receipt of this benefit. A further 12% of tenants are in receipt of partial housing benefit, demonstrating that we have a number of tenants in low income households. 50% of our tenants do not receive any help with their rent payments and we require to bear this in mind when reviewing our rents and budgets as affordability may well be a key issue for some of these households. Rent affordability is extremely important to our customers and we will continue to focus on clear strategies to keep our rent affordable. We will work to drive value for money in all that we do to support this including exploring partnership with a local RSL to help reduce our management costs.
- 4.8.3 As at February 2020, 82 tenants have moved onto Universal Credit, which is a marked increase from the 27 people we had on Universal Credit in January 2019. The picture in relation to Universal Credit will regularly change as people move in and out of our homes. Part of the Universal Credit challenge will be helping tenants understand the implications and how to claim:
- Universal Credit from the DWP which can only be done online
 - Grants from the local authority Scottish Welfare Fund and/or discretionary housing payments from WDC.
- 4.8.4 We must continue to ensure our own staff are well trained on the changes to support customers and that we are able to engage expert help on complex cases when needed. We also need to ensure claimants can get on-line directly or with our help to make and monitor their claims.
- 4.8.5 Our tenants have access to a welfare rights advice through Clydebank Independent Resource Centre and through the Citizens Advice Bureau to help to maximise individuals' incomes, process housing benefit and universal credit claims and to assist customers with debt issues. This in turn helps our tenants to pay us rent and sustain their tenancies.
- 4.8.6 Personal contact with tenants has helped our staff and tenants understand the impact of universal credit. We have also emphasised in our newsletters the need for tenants to contact us as soon as their circumstances change so that early action can be taken to manage the transfer to universal credit. We have reviewed our Income, Arrears and Debt Management policy for the introduction of full roll out of Universal Credit. We make personal contact with all our tenants of working age to provide advice on the possible impact of Universal Credit. We try to ensure all customers have a bank or Credit Union account for their benefit to be paid into and discuss the various ways of paying rent, through online Allpay, Direct Debits etc. We will promote CIRC and CAB for general financial and debt advice.
- 4.8.7 Our staff will work closely with our tenants who migrate onto Universal Credit to encourage that they opt to pay the rent element direct to us. This is part of our new tenant induction.

4.9 Our Rents, Affordability and Value for Money

4.9.1 Ensuring our rents are affordable and offer good value for money is crucial if we are to remain an attractive choice of landlord and to help our tenants deal with the continuing difficult economy and the challenges of the welfare reform.

4.9.2 Since the inception of Scottish Housing Charter and ARC reporting, we appointed an independent consultant, Management Information Scotland (MIS), to carry out continuous quarterly monitoring of our key customer satisfaction ARC indicators who undertake face to face tenant satisfaction surveys. A total of 181 tenants (26%) were interviewed face to face between the April 2019 and January 2020. On the question on rent affordability and value for money, 95% of our tenants believe their rent represents very or fairly good value for money, compared to 91% the previous year.

4.9.3 52 people responded to our rent increase consultation survey in January 2020. 63% of respondents told us that they agreed or strongly agreed that their current rent is affordable; 22% of people disagreed or strongly disagreed that their rent is affordable and 15% neither agreed nor disagreed. 62% of people told us that the rent represented value for money, and 7% felt the rent was not value for money. Those people who did not think their rent was value for money tended to be those who had not yet received significant investment in their property.

4.9.4 Table 7 sets out our current rent level in comparison with other housing associations providing accommodation in Clydebank and Scottish average rents.

Table 7: 2018/2019 Average Rent Level Comparisons

| Average Weekly Rent | DPHA | Clydebank | Trafalgar | Knowes | WDC | Scottish Average |
|---------------------|----------------|-----------|-----------|--------|--------|------------------|
| 1apt | £60.91 | ~ | ~ | ~ | ~ | £70.22 |
| 2apt | £76.19 | £65.25 | £65.85 | £68.80 | 75.10 | £76.10 |
| 3apt | £77.71 | £68.77 | £69.63 | £73.95 | £77.37 | £77.70 |
| 4apt | £87.17 | £83.97 | £77.34 | £82.25 | 82.21 | £84.43 |
| 5apt | £102.79 | £101.24 | £84.37 | £97.77 | £88.12 | £93.49 |

Source: Scottish Housing Regulator ARC Returns 2018/19

4.9.5 From the table above, our rents are higher than the Scottish average for 4 and 5 apartments, on a par for 2 and 3 apartments and cheaper for 1 apartments. It is noted that our rents include a service charge for virtually every property and our housing support charges for our sheltered housing. All our current rents pass the SFHA and Shelter affordability test.

4.9.6 We also still have 40 Fair Rents (secure tenancies signed prior to 2 Jan 1989) which have their rent increase determined by the Rent Officer at Rent Service Scotland every three years.

- 4.9.7 In November 2016, the Scottish Housing Regulator (SHR) published a thematic study into how social landlords consult tenants about rent increases and highlighted several areas of good practice. This study also highlighted that in 2015/16, social landlords in Scotland reported that they received about £1.2 billion of housing benefit in respect of 402,752 households. This represents on average around 56% of landlords' income for that year and around 69% of households. It also highlighted that 61% of households in social housing have a net income of £15,000 or less. The study gave a clear message on the need for RSLs to carefully consider affordability and the impacts on public spending when reviewing their rent increase policy.
- 4.9.9 We will continue to support tenants to pay their rent on time and in full by offering pre and post tenancy advice and expert in-work and out-of-work welfare benefits and money advice support.
- 4.9.10 We continue to make substantial improvement in rent collection levels as well as re-let times and will continue to will look at improving our performance in line with good practice for maximising income collections and streamlining our re-let process.

4.10 Our Stock

- 4.10.1 Table 8 contains a summary of our stock portfolio including its age and stock transfer and acquisition dates.

Table 8: Summary – Stock Table Profile

| Property Descriptions | Total No. Units | Comments |
|------------------------------|-----------------|---|
| Pre-1919 | | |
| Tenements | 435 | Original stock from set up of Association in 1978 with additions through acquisitions. Most of these properties were subject to comprehensive tenement improvements from 1975-1989. 1 property is a Non-Self-Contained 4 apt ground floor flat managed by an external support provider. |
| 1919 - 1944 | | |
| Houses | 2 | Self-contained houses, one of which was obtained through the Mortgage to Rent scheme in 2012. The other house is a specially adapted detached house managed by an external support provider. |
| 1965 – 1982 | | |
| Nairn Street & Nairn Place | 50 | Stock transfer from SSHA in 1995, 35 of which are supported sheltered properties and 1 common room. |
| Ailsa Drive & Riddell Street | 2 | Non-self-contained detached houses managed by an external support provider |

| Property Descriptions | Total No. Units | Comments |
|-------------------------------|-----------------|---|
| 1983 - 2002 | | |
| Shaftsbury Street complex | 47 | Stock transfer from SSHA in 1995, 35 of which are supported sheltered properties and 1 common room. |
| Adelaide Court, Mountblow | 32 | Flatted and terraced house new build development built in 1995 with mixture of tenanted and shared ownership. 1 property is a Non-Self-Contained 4 apt ground floor flat managed by an external support provider. |
| Burns Street | 8 | New build tenement type properties built in 1988 |
| The Crescent | 38 | New build flats built in 1992, 1 property is a Non-Self-Contained 6 apt ground floor flat managed by an external support provider. |
| Dumbarton Road | 29 | New build flats dating 1994 with mixture of tenanted and shared ownership. |
| Glebe Court, Old Kilpatrick | 10 | New build shared ownership development, 1 has been bought back into full tenanted stock |
| Iona Crescent, Old Kilpatrick | 27 | New build flatted, and terraced house development built in 1992. |
| Old Street, Duntocher | 2 | 2 Shared ownership properties in a 4 in a block, not factored by DPHA. |
| Pattison Street | 7 | New build terraced houses, and one tenement building, built in 1988. 1 non-self-contained house managed by an external support provider. |
| Total Rental Stock | 689 | |

Source: DPHA IT system

4.10.2 Table 9 provides further summary information of our stock by building type and apartment size:

Table 9: Stock Profile – By Building Type and Apartment Size

| | 1apt | 2apt | 3apt | 4apt | 5apt | 6apt | 7apt | Total | % |
|-----------------------|----------|------------|------------|-----------|----------|----------|----------|------------|--------------|
| Houses | - | 18 | 3 | 22 | 1 | 3 | 2 | 49 | 7.1 |
| Flats (Note 1) | - | 2 | 1 | 6 | - | 1 | - | 10 | 1.5 |
| Tenements | 9 | 259 | 244 | 38 | 3 | - | - | 553 | 80.2 |
| Sheltered | - | 62 | 8 | - | - | - | - | 70 | 10.2 |
| Wheelchair | - | - | 5 | 1 | - | 1 | - | 7 | 1.0 |
| Total | 9 | 341 | 261 | 67 | 4 | 5 | 2 | 689 | 100.0 |

Source: DPHA IT system

Note 1: Flats and Maisonettes

4.11 Asset Management

4.11.1 The Association's physical assets along with our people are our key resources. Maintaining and investing in our properties is what we will spend most on. With this, the key building blocks for effective business planning are:

- Up to date and verify information on the condition of the housing stock and other assets
- Intelligence on how the stock is performing (i.e. current and future demand, repairs and maintenance information)
- Future investment needs to help keep the stock attractive and popular and to ensure the component parts in a good condition.

4.11.2 The Business Plan coincides with several actions which have been completed during Year 1 of the Plan period to transform the performance of DPHA in managing our assets. These comprise:

- A significant increase in the levels of investment in planned maintenance and component replacement in our stock.
- Embedding our new procurement policy to ensure best value is evidenced and that we are compliant with legislation and good practice.
- Review of all policies relating to asset management services.
- Complete re-tendering of all service contracts including reactive repairs and gas servicing contracts within the first two years of the Plan period.
- Tendering all cyclical maintenance contracts as existing contracts expire.
- Overhaul of business systems supporting the asset management function, including record systems required to demonstrate compliance with legislation and good practice.
- Securing appropriate levels of resources to support our asset management proposals and deliver our programmes.

4.11.3 Some of these could not be advanced until we decided on our strategic direction but with the decision made in February 2019 to stay independent, we can now advance procure plans either on our own or in collaboration with others.

Stock Condition Survey (SCS)

4.11.4 In 2018, we commissioned John Martin Partnership (JMP) surveyors to undertake a 20% survey of our stock. Approximately 60% of our stock has been surveyed by JMP over the last 7 years to 31 March 2018. This SCS update allowed us to interrogate and refine our 30-year programme and produce an up-to-date plan for our stock. We will continue to carry out 20% surveys every 2-3 years to ensure our knowledge of the stock and our investment assumptions remain up to date. Our current investment programme has been revised to take into account component replacement work undertaken in recent years and feeding this information into our future investment plans.

- 4.11.5 We currently use an asset management software system designed by JMP called The Hub to hold and manage our stock data. This information was used to complete our ARC Return 2018-19 in May 2019. Information available from The Hub has allowed for the reporting of more accurate information on the Scottish Housing Quality (SHQS) Standards. Although we know that 100% of our stock is SHQS compliant, we still look for failings on an ongoing basis and remedy any failings as we find them.
- 4.11.6 In March 2018, JMP updated their EESSH module of The Hub to be used to generate reports for our ARC return. We will still need to invest time in 2020-21 to familiarise ourselves with the upgrade and inputting of data into The Hub. Whilst the Hub software has been helpful with data collection, it does not support forward investment planning. We will therefore review to best asset management IT solution going forward to meet our needs but reflecting our scale.
- 4.11.7 We are currently reviewing compliance with the Energy Efficiency Standard for Social Housing (EESH2) which requires to be met by December 2020. We have instructed new EPCs on a number of properties and are currently at 90.43% compliant with EESH. We also know what types of work will make these properties compliant and will be addressing this in early 2020/21 where it is economically viable to do so.
- 4.11.8 Our heating breakdown for all our properties is:

Table 10: -Heating Types

| Heating Type | Number of Properties | % of Properties |
|--------------------------|----------------------|-----------------|
| Gas Heating | 620 | 93.5% |
| Electric Storage Heating | 43 | 6.5% |
| Total | 663 | 100% |

Investment in planned maintenance and component replacement in our stock

- 4.11.9 Our proposed outline 5 Year investment programme is set out in **Appendix 2**. This has been informed not only by the updated SCS, but also through tenant feedback in the options appraisal on their investment priorities for the future. We have now completed the heating options review for the remaining stock at The Crescent and will be installing a modern electric heating system to 37 properties in Spring 2020.
- 4.11.10 We recognise that levels of investment particularly on external works have been low in recent years. Following analysis of the SCS update, we are clear that there is a backlog of work based on our recently reviewed life cycles for replacing building components. Key areas for attention will be window and door replacements, stonework/external wall insulation, heating/ boiler and kitchen replacements. We have supplemented our knowledge of the stonework repairs by commissioning an independent survey which has provided us with a plan for the next 15 years. It has identified the sandstone tenement blocks which require

work carried out to them in the short, medium and longer term. We have completed two of the 19 blocks identified in the first phase or work required. We are in discussions with owners now as all but one remaining block is in mixed tenure.

4.11.11 We currently have no debt and we still have strong cash balances. That said, accelerating our investment programme to the level set out in our plan will require additional borrowing facilities. Our investment plans and new borrowing requirements have been reflected in our 30-year financial projections set out in Section 8 of this Plan. Subject to detailed surveys to confirm conditions, over the 5 years from 2018 we want to plan the following:

- Window/ door replacement programme to an estimated **140** properties.
- Completion of **42** central heating systems and **183** replacement boilers to ensure EESSH compliance by 2020.
- External wall insulation programs to the rear elevations of some of our sandstone tenement properties benefitting **120** homes to reduce heating costs and help reduce fuel poverty. We will work closely with WDC to secure grant support for owners in our properties and will work with homeowners to assist owners to participate in these works. We are currently awaiting feedback from WDC planners on their views on applying external wall insulation to the rear of our sandstone tenements.
- Bid to the WDC Strategic Housing Investment Programme (SHIP) for financial provision to support buying back properties from homeowners in multi tenure closes that will allow us to deliver external investment. Over the first 5 years of the plan would target acquisition of **20** properties.
- Upgrade of **293** kitchens.
- **Upgrade of 304** bathrooms.
- Backcourt landscaping/improvements to upgrade **15** back courts and bin areas.
- Replacing existing smoke, heat and carbon monoxide detectors with a linked alarm system to **every** property we own. The Scottish Government has set a target for completion of this work by February 2021.
- Replacing the integrated communication/alarm systems within our **2** sheltered housing schemes to a digital platform which will include hard wire carbon monoxide alarms and additional heat alarms linked to the system is provided from in year 2 of the plan.
- Provision for ongoing essential stonework repairs to our pre-1919 tenements.

Procurement and Asset Management Policies

4.11.12 In January 2020, we updated our Procurement Policy. This is in line with current legislation and good practice. During the Plan period, we will review all contracts and embark on procurement activity to ensure supplier arrangements are in line with our policy and can demonstrate value for money.

- 4.11.13 An immediate focus was on a compliance audit to ensure our policies and procedures on gas servicing, legionella, asbestos, fire protection devices and fire safety arrangements meet health and safety obligations. This was completed in May 2019 by our Internal Auditors and gave the Association “substantial” assurance.

Technical Resources

- 4.11.14 We will continue to engage external expertise to assist in procuring and managing our investment programmes when required to supplement our staff resource. We have a 2 year Service Level Agreement with Knowes HA for an Asset Adviser to help co-ordinate our investment programme. and oversee contract management.

4.12 Factoring Service

- 4.12.1 We are registered as a Property Manager with the Scottish Government and provide factoring services to 169 properties, containing owners and sharing owners within our general housing stock. We also provide a factoring service to 36 commercial properties.

- 4.12.2 As Property Manager, we organise and facilitate close meetings for all common repairs, involving owners, where the estimated expenditure exceeds £2,000 and deliver the following common services to factored owners:

- Repair, maintenance and servicing of all common areas
- Cyclical maintenance to all tenement type properties
- Landscape maintenance to all common areas
- Building’s Insurance cover
- Major common improvements
- Close cleaning

- 4.12.3 Our annual management fee is £60 per property. All the running costs in relation to factoring, except for common repairs, are recharged on an annual basis. We offer a direct debit facility where an owner may opt to spread their payments over the year at no additional cost. Payment in full is also accepted and if paid within 28 days from date of invoice will attract a discount of 5%.

- 4.12.4 Our factoring service was subject to an internal audit review in January 2019 and we received “substantial” assurance report. We have worked on delivering the improvement plan during 2019/20.

- 4.12.5 We will pursue all unpaid accounts through our arrear procedure. If no effort is made to clear arrears, we will take legal action with all legal costs being billed to the owner. Our action is dependent on the level of arrears and the advice of our solicitor. Our net factoring debt at the end of 2018/19 was £36,693 and £38,531 at 31 December 2019. We continue to focus on the accounts which have significant debt levels to obtain payment.

4.12.6 We aim to establish an Owners Panel, meeting on a bi-annual basis, to address any common factored related issues and discuss future ideas and suggestions primarily to enhance properties and the area. In addition, we will organise meetings for owners within areas involved in major works to ensure they are fully involved in our plans and the progress of projects. This will be a significant area of work for us as we progress the works relating to the external insulation and stonework repairs of our older tenement properties.

4.12.7 100 of our factored properties are let out as private rented sector tenancies.

4.13 Care and Support Services

Sheltered Housing

4.13.1 We have two sheltered housing complexes providing 70 homes for people in need of care and support at home.

4.13.2 Our Shaftesbury Street complex was originally built by the Scottish Special Housing Association (SSHA) in 1986. It provides 35 units of sheltered accommodation (17 ground floor and 18 first floor properties) and a common room and laundry facility.

4.13.3 Our Nairn Street complex was originally built by SSHA in 1982. It provides 35 units of sheltered housing accommodation (19 bungalows, 12 ground floor and 4 first floor properties), a common room and laundry facility.

Table 11: Sheltered Housing Property Size

| Property Type | 2 Apt | 3 Apt | |
|-------------------|-----------|----------|-----------|
| Bungalow | 19 | 0 | |
| Ground Floor Flat | 25 | 4 | |
| First Floor Flat | 18 | 4 | |
| TOTAL | 62 | 8 | 70 |

4.13.4 In 1995, we submitted a proposal for the transfer of 105 SSHA properties which included both complexes. Tenants voted for the proposal and Scottish Homes transferred all these properties to the Association in June 1995.

4.13.5 Our Sheltered properties are fitted with an alarm system that provides sheltered tenants with support in an emergency 24 hours a day. Most of our sheltered properties are adapted to meet the individual's tenant's needs which promotes independence.

4.13.6 We actively promote the use our common rooms at both Nairn Street and Shaftesbury Street to promote social activities and address social isolation of sheltered tenants. The Beardmore Trust provides a weekly lunch club in each complex to promote good nutrition and social interaction.

- 4.13.7 Our communal facilities contain a support staff office, lounge area, kitchen, toilet facilities and laundry facility, where tenants can meet with their neighbours and become involved in various leisure indoor and outdoor activities.

Our Sheltered Customer Base

- 4.13.8 We recognise the variety of support needs of our sheltered tenants and implement an individual care plan to ensure their safety and well-being. Our current tenants receive housing support for a variety of general health issues, mobility issues, living with dementia issues and end of life care. Currently 25% of our sheltered tenants have significant mobility issues.
- 4.13.9 Working with West Dunbartonshire's Health and Social Care Partnership (WDHSCP) Occupational Therapists, we access funding from the Scottish Government for adaptations and a number of these are carried out within our sheltered housing stock to improve mobility and increase independence at home. We have the only traditionally supported sheltered housing in West Dunbartonshire, other than WDC stock. We made adaptations to two of our sheltered properties last year.
- 4.13.10 We do experience turnover in our sheltered housing stock, which is to be expected. In the year to March 2020 we had 5 voids. WDC has 100% referral nomination for our sheltered properties and we work closely with the local authority to minimise the void times and ensure that these specialist homes are available to those who need the security and support they provide. However, this can create delays in reletting our homes and we engage closely with WDC to minimise delays.

Funding

- 4.13.11 We receive revenue grant funding through our partnership with WDHSCP and currently directly deliver the housing support service at our sheltered housing complexes. We have not had an increase in revenue grant funding for the last 11 years and have worked closely with the WDC/HSCP to reshape services within an envelope of funding made up of revenue grant and a service charge directly to tenants. We currently receive £89,544 of revenue grant funding from WDC/HSCP and £142,967 is raised in service charges to provide the service in 2019/20.
- 4.13.12 The key challenge in the current financial year is to recognise the different hurdles facing each element of care arising from major changes in the external operating environment, particularly surrounding funding for elderly care. While we would like to work towards the development of a personal support service to our sheltered housing tenants and possibly the wider local community maximising on the funding changes for care, we are aware that the appetite locally is not right to develop this further. If asked we would certainly be prepared to develop proposals further.

Dalmuir Out of School Care Group (DOSCG)

- 4.13.13 DOSCG was established in 1992 as a not-for-profit childcare facility run by parents. Initially, we were involved with the formation of the group and over the years have continued to offer the group support. In April 2008, the Association became the new registered providers of the service. DOSCG provides a service for local children between the ages of 4 years and 12 years the summer prior to the child going to secondary school. We are registered to support 70 children per day.
- 4.13.14 Our aim is to provide a high quality, safe and affordable out of school care facility. The service is entirely funded by parent's fees. DOSCG provides a school escort service during term time, supporting and collecting children from 3 local schools. We facilitate a play scheme during school holiday periods and in-service days, providing a range of trips, outdoor and indoor activities to meet with the development needs of the children within the wider community.
- 4.13.15 In 2019/20, we had a very successful year raising funds by holding indoor events, and further funding being awarded from WDC, along with donations from a selection of local businesses. We raised £2,037 for our play scheme funds and these support the play scheme day trips, reducing the costs for the parents while ensuring the children experience interesting and fun places to go. We will also use this funding to buy resources to help stimulate the development needs of the different ages and stages of the children supporting them to meet their individual milestones, including holding an intergenerational event for our children and sheltered services.
- 4.13.16 We are a member of the WDC's After School Care Forum which allows us to access training opportunities, free transport passes and provides a useful network with the other afterschool providers in the area to share best practice.
- 4.13.17 We have an active Pupil Council made up of elected young people members that meet every month to discuss the ideas and decide on the most effective ways to change and improve DOSCG. The Pupil Council regularly share news and information about new resources, initiatives and the important things they want to achieve. This forum encourages our young service users to speak out and helps build their confidence and skills as young citizens.
- 4.13.18 Our service is available Monday – Friday. We have exclusive use of four large classrooms on the top floor with both male and female toilet facilities within Dalmuir Community Centre. We have installed a security door with a camera system for the safeguarding of the children and staff. For physical activities we have the use of the gym hall twice a week. We have an allocated outdoor picnic/play area, which we have recently secured by building wooden fencing and gates around the play area to maximise children's safety. We are aware that WDC has been reviewing their community centre provision. We are currently carrying out a feasibility study on options to provide more secure accommodation for this service.

- 4.13.19 Our service is valued within the Dalmuir community as it gives parents/carers the opportunity to continue with their working career, seek employment or return to further education. We supported 99 children in 2019/20, 35% 4 to 6-year olds and 64% 7 to 12-year olds.
- 4.13.20 Our play scheme register over the last two years is split into children that use the service all year round and children that register for the school holiday play scheme only from the wider community. This is important to DOSCG as it helps with the viability of the service and the continuity of staff employment.

Table 12: DOSCG Income generation over the last three years

Table Removed

Regulation of Our Care and Support Services

- 4.13.21 Our sheltered and DOSCG services are both registered with and regulated by the Care Inspectorate. The Care Inspectorate have powers to inspect and grade services, dealing with service complaints and carry out enforcement action where necessary to address issues of concern. Once an inspection visit is completed, the service is then awards grades for certain 'quality themes' that they have assessed. The six-point grading scales works in this way:

| | |
|---------|----------------|
| Grade 6 | Excellent |
| Grade 5 | Very good |
| Grade 4 | Good |
| Grade 3 | Adequate |
| Grade 2 | Weak |
| Grade 1 | Unsatisfactory |

- 4.13.22 Our sheltered service visit is carried out each financial year and the tables below show the grades awarded to housing support service over the last two years.

Table 13 - Care Inspectorate Grades

| Sheltered Housing Report 2019-20 | | |
|---|-----------|--------------------------------------|
| Grade 5 | Very good | Quality of Care and Support |
| Grade 5 | Very good | Quality of Staffing |
| Sheltered Housing Report 2018-19 | | |
| Grade 5 | Very good | Quality of care and support |
| Grade 5 | Very good | Quality of management and leadership |
| Sheltered Housing Report 2017-18 | | |
| Grade 5 | Very good | Quality of care and support |
| Grade 5 | Very good | Quality of management and leadership |

- 4.13.23 We continue to maintain a high standard of care and support to people using our housing support service.

4.13.24 The annual Inspection visit for DOSCG was also carried out early this year. The tables below show the grades awarded to DOSCG over the last two years:

Table 14– Care Inspectorate Grades

| DOSCG Report 2018-19 | | |
|-----------------------------|----------|--------------------------------------|
| Grade 4 | Good | Quality of care and support |
| Grade 4 | Good | Quality of environment |
| Grade 4 | Good | Quality of staffing |
| Grade 4 | Good | Quality of management and leadership |
| DOSCG Report 2017-18 | | |
| Grade 3 | Adequate | Quality of care and support |
| Grade 3 | Adequate | Quality of environment |
| Grade 4 | Good | Quality of staffing |
| Grade 3 | Adequate | Quality of management and leadership |

4.13.25 We have secured grade improvement from the last inspection thanks to our efforts to improve the quality of the facility within which we operate. We continue to maintain a high standard of care and support to children/parents using our service.

4.14 Diversification through Wider Role Projects

4.14.1 DPHA has always believed that housing management goes hand in hand with community development. We have a proud history over the years of providing a wide range of Wider Role projects and activities which involves community groups, schools and individuals. Projects have included:

- Soccer Sixes Tournament – Football tournament involving all Clydebank Primary Schools. This project was absorbed into West Dunbartonshire Active Schools program in 2016
- Dalmuir in Bloom – Providing hanging baskets and window boxes in local streets and common areas. This project has now been absorbed into our Estate Management contract.
- Children’s Soft Play Party – Providing 30 local children with soft play apparatus followed by light snack and entertainment.
- Schools Football League – Sponsorship and administration support of outdoor football league involving all Clydebank primary schools.
- Dalmuir Youth Event – In partnership with WDC Youth Team providing an afternoon at Bearsden Ski slope for 20 young people, followed by light snacks.
- Dalmuir Illuminations – DPHA created its own feature, participating in WDC Illumination Project.

4.14.2 Major projects completed within the programme include:

- Moon Garden – Creation of community garden to encourage flower, fruit and vegetable growing. Community partnership created with Levensgrove Project to support and develop gardeners who continue to maintain the site which opened in 2007.
- Beardmore Garden – Creation of a community garden and seating area to compliment the Beardmore Sculpture. The site is maintained by our gardeners and supported by the Levensgrove Project and opened in 2010. The Beardmore Memorial Stones were moved here in 2014 in partnership with West Dunbartonshire Environmental Trust to commemorate the First World War.

4.14.3 We currently have the following projects that make up our programme of events:

- Pupil of The Year Award – Community partnership formed with Golden Jubilee & Conference Hotel in 2011 to establish a project with three local schools to promote educational achievements. This award was part funded by DPHA in 2019/20.
- Independent Resource Centre Sensory Room – Located within one of our commercial properties, this project receives a rent subsidy with the project designed to support vulnerable children.
- Christmas Vouchers – Distribution of gift vouchers to older and special needs tenants
- Garden Competition – Annual awards involving up to 100 of our resident's gardens
- Summer Social – an activity for our older and special needs tenants
- Community Grant Initiative – a partnership formed with local business in 2016 creating an annual £200 grant that local groups can apply to for funding.

4.14.4 Throughout each financial year we consider and make small donations to local charities and organisations from our local area.

4.15 Our Partners

Customers

4.15.1 We recognise that customers are the very reason for our existence. We want them at the heart of all that we do so that we continually review and improve the quality and range of services we offer to meet their needs. Most of our housing stock is within walking distance of our office which means we are very accessible to our customers. That said, we want to be out there, in our tenants' homes to understand and support them as a great local landlord.

4.15.2 As part of the option appraisal, in April 2018 we established two new Tenant Panels to engage with our customers. One Panel covers our sheltered housing complexes and the other is for our mainstream tenants. Both Panels meet

regularly over the year and we continue to consult and work with them on our journey to excellence.

- 4.15.3 Our AGMs are well attended by shareholders each year.
- 4.15.4 We issue three newsletters each year giving tenants and factored owners information on the changes and planned improvement works as well as local news stories and advice articles. We also issue each October our landlord report to tell our tenants and service users how we performed. We encourage feedback on what we are doing and how we are doing it. We will ensure customers feel that we are a learning organisation, listening to our customers, hearing their voices and ensuring customer priorities are at the centre of our transformational change management process. We want to do more on this including how we inform and engage customers on developing our asset management strategy.

West Dunbartonshire Council (WDC) and the Scottish Government

- 4.15.5 Since DPHA moved to high engagement, we have kept WDC fully informed on the issues at the association and how we have been managing them to ensure confidence. We have re-engage strategically with WDC as the strategic housing authority.
- 4.15.6 We work closely at an operational level with WDC and currently receive some funding to deliver housing support services at our sheltered housing for the arm's length West Dunbartonshire Health and Social Care Partnership (WDHSCP). We are currently in discussion with WDHSCP to clarify the levels of funding likely to be available over the next 3 years.
- 4.15.7 We are also committed to assisting WDC deliver its legal obligations on homelessness including accepting Section 5 (homeless referrals) for permanent accommodation from the Council's homelessness team.
- 4.15.8 Over recent years, DPHA did not engage closely with WDC and as a result, missed opportunities to access grant funding for energy efficiency works and new build provision. In terms of new build, given our key priority to overhaul governance at DPHA and create a strong focus on improving the condition of our current stock, this will not be a priority during the term of this Business Plan.
- 4.15.9 EESSH/ HEEPS funding has been available for a number of years to RSLs and owners in various forms of grant but DPHA have not made use of this to improve the energy efficiency of its housing stock. Unfortunately, there is very limited grant assistance now available for RSLs. However, HEEPS grant funding is still available for owners and we will work closely with WDC to maximise the use of this grant mechanism for our EWI investment programme.
- 4.15.10 WDC has submitted next SHIP for 2020-2025 to the Scottish Government for approval. Following discussions with WDC Strategy Team, we submitted a grant

proposal to buy back properties in our mixed tenure building to facilitate deliverability of common repairs and upgrades. We are proposing a buyback programme of 5 homes per year with a subsidy of £30,000 per property from 2020/21 to 2024/25 which could add 20 properties to our portfolio. We would use this strategically to allow us to carry out our urgent stonework repairs. We are waiting on confirmation from The Scottish Government on the outcome of the SHIP submission.

- 4.15.11 We receive annual funding from Scottish Government to support disabled adaptation work. In 2019/20 our funding allocation was £20,000. We use this to carry out adaptation work specified by WDC Health and Social Care Partnership via their Occupational Therapist Service. This allows many of our tenants to stay in their own home for longer.
- 4.15.12 We will continue to build our relationships with WDC and Scottish Government to maximise resources through grant assistance and aim to play an active part in delivering national government policy and contributing to effective local strategies.

Lenders

- 4.15.13 We repaid all of our loans during 2018/19 and are currently debt free.
- 4.15.14 We are currently seeking proposals from lenders for our new borrowing requirements to support the significant investment that we need to make in component replacements and planned improvements in our housing stock. This should be in place in quarter 2 of 2020/21.

The Scottish Housing Regulator (SHR)

- 4.15.15 SHR have a key role to protect the interests of tenants by setting high regulatory standards for all RSL's to meet. Following the intervention of SHR, the current Management Committee and staff team are now clear on regulatory expectations and we are committed to meeting these in full to demonstrate that we are well governed and led. We work in an open, co-operative manner with SHR to address all issues highlighted in our regulatory plan. We currently have an Engagement Plan with the SHR. Our Management Committee Chair reports regularly to them and we continue to keep them fully abreast of all key activity.

4.16 Our Performance – Benchmarking

- 4.16.1 As part of our current Governance and Financial Management Improvement Plan, we engaged an external consultant to review and verify the quality of the data collection for the Annual Return on the Charter (ARC) for 2017/18 before submitting this to SHR. This process did find errors with most earlier ARC data returns but allowed us to be confident in the submission for 2017/18 and going forward. We repeated this exercise for the 2018/19 return and have secured time with the external consultant for to review our 2019/20 return.

4.16.2 We have reviewed our data collection information for repairs and ESSH for the reporting year 2018/19. We have updated our core IT management system this year and will ensure that this takes account of our data collection requirements.

4.16.3 Table 15 compares our performance over the last 2 years against other housing associations in Clydebank and sector averages.

Table 15 – Benchmarked Performance of DPHA

| | DPHA 2017/18 | DPHA 2018/19 | Clydebank 2018/19 | Trafalgar 2018/98 | Knowes 2018/19 | Faifley 2018/19 | Scottish Average 2018/19 |
|-----------------------------------|-------------------------|-------------------------|------------------------------|------------------------------|---------------------------|----------------------------|---|
| Tenant Satisfaction | 95.7% | 95.6% | 93.3% | 100% | 91.0% | 96.3% | 90.5% |
| Repairs (last 12 months) % | 92.3% | 94.5% | 90.5% | 98.5% | 88.9% | 98.72% | 92.1% |
| % Rent Collected | 98.3% | 98.5% | 98.5% | 99.4% | 99.4% | 97.2% | 99.4% |
| Void Loss % | 0.8% | 0.4% | 0.4% | 0.1% | 0.2% | 0.2% | 0.7% |
| Re-let days | 23.1 | 14.2 | 15.1 | 7.5 | 7.4 | 13.9 | 30.7 |

4.16.4 As can be seen, whilst we enjoy good satisfaction levels, we want to get better and work to delight our customers in terms of what we do and how we do it. This will be a core focus for us.

4.16.5 We have made improvements on our core business, at the end of quarter three of 2019/20 our rent collected as a % of rent due was 102.2%, our average time to relet properties was at 12 days and our % rent loss through properties being empty was 0.68%. Our year to date % tenants satisfied with the overall service we provide is at 99%. Maintaining performance is challenging and the staffing review will add some additional resources to the Customer Services Team in 2020/21 which will assist in this area. The staff team are clear on expectations.

5. ANALYSIS OF OUR OPERATING ENVIRONMENT

5.1 At our strategy session on 8 February 2020 attended by the Management Committee and leadership team and consultancy support, we looked at the following:

- Current or future issues in our external operating environment and what implications they might have for the organisation and consider how these can, as appropriate, be built upon and/or improved;
- Our internal capabilities;
- Set against these and the knowledge of our business capabilities and appetite, what we want to do going forward;
- The risk considerations that exist or emerge from our plans and how best to address these in terms of avoiding, mitigating or managing each key risk.

5.2 The aim was to align the organisation to the changing environment, so that we manage the threats and take advantage of opportunities that further our Strategic Objectives.

5.3 Political, Economic, Social and Technical (PEST) Analysis

5.3.1 Table 16 sets out our assessment of the key external considerations that could impact our organisation.

Table 16 - PEST Analysis

| Political/Legal | Social |
|--|--|
| <ul style="list-style-type: none"> • Welfare Reform and universal credit roll out • SHQS, EESSH and emerging fire safety requirements • SHR Regulatory Framework review • Procurement regulations • BREXIT/Scottish Referendum 2 • SHAPS Pension scheme • Govt. target for 50,000 new homes by 2020 | <ul style="list-style-type: none"> • Demographic change • Growth of old & very old population • Rising consumer expectations • Condition of local shared environment • Need for greater partnership working (cuts will drive the need for joint working) • Local competition • Demand for social and affordable housing • Development opportunities (housing and wider regeneration) |
| Economic | Technological |
| <ul style="list-style-type: none"> • Rent affordability • Inflation rates (above gov. targets) • Interest rates (low but likely to rise) • Austerity cuts (UK, Scottish Government and impact on Council funding) • Unemployment • Inequality and poverty • Next SHAPS pension valuation - 2019 • House price inflation • Climate change • Rising energy prices/fuel poverty | <ul style="list-style-type: none"> • Digital by default • Digital exclusion • Home/mobile working for staff • ICT requirements for on-line service • Innovations in energy efficiency • Increased use of mobile technology & social media • Innovations around home care and support |

Political

5.3.2 The 2019 Westminster election produced another Conservative government with a working majority. It continues to drive through its wide-ranging welfare reform programme. Whilst the Scottish Government is committed to mitigating the changes for those most in need in Scotland, welfare reform will continue to impact on the poorest in society who will commonly be social housing tenants. With full rollout of universal credit from November 2018 in our area of operation, we must ensure that we fully understand our tenant base and their changing needs and help them prepare for the future, including how they will pay for their rent. We must also proactively counsel prospective tenants in the same way and work to keep rents affordable. This will be a top priority going forward.

- 5.3.3 Whilst our rents compare favourably with sector average rents, when considered against the 4 local Clydebanks and the local Council, there is room for improvement. That said, we know we want to deliver our programme of investment in our homes. Rental income plus new borrowing and any grant we can access will be our core sources of finance. We have modelled the sensitivity of changes to rent levels carefully in our short, medium and long term financial cash flows. Whilst we are a small housing association, we will work to reduce our costs and continue to improve performance so that we can improve rent affordability and still deliver the service we aspire to.
- 5.3.4 In terms of our physical assets, we have seen the welcome commitment of Scottish Government to secure the delivery of 50,000 new homes by 2020. Our local authority partner, WDC have their own housing strategies and Strategic Housing Investment Plan (SHIP) to contribute to this. Housing associations across the area are being expected to step up to the mark and play their part to support delivery. With this, opportunities exist to become involved in delivery. However, new build development brings specific risk considerations as set out in the SHR Development of Affordable Housing in Scotland (March 2017). Development today also involves a range of skills set that we do not have directly. Whilst the coming years may bring opportunity for us to become involved in new build via collaboration with others in the local area, in the short to medium term, given our current regulatory status and other priorities around improving our current stock, building new homes would not be a key strategic priority.
- 5.3.5 SHR published its new Framework for how it regulates Councils and housing associations in February 2019. It focuses on tenant safety, equality and rent affordability. We submitted our 2019 Annual Assurance Statements in October 2019 to confirm compliance the Regulatory Framework. We have some non-material areas of non-compliance which we continue to work on through our Governance and Financial Management Improvement Plan which is regularly updated to Management Committee. This will continue to strengthen our commitment to good governance and leadership.
- 5.3.6 On 23 June 2016, the UK voted to leave its membership of the European Union and this took place on 31 January 2020. There will be clear impacts for housing associations e.g. outlook for the economy, migration levels, impacts on demand and services and procurement arrangements to name a few. We will keep all of this on our strategic agenda and map the impacts and plan responses accordingly as the exit arrangements unfold.

Economic

- 5.3.7 The economic outlook has been shaped by the austerity agenda but more so, by the EU exit deal that Government continues to broker and the trade arrangements that will exist from January 2021. Whilst the UK did not suffer the

economic disaster that some commentators predicted after the BREXIT vote, we still face a very uncertain future in Europe and beyond.

- 5.3.8 We are building understanding of our tenant profile but know that a sizeable part of our tenant base are first generation migrants from Europe and particularly Poland. The risk clearly exists that depending on the impacts of Brexit, we could see some of our tenant base making decisions to leave the UK. There is also a clear risk that the employment market could be affected by Brexit with construction particularly affected.
- 5.3.9 House prices, rises in inflation and the ability of low-income families to access a mortgage or quality/ affordable private rented options mean the demand for social housing will remain strong.
- 5.3.10 Spending cuts will continue to place pressure on public and voluntary services creating increasing pressure on local projects and their future sustainability. This puts us and other housing providers under added pressure to support services no longer funded by the state as we have seen in terms of support to our current sheltered housing. However, it does create the opportunity to explore how we might work better with WDC, our local RSL partners and the host of local voluntary projects to create complementary services that we can share to best effect.
- 5.3.11 Shifts in energy usage and costing are inevitable. These will continue to increase demands for improvements to energy efficiency and access to fuel poverty advice.

Social

- 5.3.12 The big social challenge going forward for DPHA in common with the whole of society is the changing demographic landscape. This has several implications. Firstly, the customer base will continue to get older and generate new demands. This is at a time when the NHS and local authorities have changed their models of care with a greater emphasis on keeping people at home but set against diminishing budgets. Our care and support service will be an important feature of our business but with funding pressures, we must keep viability of this non-core service under constant review. We will also need to continue to foster strong relationships with health and voluntary agencies to support people to stay in their homes.
- 5.3.13 We operate in an area with 5 local RSLs (Clydebank, Faifley, Knowes, Trafalgar and Yoker), but several other RSL of varying sizes with an operating presence (e.g. Wheatley/ Cube, Link, Caledonia/Bellsmyre). We know that some are already developing new homes and have ambitions to further expand. This landscape creates opportunity, both to partner and share resources with our local RSL neighbours where this makes sense. However, this environment also presents a clear threat to us in our ability to compete favourably in terms of price, quality and choice of service.

- 5.3.14 We must ensure that this Plan looks to the future to ensure that we build unique selling points for DPHA, particularly through our journey to excellence programme where we want to be the landlord and support provider of choice in the area.

Technological

- 5.3.15 Customer behaviour has changed dramatically over the past decade and modern businesses have changed their operating model to accommodate this and have driven cost savings as a result. More and more want to handle their simple transactions online by people of all ages using an array of IT devices and happy to do business in this way. Call handling on low level complexity service requests has been switching to customer service centres that are open out with traditional office hours. Innovative face to face solutions are being developed to take the service to the customer when complex matters present that need a highly skilled personal solution. Whilst larger housing associations have been developing new operating models to reflect this radical change away from the traditional housing model, this will always be a struggle for small housing associations like ourselves.
- 5.3.16 We need to widen our online offering, but still provide the means to speak to us directly in a cost-effective and accessible way, either on the phone or in person. The technology needed to get our services online will be important to meet consumer needs but could also be a cost reduction driver. As we develop our services, we need to ensure our staff team are comfortable and adept at using modern technology to help consumers, but also to do their own business e.g. home working, handheld devices to take the service into the customers' home.
- 5.3.17 As well as rethinking how we offer services; we are aware that social tenants are still the most digitally excluded in society¹. Despite this, more and more public and commercial services are being designed as "digital by default" including the Universal Credit system on which so many of our tenants will rely on going forward. There are also the proven benefits of being able to access services online to get cheaper products and service, to learn and to access jobs and training.
- 5.3.18 We therefore must make sure we play our part to make it easier for tenants to get online confidently to engage and carry out business with us and others by developing a digital engagement plan.
- 5.3.19 We also need to consider what part technology can play in care and support at home to both reduce our costs but also help our tenants and service users live independently at home, recognising the benefits of social media to overcome loneliness and social isolation.

5.4 Strengths, Weaknesses, Opportunities and Threats (SWOT) Analysis

5.4.1 Table 17 sets out our internal strengths and weaknesses and our key external opportunities and threats as agreed by our Management Committee and staff team at our strategy day.

Table 17 - SWOT Analysis

| STRENGTHS | WEAKNESSES |
|--|--|
| <ul style="list-style-type: none"> • Strengthened Committee and interim leadership • Self-assessment outcome – Compliant • Staff (Interim leadership, committed, skilled, caring team, agent expertise) • Focus on customer excellence • Customer satisfaction levels and support for independent DPHA • Cash in bank/ no borrowing • Performance improving • Support services (sheltered and DOSCG) • Business process review • Updated SCS/ investment knowledge • Investment programme • Repairs service • Size (local knowledge, should be nimble) • IT systems upgrade and cloud based storage/ back up • New website launched in 2019 | <ul style="list-style-type: none"> • SHR Engagement Plan • Rent levels (over local RSL's & sector average) • Customer engagement • Management Committee numbers and skills • Staff – small team but high management costs • Demand and level of give ups • Stock condition (mixed tenure blocks, energy efficiency, size of investment programme) • Environment in some areas • Benefit dependence • Limited on-line services/innovation (feedback, texting, etc.) • Engagement with owners • DOSCG Building |
| OPPORTUNITIES | THREATS |
| <ul style="list-style-type: none"> • Reduce costs/improve efficiency/performance/more business process review • Culture change programme to transform DPHA - underway • Widen tenant/community involvement • Wider role (digital access/jobs/apprenticeships) • Partnership working especially in the local area • More Committee recruitment/ succession plans/ stabilise and develop Committee • Outcome of the Dalmeir CE Centre feasibility study • Golden Jubilee National Hospital expansion • Tap into external funding (buy backs, energy efficiency, wider role) • Procurement savings | <ul style="list-style-type: none"> • Committee skills/ capacity • Staff skills/ capacity • Competition (WDC, local & national RSL's) • Universal credit impacts • Inflation rates rise • Rents become uncompetitive • Older tenant profile • Further legislative/ regulatory changes on stock (fire safety, EESSH2?) • Supporting People budgets • Compliance with growing regulatory/ compliance requirements • IT hacking/ system failure |

Footnote: 1. *Spreading the Benefits of Digital Participation Final Report April 2014- Royal Society of Edinburgh*

Strengths

- 5.4.2 Our biggest strength should be that we are local. Our staff should know our customers well and be able to build up good, trusted relationships with high levels of customer satisfaction. We enjoy high levels of customer satisfaction despite the facts that we know we have let some customers down over the years in terms of how we treat them and the condition of some of our homes.
- 5.4.3 Through the Options Appraisal process and as voiced by the 2 Tenant Panels and in a 2019 tenant survey, whilst tenants stressed that much needs to improve, they were very loyal to the DPHA brand and precious about having a landlord that is locally based rather than a large national association or one that operates out with our area.
- 5.4.4 Our Committee and staff team are determined to transform DPHA and create an organisation that does the best for tenants and service users now and for the future. The appointment of our new Chief Executive is the first stage of stabilising this for our staff team. We continue to identify our skills gaps on Management Committee and recruit new members based on this information.
- 5.4.5 Rent levels are considered affordable by our tenants, despite them being above local comparators. Tenant feedback is that they will be tolerant of this provided the service is better. That said, we know that we want to have a continued focus on reducing our management costs so that we can improve rent affordability and reduce our assumptions on rent increases each year whilst still delivering all that we have promised on services and investment.
- 5.4.6 The basic economics of the business are sound. Our stock condition in some areas needs to be addressed and investment accelerated. Our current levels of cash, with no borrowing and positive stock valuations and unencumbered stock mean that we have ample capability to pursue additional borrowing and generate supporting cash flows that allow us to do what is needed over the 30-year financial projections.
- 5.4.7 The updated stock condition survey has now allowed us to develop an investment for the next 5 years to meet the needs of tenants.
- 5.2.8 We enjoy a responsive and popular repairs and maintenance service mainly from local suppliers. However, with a new compliant procurement policy in place, a host of contracts will need to be reviewed and re-tendered in 2020 and could result in new suppliers and the potential for service disruption as new arrangements bed in.
- 5.4.9 Whilst good operational relationships exist with WDC, until 2018, there was no strategic engagement with the local authority by the association. This is now being addressed with positive contacts formed with the strategic leads for both housing and social care.

5.4.10 Our Care Services continue to perform well. Our sheltered housing service received “Very Good” grading from the Care Inspectorate at this year’s inspection and tenant and carer feedback was very positive about the person-centred care and support that tenants received. Our out of school club (DOSCG), for primary school age children, also received “Good” grades from the Care Inspectorate this year. The Inspector commented on the significant improvements, particularly to the environment of the service and nurturing ways of the staff with the children who use the service.

Weaknesses

5.4.11 We need to do much more to improve the quality and particularly the fabric and energy efficiency of our homes and surrounding environment. With much of our flatted property in blocks that we do not wholly own, this will bring real challenges of how we deliver investment to our homes and bring home owners on board to make this possible.

5.4.12 Whilst rents are largely affordable according to our tenants, we know we are more expensive than local RSLs and the local authority. Though there is pressure to accelerate investment, we know that we must also keep our costs down and rents affordable to our tenants. We have managed to increase rents in 2019/20 at 0.1% below the assumption in our business plan and in 2020/21 by 0.5% below the business plan assumption.

5.4.13 Historically, core housing performance has not been given the attention it needed with the result that urgent work was needed in Year 1 of this Plan to turn this position around. We still have room to improve but we have significant improvements in rent collection levels, letting performance and void management.

5.4.14 The Management Committee as governing body has been strengthened through the SHR statutory appointments becoming shareholders and Committee members in 2019. This has helped retain the knowledge and skills on the Governing body. We have a succession plan for committee members and recruit annually based on the skills we require. We will embark on this for 2020/21 in May 2020.

5.4.15 Our management costs are still high but reduced considerable over Year 1 and 2 of this Plan thanks to our efforts. We will restructure our staff team in 2020 and look to reduce costs further through this and also look for strategic collaboration where this is sensible.

5.4.16 We have been improving customer service and will continue to have this as our primary focus. To do this, we need a staff team with the right skills, attitudes and behaviours. We created a new culture focussed on customer excellence in Year 1 of this Plan and have been introducing new ways of working and thinking which

are now bearing fruits in our results. We will roll these changes out across all of DPHA over the course of this Business Plan.

Opportunities

- 5.4.17 We see real opportunities for renewal of our governance and staffing structures to best prepare us for the future.
- 5.4.18 We also have a clear opportunity to review our processes to streamline and simplify all that we do to both reduce costs but also improve the customer experience by removing unnecessary processes and avoiding customer service requests being passed from team to team.
- 5.4.19 At a strategy session in February 2019, the Management Committee re-assessment the option of remaining independent against the two models of partnering with a larger RSL (group structure and transfer of engagements). The Committee were satisfied that the evidence considered demonstrated that DPHA in 2018/19 is now:
- ✓ financially stronger (debt free with improved cash flows);
 - ✓ performing better;
 - ✓ with reduced costs (still included full year high engagement costs and partnership provision);
 - ✓ able to deliver the required investment into its homes and communities;
 - ✓ with the financial capacity to further reduce costs in the future (and reduce rent increase assumptions and/ or accelerate investment);
 - ✓ good and improving tenant satisfaction levels in most areas;
 - ✓ direct tenant support (albeit based on a sample) in favour of keeping DPHA independent;
 - ✓ substantial improvements in governance and financial management and
 - ✓ positive staff changes with the culture change programme now well underway.
- 5.4.20 In weighing up this against the potential improvement that could be gained through forming a partnership with a larger RSL, the unanimous view of the Committee was that DPHA should **stay independent**.
- 5.4.21 With the government and WDC drive for more new homes, there is an opportunity to play a part, but given current priorities, new build provision would only be considered as part of wider collaboration during this Plan. We could also add to supply through our proposed homeowner buy back scheme in the buildings we share with private owners. This would add to social housing supply, help us deliver investment in mixed tenure blocks and provide financial rescue for homeowners who cannot afford to maintain their homes.
- 5.4.22 Whilst we were late to engage strategically with the Scottish Government, WDC or other funding sources to access the range of grant support that has been

available to RSLs, the opportunity exists to do that now. This could cover support to deliver investment and improve energy efficiency in our homes and the blocks we share with owners as well as grants to deliver community development and wider role activity.

- 5.4.23 Although not legally part of DPHA, we set up the Beardmore Trust as a charity with the intension of it being a vehicle to access funding that the housing association could not and, to deliver a range of projects for the community. It has failed to develop as had been planned and it was unable to operate properly in the later part of 2017 due to the loss of Trustees. This was quickly regularised with the support of DPHA. The Trust is now considering its future and we will ensure that it is supported to either develop its role or to cease to exist.
- 5.4.24 Although public funding pressures exist around care and support generally, our registered services perform well, are popular and are not overly reliant on grant support. Whilst careful consideration should be given to expanding the service given the funding issues, the opportunity exists for us to do more, particularly in the surrounding area.
- 5.2.25 In the coming years there may be opportunities for partnership working with other local RSLs and we will look at these opportunities as they arise. We will be clear on the benefits which must be transparent before committing to such projects.
- 5.2.26 The feasibility study to seek a secure and fit for purpose accommodation for DOSCG and our office base may present a number of opportunities for the Association. The feasibility study is being undertaken jointly with The Beardmore Trust, and should report back in late April/early May 2020.

Threats

- 5.4.27 As we are forming new investment plans for our homes, we must stay conscious that new government standards are likely over the coming years that will bring unplanned costs that are unlikely to be supported by government grants. We will need to include resilience testing in our financial assumptions for such unforeseen costs.
- 5.4.28 Although local housing regeneration is a potential opportunity, it is also a clear potential threat. This applies if we are involved in provision or not. As new homes are built without a clear view of who this provision is for, there is a clear threat of displacement of our existing households and we need to understand this as we examine give ups of our lets and demand from our waiting lists.
- 5.4.29 There are other issues that we must not take our eyes off around welfare reform impacts and performance of our pension scheme.

- 5.4.30 Like every other modern business, we have a huge reliance on IT for effective operations but are at risk of service interruptions/failure. We have successfully updated our key IT systems in January 2019. We will now work on streamlining business processes.
- 5.4.31 Cyber hacking is a growing issue and Scottish housing associations have been the subject of such attacks. The General Data Protection Regulation (GDPR) that came into force in May 2018 placed new responsibilities to protect the data we hold and manage in whatever form. We have new policies and procedures in place to ensure overall compliance with GDPR and have reviewed our arrangements around IT to ensure personal data is managed appropriately and kept safe.
- 5.4.32 The third triennial actuarial pension valuation carried out in 2018 was published in 2019. Whilst some improvement in performance has been seen, the outlook for the scheme remains challenging. These liabilities are reflected in the business plan. Performance of the SHAPS pension scheme will remain a key risk factor for housing association members and an area that is closely monitored by SHR. We are currently consulting with the remaining staff members of the final salary scheme on defined benefit changes.

5.5 Risk Analysis

- 5.5.1 Risk is present throughout DPHA - in our buildings, equipment, policies, systems, processes, staff, tenants and visitors. We recognise that the management of risk is vital to our success and resilience. It must be an integral part of all the functions and activities of the organisation.
- 5.5.2 Our Risk Management Policy ensures a consistent approach towards risk across the organisation. This outlines the processes for recognising, analysing and dealing with risks as well as assuring the effectiveness of the identified processes. In addition, risk management should actively support the achievement of our agreed objectives and not simply to avoid risk.
- 5.5.3 Our approach to risk management is designed to enable us to minimise the frequency and effect of adverse incidents arising from risks, to identify improvements in procedures and service delivery to ensure the efficient and effective use of funds.
- 5.5.4 Risk management extends to the culture, processes and organisational structures, which contribute to the effective management of potential opportunities, threats and adverse incidents.
- 5.5.5 Risk consideration and management will be an integral part of our strategic planning and decision-making processes. For new initiatives and projects, risk analysis shall also be used to inform our decision-making process.

- 5.5.6 Whilst our Risk Register will be overseen each quarter by the Audit & Risk Sub Committee and bi-annually by our Management Committee, we will promote the integration of risk management in the governance and management of our business so that it naturally flows through our business.

6. STRATEGIC OBJECTIVES

Strategic Analysis

- 6.1 Having reflected on our mission, vision and values and reviewed our customers, physical assets, performance, and stakeholder expectations and scanned our external/internal environment and the key risks we face, we have brought all these elements together and developed a new set of strategic objectives.
- 6.2 This Business Plan aims to ensure the programme of change and improvement is implemented effectively to support sustainable, excellent services to our tenants.

Strategic Mapping

- 6.3 Using the strategic analysis tools of a PEST and SWOT analysis shown in Section 5, the Management Committee and staff team were able to clearly map the key issues from the external environment and the strengths, weaknesses, opportunities and threats and as a result, form 6 interlinked strategic objectives for life of the Plan. These reflect the opportunities and threats in the evolving external environment in which we operate and the current internal strengths, weaknesses of the organisation.
- 6.4 Several specific activities have been agreed and these were prioritised as part of the Committee/ Staff Strategy days held in April and August 2018 into the 3 years ahead, focussing primarily on activity for the current year. The outline plan of core activity for the remaining year is attached as **Appendix 4**.

Our Strategic Objectives

Objective 1: Create Strong and Sustainable Strategic Governance

- 6.5 Since moving to high engagement with the SHR in December 2017, we developed **Governance & Financial Management Improvement Plan** to drive improvements and ensure full compliance with the SHR Standards.
- 6.6 We updated this in February and August 2019 after conducting a full self-assessment against the SHR Regulatory Standards. Each year, we will **repeat the self-assessment against the SHR Regulatory Standards** to make sure we continuously test and improve our governance. This will ensure we have the required evidence to support the completion of our Annual Assurance Statement.

- 6.7 We completed a recruitment campaign to strengthen our Management Committee in terms of numbers and skills mix in 2018 and 5 new committee members were appointed. Our 5 statutory appointees become shareholders and have continued on our Management Committee in either an elected or co-opted basis for a period from March 2019. We successfully recruited a further 4 Committee members in September 2019. **We will run a further campaign in Spring 20 to ensure strong and sustainable governance.**
- 6.8 We have already been undertaking training with our governing body to improve their role but recognise the importance of developing the skills of Committee members and testing the contribution of each member regularly. We will continue to **conduct annual Committee member appraisals.**
- 6.9 As part of the appraisal process, we will consider and **develop a succession plan for our Chair** who was a statutory appointee. This will be a critical appointment in the future to ensure we continue with the exemplary leadership provided by the current Chair.
- 6.10 The annual appraisals will also allow us to **update our training programme to develop our Management Committee** to ensure that individually and collectively, they demonstrate high levels of effective governance over the organisation. This will include a comprehensive **programme of induction and development for new Committee members.**
- 6.11 We have completed the **review of our governance, finance, corporate and service policy suite** to ensure all policies and related procedures are up to date, reflect law and regulatory requirements and good practice and are embedded in our operations. These will now be reviewed over a rolling 3 year period.
- 6.12 We will ensure we **hold a successful Annual General Meeting (AGM)** to apprise our shareholders of progress since we moved to high engagement, how we are performing, the work we have done and what we plan to do.
- 6.13 We will agree our Year 3 audit programme as part of our **3-year audit plan** to test the resilience of key areas of our business against policy and best practice.
- 6.14 We will continue to embed our Risk Management Policy and the proactive consideration of risk management in our strategic and operational activity.

Objective 2 - Deliver Excellent Services and Performance

- 6.15 We will **embed our new H.E.A.R.T. values** created by our staff team and agreed by our Management Committee as follows:
- **Here**
 - **Excellent**
 - **Accountable**

- Results
- Together

6.16 We will **embed our culture and values and roll out our process review** and **produce a plan to streamline and simplify all that we do** to drive out unnecessary bureaucracy that gets in the way of doing the right thing for customers. Our future service ambition will be to design tailored solutions to suit individual customer needs by **developing a Customer Excellence Strategy**. We want to excel at customer service, so our focus will not only be doing what we say, when we say, right every time, but also and as important, making our customers feel that we care. Our new Customer Services Standards approved in 2019 will further enhance our commitment towards satisfying our customers' needs and will set the standards we will use to measure our performance.

Success of the programme will be measured through improved satisfaction levels and customer feedback, lower complaints, better performance and improved staff satisfaction.

6.17 We want to continue to improve the performance that we currently achieve against the performance indicators of the Annual Return of the Charter (ARC). Our aim is to be a well performing RSL, recognised for excellence. We aim to achieve our **Key Performance Targets in 2020/21** set out in **Appendix 5** to drive this level of high performance, continuous improvement and excellent customer service

6.18 To supplement our continuous satisfaction surveys, we will have developed a **Customer Engagement Strategy** which sets out how we will ensure we are listening to our customers and acting on what they say and to get the customer voice at the heart of all we do. This will cover engagement with all our customers groups (tenants, factored owners, care and support service users). We **launched our new Website in summer 2019, and we will develop a Digital Strategy in 2020/21** to promote digital inclusion and embed basic digital skills so that our customers can get the most out of our services or access other digital public services.

6.19 We recognise that good intelligence will help us better understand customer needs now and tomorrow and shape our business accordingly. We will **conduct a review of local housing demand data**, waiting lists and tenancy sustainment and equalities data to plan how we will improve future services to customers. We have successfully upgraded our IT platform to get better use of automation, intelligence and reporting. This will also remove waste to let us dedicate more time and resources to things that matter to customers. We will also **review our use of the Hub asset management software** to agree a solution going forward that also supports investment planning.

Objective 3 - Provide Quality Homes in an Attractive Environment

- 6.21 Effective management of our physical assets will always be a top strategic objective and part of our core business. In 2020/21, we will develop our first **Asset Management Strategy** to consider how we best manage, maintain and invest in our physical assets for maximum return over the short, medium and long term. The strategy will allow us to explore in more detail our strategic response to our older tenement stock, sheltered housing complexes, our 6 care and support properties and the remainder of our general need stock as well as the surrounding environment.
- 6.23 We manage our common ground, gardens and back courts extensively and this is appreciated by our tenants and owners. We do have a number of substantial trees, fences, walls and shared boundaries which will require more detailed attention during the life of this Plan. We will continue to work closely with WDC and other land owners to retain high management and maintenance standards of shared land and boundaries. We will develop an **Open Space strategy** to assist us in the long-term planning for this.
- 6.24 We have **developed and delivered the first 2 years of our first 5-year investment plan** so that we can articulate to tenants what they can expect over this term. The outline plan is attached as **Appendix 2**. This will also allow us to seek economies of scale by procuring bigger work packages. We have delivered on our 2019/20 investment programme so tenants can see a physical difference in the stock and a demonstration of our commitment to improve their homes.
- 6.25 To support owner's engagement in our investment plans in mixed tenure buildings, we have included them in our Customer Engagement strategy as a distinct customer. This includes information on how we consult with owners as property factor, how we support them to become involved, helping them access grants. We will set up an **Owners Panel** to ensure that we give owners an opportunity to be heard or give their thoughts on our services or proposals. It was also set out our approach to buying back properties from home owners should our bid to the WDC SHIP be successful. Owner buy backs have not been factored into our financial assumptions until we secure a commitment on grant subsidy. It is proposed that each case would be the subject of a business case to demonstrate the business rationale for us to acquire.

Objective 4 – Demonstrate Value for Money

- 6.26 Like all good businesses, we need to maintain the solid financial base of the organisation now and in the future and to demonstrate that we ensure rent are affordable and provide value for money to our customers and other key stakeholders.
- 6.27 Section 8 sets out our financial position over the short, medium and long term. We have run a host of sensitivities to stress test our financial plans against the key risks that could affect us. The results indicate a business capable of withstanding challenges or able to adjust strategies to cope with changes. That said, we know that we want to do more in terms of faster investment, so must deliver on our

fourth objective of demonstrating strong financial management and value for money.

- 6.28 In this Plan, we want to accelerate investment, particularly to improve the kitchens, bathrooms, heating and external fabric of our houses and help address fuel poverty and we have developed an outline 5 Year investment plan. We will **meet compliance with EESSH in all possible housing stock**. Informed by our investment plan, we will secure new borrowing to support this in early 2020 and have **developed a Funding Strategy** to set out how and when we will fund our activity over the course of this plan.
- 6.29 We must keep rents affordable and work to minimise rent increases. To fund our improvement programme, we know we will need additional borrowing and we have made rent increase assumptions at the levels set out in Section 8 of this Plan to support our plans. Each year, we will want to review these assumptions to test our ability to apply lower increases than we have assumed. We will be conscious of the cumulative effect of any variations in what we have assumed. To ensure a focus on value for money (VFM), we will **develop an annual VFM statement**. This sets out how we have developed our budgets each year from a zero base and how we identify and support costs savings projects to minimise rent increases. In Year 3, once we are clear on our detailed investments plans, the borrowing to support this and other sources of funding that we can access, we hope to develop a Rent Affordability Strategy that will focus over the year ahead on how we will try to bring our rents in line over time with other local social landlords. This will help make DPHA competitive and also improve rent affordability.
- 6.30 Given the pressure on costs and our continued involvement with the SHAPS Defined Benefit Scheme, we have commissioned a **review of our pension's strategy** going forward. A period of staff consultation is underway and will report back to Management Committee in March 2020.
- 6.31 We approved a new Procurement Policy in April 2018 to ensure our approach to procuring new goods, services and works complies with legal and regulatory requirements. We have used this to **procure our new investment programme**. We have also carried out a **review of all supplier arrangements** and contract and re-procured where necessary. The only area outstanding is our repairs and maintenance contracts which will be reviewed in 2020/21. This should move us to a state of full compliance, and also help deliver demonstrable value for money.
- 6.32 We will maintain the solid financial base of the organisation now and in the future. We have updated our budgets and long-term financial assumptions to ensure they reflect our long-term stock investment needs. We will ensure that we **manage our service in line with or better than budget assumptions**.

Objective 5 - Develop our Leadership and Staff

- 6.33 We have now recruited a new **inspirational Chief Executive** to take forward our journey to excellence once the Interim Director role ends.
- 6.34 We conducted a **full staff restructure** during 2019/20. Our goal is to ensure good quality leadership, keep our management costs competitive and to create a flatter, empowered structure where everyone is clear on their role and goals and is supported and trusted to produce great results. Our structure will be populated with the right people in terms of both behaviours that fit our culture and technical skills. Our structure will be modern and flexible to deliver on our plans and ambitions and will be a blend of arrangements of permanent, temporary, fixed terms, supplemented where appropriate by external support.
- 6.35 We will **conduct annual staff performance reviews and create personal training and development plans** to ensure all our team understand the vision, values, culture, strategic direction and delivery commitments of the organisation and their part in achieving same.
- 6.36 From this, we will **create learning and development plans** to ensure staff members are trained and developed to deliver on expectations and to reach their full potential. We recognise the vital importance of strong and visionary leadership from our senior team to develop our staff to be the best they can be.
- 6.37 We want to continue to play our part in creating opportunities for local people including training and jobs within our organisation. We will continue to **support the creation of apprenticeship opportunities** to develop local talent into the housing sector.
- 6.38 We will ensure that our responsibilities for equality and human rights legislations are integral to all our work and treat everyone fairly and with dignity and respect. We will review our current Equalities policy and develop a new **Equality and Human Rights Policy** to support this. This will support the renewed emphasis and specific requirements on equalities and human rights in the new SHR Regulatory Framework 2019. The new Policy will set targets for how we monitor and measure our compliance and will evidence that we consider equality and human rights issues properly when making all of our key decisions.

Objective 6 – Be more than just a Great Landlord

- 6.39 We want to be known for more than just good quality housing and great service. Knowing the challenges faced by tenants in our communities, we want to play our part directly and with others where it makes sense to **become a community anchor**. We want DPHA to be a conduit to work with our residents and local partners to create community solutions that improve the lives and fortunes of our local people. In Year 2 of this Plan, we will **commission research * to better understand the needs of our tenants beyond their tenancy (digital access, financial advice, community development services for young and older people**

etc), to map the current service provision in the area to meet this and to identify funding sources that would support new community projects.

- 6.40 Once we have this intelligence, we will **develop a More Than Housing Strategy** that will articulate what our role as Dalmuir's community anchor will look like and what we will want to do as part of this.
- 6.41 We set up and support the Beardmore Trust. Whilst it is not part of DPHA, based on the above research (*), **we will support the Trust to either develop on community development or to wind it up as a charity.**
- 6.42 Along with The Beardmore Trust we are carrying out a **feasibility study(*) into opportunities for a long term home for DOSCG and our office** which better meet the requirements of our business.
- 6.42 We will scope, **review and upgrade our telecare systems** to move to a digital system.
- 6.43 Within DOSCG, we will **facilitate more outdoor activities** by implementing good practice guidelines on "My World Outdoors" which will help to reduce barriers for children playing outside.
- 6.45 We have established a **parent's forum** for the service to listen to parent's views and help shape the service going forward.

7. DELIVERY PLAN 2020/2021

Summary Delivery Plan

- 7.1 Our 6 Strategic Objectives above all need to be translated into practical tasks with timescales and targets with named individuals taking ownership of delivery. **Appendix 6** sets out the Summary Delivery Plan along with lead officers for each task and timescales for delivery.
- 7.2 An operational Delivery Plan will be developed with all staff to ensure everyone is clear about responsibilities and the part each officer will play in taking the organisation forward once the Plan is approved by the Committee.

Monitoring Progress

- 7.3 Progress against the Summary Delivery Plan will be reported to Management Committee on a quarterly basis.
- 7.4 The annual business planning process will commence again in September 2020 to create the annual budget.
- 7.5 A new business plan for 2021/22 to 2023/24 will be developed in 2020/21 and considered by Management Committee in stages during 2020/21 and approved in its final version before the budget for 2021/22 is set.

8. FINANCIAL ANALYSIS

Resource

- 8.1 In order to fulfil our strategic objectives, we require to maximise income and control costs. This is important to maintain an affordable rent structure, invest in our housing stock, have the flexibility to adapt to external challenge and crucial if we are to achieve our aims to make a difference in our communities.
- 8.2 Corona Virus has had and will continue to have a significant impact on our short, medium and long-term finances. Management Committee approved its budget for 2020/21 in March 2020. As a result of Corona Virus our level of service delivery has changed significantly and all major investment in our homes is currently suspended for at least the first two quarters of the financial year. This will have an impact on our investment programme this year and in the following years as we do not know at this stage when this type of work can resume and how new working regimes due to social distancing and other Government guidelines will impact on the volume of improvements we can deliver.
- 8.3 We are publishing this section of our business plan based on the budgets approved in March 2020. We recognise that in a few months' time we will require a review of the short, medium and long-term finances and associated investment programme. At that point we should be better informed of the impact the pandemic is having and will continue to have on our organisation and the economy in general. We will review our assumptions for our investment programme, our planned maintenance programme, increase our assumptions on debt and bad debt provision, review our void property assumptions and review the impact on DOSCG, particularly as we have furloughed staff and are meeting the additional 20% salary costs.
- 8.4 Our ongoing financial review has raised the possibility of above inflation rent increases associated with the requirement for new borrowings to fund our investment programme. While assessing the loan funding offers we receive during 2020 we will also review our forecasting to try and achieve costs within a rent increase of CPI plus 1% as a maximum as we recognise that rent affordability will continue to be a key issue for our tenants, now more so than ever due to the impact of the pandemic. We will review our expenditure, particularly on major repairs and improvements in consultation with our tenants, to reduce the impact of any significant real rent increased to CPI plus 1%. We will also use the SFHA Affordability tool to undertake some additional analysis in preparing the next business plan.
- 8.5 We will include our revised projections in our new 3-year business plan which will be prepared in 2020.
- 8.6 Our long-term financial forecasts include comprehensive scenario planning and stress testing, assessing the impact of different assumptions and identifying

alternative strategies. We recognise that our key assumptions will need to be refreshed and updated on a regular basis in light of the pandemic and its impact on our business assumptions.

- 8.7 Key priorities are the continued investment and improvement of our housing stock, maintaining affordable rents as well as adapting to the challenges of welfare reform and new working practices and changes to service delivery as a result of the Corona Virus. The very real potential for an increase in rent arrears continues to present a significant financial challenge.
- 8.8 We will work to achieve value for money, while at the same time providing a first-class service to our tenants and customers. The financial forecasts base case assumes, at this stage, real rent rises until year 16. Sensitivity analysis considers the impact of limiting real rent increases. The potential for limiting real rent increases will depend on our ability to maximise income, control/ reduce costs as well as adapting to changes in inflation and interest rates. However, the scale of the investment programme would suggest that real rent increases may be required especially within the first 10 years. The annual budget process will review progress to date and consider, based on prevailing circumstances, whether restrictions on rent increases are capable of being achieved.
- 8.9 Our financial forecasts will ensure that we are planning for and can deliver excellent services to our tenants and the wider community and we can deliver on our strategic objectives.

The Long-Term View as at 31 March 2020

This section has not been revised due to Corona Virus and is based on the budget approved in March 2020.

APPENDIX 1 - MANAGEMENT COMMITTEE BIOGRAPHIES

| Name | Role |
|--|--|
| Gordon Laurie Chair | Gordon retired in March 2016 after a career of over 35 years in the housing sector, including 17 years as Director of a large Scottish housing association. He has extensive knowledge of the housing sector and housing operations in Scotland along with significant management experience and a strong understanding of regulatory and governance requirements. He is committed to ensuring that tenants and service users receive the highest possible standards of service. Gordon has a degree in economics from the University of Stirling and is a retired Fellow of the Chartered Institute of Housing. |
| Craig Edward Vice Chair and Chair of Audit & Risk Sub Committee | <p>Craig is a College Lecturer in the Business Department at West College Scotland. He is also studying his MBA having received a first class honors in Business Management in 2019. Craig has obtained two post-graduate diplomas in Housing Studies and Governance, Risk & Compliance. Craig will begin his PhD in late 2020.</p> <p>Craig has been a senior housing manager at a London-based local authority as well as a performance manager, and customer services manager in the private sector. He is also a non-executive director of local charities focusing on environmental improvements, community development and mental health. Craig further serves as Chairperson of his landlord’s tenants & residents association.</p> |
| Jack Marshall | Jack recently retired from his role as Director of Finance & Business Services at Trust Housing Association. He had responsibility for the provision and management of the full range of financial services including advising and supporting the senior management team and the Board. He became company secretary for Trust’s trading subsidiary Trust Enterprises Ltd in 2010. Jack considers himself to be a solutions person and enjoys the challenge of resolving issues often perceived by others as problems. He recognises that change is inevitable and always strives to harness all the advantages change can bring about. Jack is committed to his own continuing professional development. |

| | |
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| Audrey Simpson | Audrey is an accomplished housing and management professional with 26 years' experience in the sector and 11 year's senior management experience. She is currently the Director at Ardenglen Housing Association in Glasgow. Audrey brings a proven track record of success in areas including housing management, business strategy, development, social regeneration, customer services and governance. She is a team player and motivational leader who communicates clearly at all levels and have a strong strategic focus. Audrey also brings significant knowledge and experience in customer focused practices, policy, equality and diversity, performance management and communications. |
| Matthew Reid Chair of Staffing Sub Committee | Matthew joined Parkhead Housing Association in 2011 after 2 years working within the Committee structure of the Scottish Football Association. As Corporate Service Manager at PHA Matthew is responsible in ensuring good governance practices are at the heart of everything the Association does. Matthew is currently lending his expertise on governance as a Board Member of the Parkhead branch of the Citizens Advice Bureau. |
| Robert Murray | Robert has experience working in housing in various Housing Associations in the Glasgow area, he also worked in the private sector as a repairs supervisor. Robert has recently gained a qualification from the Chartered Institute in Housing Practice Level 2 and is currently employed as a Home Improvement Assistant at Ferguslie Park Housing Association. |
| Ashley Stockley | Ashley has worked in a various different sectors including elderly social care, nursery care, hospitality, retail and accountancy. Although not officially qualified in accountancy, she has gained experience through training and has a keen interest in this area. She hopes to expand her housing knowledge and experience and as a tenant with genuine interest in the area, so she feels she can successfully contribute to the committee. |
| Ian Lennox | Ian worked as slater and plasterer for family business then moved on to larger company in east end of Glasgow. He dealt with small works and up to full tenement renovations, then he passed his PCV test (bus and coach driving) and worked for local company and advanced from local service work up to European Coach tours. He was the Manager for Cygnus Executive Travel Glasgow Airport, then moved to running off site car park at airport where he was promoted to General Manager. He had full control of staffing, marketing and day to day running of site with a turnover of up to just under £90k per month. He moved back to building on a self-employed basis for a period and is now working as delivery driver on self-employed basis. |
| Anita Williamson | Anita trained as a physio in Berlin, moved to Scotland in 2003 and worked for 5 years as a customer service advisor for the MOD (telecoms for British troops stationed in Germany) before moving into to the NHS where her most current role is a Research Project Assistant. |

| | |
|------------------|--|
| Lorraine Lester | Lorraine currently works as a Financial Controller for the Golden Jubilee Foundation and has previously been the Financial Controller for two other hospitality businesses. She is involved with high levels of financial management and has achieved an NVQ Level 5 in Management. As well as being a former volunteer Sunday School Teacher, she has held many voluntary positions including Secretary and Treasurer for various organisations. |
| Jordan Henderson | Jordan is currently employed as a Financial Analyst providing support with a wide range of financial analysis and consultancy tasks for Registered Social Landlords & Local Authorities. He has an Honors Degree in Accountancy and is currently working towards becoming a Chartered Certified Accountant. He has previously voluntarily delivered interactive housing workshops that introduce different housing tenures to secondary school pupils. |
| Karen Johnson | Karen currently works as a Housing Manager with NG Homes managing a team of 16 housing staff and is a former Registered Manager for NG Homes Housing Support Services. She has a Diploma in Midwifery, SVQ Level 4 in Health and Social Care and is currently studying to achieve CIH Level 4 in Housing. |
| Melanie Cameron | Melanie is a Clerical Officer with Clydebank Housing Association, and has held various senior administrative roles within the Accounting Industry. She has an honours degree in International Studies and a Masters Degree in Administration and Law. She has a level 2 Certificate in Housing Practice and is currently studying towards her level 3. Melanie has also previously volunteered with a local arts group based in West Dunbartonshire. |

STAFF TEAM BIOGRAPHIES

Customer Services Team

Margo MacPherson – Housing Officer

Margo is a Housing Officer with 27 years of experience with the Association. She started originally as a part-time receptionist, progressed into maintenance and finally moved to her chosen field of housing.

Margo has completed various educational and training courses with the most recent being Chartered Institute of Housing Level 4. Margo is keen to widen her knowledge further within housing management to allow her to provide a better service to tenants and residents alike.

Margo is also Secretary for another local charity within the area and is keen to help them grow and develop.

Kimberley Tennant – Housing Officer

Kimberley 18 years administration experience and a demonstrated history of working in social housing, facilities management and property management.

She has strong administrative and IT skills, has the Chartered Institute of Housing level 3 and 4 qualification and is a current member of the Institute of Leaders and Managers (ILM). Kimberley is interested in all aspects of social housing in particular compliance, governance, housing management, health and safety, value for money and social inclusion.

Kimberley is also Chair of another local housing association managing approximately 1200 units with an active development programme for social rented housing.

Stuart Yates – Property Services Officer

Stuart has 36 years construction industry experience, 28 years of them within a housing environment carrying out various maintenance and investment programmes. His roles have ranged from a joiner to a repairs officer within 2 local authorities, setting up an in-house maintenance service and managing the team for another housing association and property services officer. Stuart is currently carrying out a Senior Property Services Officers role in the Association.

Stuart is a time served joiner, an HND in Building and a NEBOSH Certificate. Stuart has a personal interest in housing in Dalmuir as his family lived and worked in the Clydebank and Dalmuir area.

Laura Greenlees – Property Services Assistant

Laura has worked within the Association for 20 years, where she started in the admin department, before moving into maintenance. She now works within a Customer Services role and will be one of your first points of contact for the Association. She has recently passed CIH Level 3 Housing Maintenance course and has attended various housing and

maintenance related courses over the years. She is also a first aider and works with the Health & Safety group in the office. Laura enjoys working within the community and is very much a people person, she is a well-known face amongst our tenants.

Kirsty McIntosh – Property Services Assistant

Kirsty has worked with the public for 8 years in varied customer service roles, with her most recent 3 years' experience working in the housing sector. Kirsty obtained an HNC from West College Scotland in 2015 and an SVQ Level 3 qualification in 2016 through WDC, both in IT and Administration. She also obtained the CIH Level 3 Housing Practice qualification in 2019. She is currently studying for her SCQF Level 6 in Housing Law Advice.

Kirsty worked with WDC as a Modern Apprentice within the Housing & Administration section for one year before she gained employment at DPHA.

Kirsty has a keen interest in all aspects of housing and maintenance including component replacement programmes, good housing standards and the process of letting properties. She would also like to develop her skills more so that she can assist tenants in any way that she can.

Donald McKerry and Tony Pirrie – Gardeners

Care Services Staff

Fiona MacGregor – Housing Support Assistant

Fiona is a committed Community Development worker with over 26 years' experience of working within the voluntary sector in various settings. Qualified in Early Years and Child Development and play work, she supported vulnerable families and children in the Govanhill area of Glasgow, enabling parents to prepare to return to work or improve their life skills. Fiona has worked with WDC, and Unity Enterprise supporting vulnerable families and individuals in the community to sustain tenancies. Fiona gained an SVQ 3 in Social Care at this time.

In 2012, she came to work for the Association as a Housing Support Assistant, overseeing our two sheltered housing developments. She works closely with the Care Services Manager and the Support Workers to improve and maintain the level of care we provide for our tenants. Fiona achieved her SVQ 4 Social Care two years ago.

Housing Support Assistants:

- Ann McColgan
- Christine Hendry
- Mary Jane Anderson
- Raymund Mauchan
- Yvonne Mathieson

3 Support Assistants being qualified to level 3 SVQ Health and Social Care, and 2 currently applying.

Elaine Kelly – DOSCG Co-ordinator

Elaine Kelly is the Manager of Dalmuir Out of School Care Group (DOSCG). She has over 20 years childcare experience working within DOSCG. Elaine has achieved her SVQ 2 in play work, SVQ 3 in play work and SVQ 4 in play work and Management during her time at DOSCG. She is currently in the process of studying for the BA Childhood Practice degree. Elaine is also the Chairperson of the WDC After-School Care Forum.

Play Workers:

- Briony Carline
- Chana Taylor
- Chelsey McDowall
- Gary Gibson
- Simone Wallace
- Sylvia Elliot
- Yvonne Mathison
- Lorraine Browning
- Liam McGivern

Our Play Workers have a variety of qualifications, 4 play workers are qualified to level 3 SVQ in Play Work, 2 play workers have achieved their HNC in Play work, and another play worker has gained an HNC in Early Education and Childcare and working towards gaining a BA (HON) in Childhood Studies. 1 play worker has achieved their NC Early Education in Child Care and another has gained the National Progression award in Play work and Child Care. 3 new play workers are currently applying for the opportunity to achieve level 3 SVQ in Play Work.

In addition, we have a small bank staff team for our housing support and DOSCG services who provide support when required.

Finance and Corporate Services Staff

Carla Cameron – Senior Finance Officer

Carla began her career in 1991 as an Administrator within the private sector. She joined the Association in 1993 initially in administration where she gained an HNC in Administration in 1998. Joining the Finance team in 2005 as a Finance Assistant, she gained an HNC in Accounting in 2008. She progressed to Senior Finance Officer in 2017. Carla leads our finance team and possesses strong leadership, service development and project management skills.

With over 27 years housing association experience Carla has developed a wealth of knowledge and expertise. As part of our leadership team she provides a vital finance support role and understands the importance of service delivery. She is a member of the ACCA (Association of Chartered Certified Accountants) and is currently studying for her accountancy qualification

Gary Earl – Finance Officer.

Having begun a career in finance in 1990, within the Debt Recovery sector, Gary has gained a wealth of finance and administration experience within the Private Sector, Voluntary Sector and has 13 years Housing Finance experience. Beginning as an Accounts Clerk for Wescot Credit Services, where he achieved AAT (Association of Accounting Technicians) accreditation in 1991, he moved into Credit Control before becoming Revenue and Debt Manager for International Correspondence Schools. This was followed by a move into the Voluntary Sector as Administration and Resource Manager for a Community Forum and a Healthy Living Initiative.

Understanding the importance of quality customer service, he leads the delivery of our factoring service and gained IRPM (Institute of Residential Property Management) Associate accreditation in 2019. Excelling in communication and partnership building at all levels, combined with a diverse CV, Gary adds 16 years' experience of organising and delivering Wider Role projects and relishes working with the local and wider community.

Conor Fox – Finance Trainee

Having undertaken a work experience placement in 2014, within our maintenance team, Conor rejoined the Association in 2016 as a modern apprentice within our finance team. He has achieved an SVQ level 3 in Business and Administration and an HNC in Accounting. He is customer focused and understands the importance of attention to detail and is responsible for rent processing, purchase ledger and contractor payments.

Lesley Gillespie – Senior Corporate Services Officer

With 23 years of experience working in the social housing sector in various corporate governance and business support roles. Lesley's key skills are in governance, IT and office facilities management, customer services, office administration and human resource management. She is a strong support professional with an Advanced Diploma in Spatial Design, a Diploma in Human Resources Management and is an Associate Member of the Chartered Institute of Personnel and Development.

Pauline McDaid – Corporate Services Assistant

Pauline graduated from Glasgow Caledonian University with a Post Graduate Diploma in Human Resource Management. She has over 30 years administrative experience in a public sector environment that has been the core to successful roles within Corporate & HR teams. A champion of change with experience of working with managers and staff at all levels within an organisation, Pauline is a confident communicator with a flair for building working relationships with colleagues and external partners. Pauline has expertise in HR Payroll systems and Project Management.

APPENDIX 2 – Outline Planned Maintenance Programme

| Year 1: 2020-2021 | Number of units | Cost per unit | Total Cost | Incl VAT & Fees |
|------------------------------------|------------------------|----------------------|-------------------|----------------------------|
| Kitchens | 53 | £3,500 | £203,000 | £236,775 |
| Bathrooms | 56 | £2,000 | £112,000 | £137,760 |
| Window Replacements | 64 | £4,000 | £258,500 | £310,200 |
| Stonework/External Insulation | | | £200,000 | £240,000 |
| Boiler Replacement | 64 | £2,000 | £128,000 | £157,440 |
| Hard Landscaping | 3 | £9,000 | £27,000 | £36,900 |
| Smoke Alarm Upgrade | 340 | £500 | £170,000 | £204,100 |
| Door Entry/Close Door Upgrades | 7 | £4,850 | £33,950 | £41,759 |
| Total Year 2 | | | £1,132,450 | £1,364,934 |
| Year 2: 2021-2022 | Number of units | Cost per unit | Total Cost | Incl VAT & Fees |
| Kitchens | 53 | £3,500 | £185,500 | £228,165 |
| Bathrooms | 63 | £2,000 | £126,000 | £154,980 |
| Stonework/External Insulation | | | £200,000 | £240,000 |
| Doors/Windows: Nairn St/Pl & RD109 | 68 | £4,500 | £310,000 | £372,000 |
| Boiler Replacement | 29 | £2,000 | £58,000 | £69,600 |
| Hard Landscaping | 3 | £19,000 | £27,000 | £32,400 |
| Close Doors / Door Entry | 4 | £4,850 | £19,400 | £23,280 |
| Total Year 3 | | | £925,900 | £1,120,425 |

| Year 3: 2022-2023 | Number of units | Cost per unit | Total Cost | Incl VAT & Fees |
|-------------------------------|------------------------|----------------------|-------------------|----------------------------|
| Kitchens | 67 | £3,500 | £234,500 | £288,435 |
| Bathrooms | 53 | £2,000 | £106,000 | £130,380 |
| Boiler Replacement | 41 | £2,000 | £82,000 | £98,400 |
| Hard Landscaping | 3 | £9,000 | £27,000 | £32,400 |
| Stonework/External Insulation | | | £200,000 | £240,000 |
| Windows/Doors | 43 | £5,500 | £236,500 | £290,895 |
| Close Doors/Door Entry | 7 | £4,850 | £33,950 | £40,740 |
| Total Year 4 | | | £919,950 | £1,121,250 |
| Year 4: 2023-2024 | Number of units | Cost per unit | Total Cost | Incl VAT & Fees |
| Kitchens | 57 | £3,500 | £199,500 | £239,400 |
| Bathrooms | 49 | £2,000 | £98,000 | £117,600 |
| Boiler Replacement | 43 | £2,000 | £86,000 | £103,200 |
| Hard Landscaping | 3 | £9,000 | £27,000 | £32,400 |
| Stonework/External Insulation | | | £200,000 | £240,000 |
| Windows/Doors | 42 | £5,500 | £231,000 | £277,200 |
| Close Doors/Door Entry | 4 | £4,850 | £19,400 | £40,740 |
| Total Year 5 | | | £860,900 | £1,050,540 |

APPENDIX 3

Removed

APPENDIX 4: REMAINING ANNUAL ACTIVITY

Year 3 - 2020/21

| | | Annual Delivery Plan – Year 3 |
|-----|--|--|
| No. | Strategic Objective | Year 3 |
| 1 | STRONG AND SUSTAINABLE STRATEGIC GOVERNANCE | Deliver Gov. & Fin. Mgt. Imp. Plan |
| | | Conduct MC appraisals |
| | | Hold a successful AGM and ensure strong MC membership |
| | | Conduct recruitment campaign focussed on finance, asset and care skills. |
| | | Agree & deliver annual Internal Audit Plan |
| | | Repeat the self-assessment process, which demonstrates compliance with the SHR Regulatory Standards and legal duties |
| 2 | DELIVER EXCELLENT SERVICES AND PERFORMANCE | Embed H.E.A.R.T culture change |
| | | Identify and pursue external accreditations that align with business objectives |
| | | Develop a Digital Strategy |
| | | Review our use of The Hub asset management software |
| | | Pilot a tenancy sustainment fund for use by Customer Services Staff. |
| | | Identify options to increase income maximisation and employability support. |
| | | Continue to develop the website to include access for tenants and other customers |
| | | Explore becoming a Dementia Ambassador for our sheltered tenants and other tenants. |
| 3 | PROVIDE QUALITY HOMES IN AN ATTRACTIVE ENVIRONMENT | Deliver Year 3 investment programme |
| | | Create asset management strategy & 5-year investment plan |
| | | Meet EESSH Standards in all possible housing stock |
| | | Develop a Sustainability Policy both internally and for the benefit of our communities. |
| | | Pilot photographic tool for monitoring and improving processes relating to estate management, voids and grounds maintenance. |
| | | Develop our Landscape Strategy for the land we own and gardens we maintain and linking to the green agenda. |
| | | Set up our Owner Panel |

| | | Annual Delivery Plan – Year 3 |
|---|------------------------------------|--|
| No. | Strategic Objective | Year 3 |
| 4 | DEMONSTRATE VALUE FOR MONEY | Loan agreement in place |
| | | Procure our new investment programme |
| | | Create Annual VFM Statement |
| | | Develop Rent Affordability Strategy |
| 5 | DEVELOP OUR LEADERSHIP AND STAFF | Support Modern Apprenticeship Opportunities in partnership with West Dunbartonshire Council pilot a youth apprenticeship programme in DPHA |
| | | Recruit to new staff structure vacancies |
| | | Develop an Equalities and Human Rights Policy. |
| 6 | BE MORE THAN JUST A GREAT LANDLORD | Support Beardmore Trust to agree its future strategic direction based on findings |
| | | Conduct a local analysis of community support needs (digital, financial, childcare, sheltered, community facilities etc) and map local service provision |
| | | Develop a More than Housing Strategy |
| | | Implement the new digital alarm technology in our sheltered housing |
| | | Develop a Volunteers Programme for supporting our tenants in our sheltered housing |
| | | Explore options for furniture recycling with other interested local organisations. |
| | | Review our role in wider role activities. |
| | | Implement our Community Benefits Policy. |
| | | Promote DPHA as a social housing provider and a provider of care services within the local area and within our communities. |
| Increase DPHAs profile especially within the housing sector and within our communities. | | |

Blue boxes are the original Year 3 Delivery Plan.

White boxes are actions carried over from Year 2.

Orange boxes are new actions following the consultations on developing the delivery plan

APPENDIX 5: KEY PERFORMANCE TARGETS 2020/21

| Measure | 2018/19 | 2018/19 | 2019/20 | 2019/20 | 2020/21 |
|--|------------------|---------------------|---------|---------------------------|----------------------|
| | Scottish Average | DPHA Achieved | Target | Full Year | Targets |
| % Complaints responded to in full within locally agreed timescales (Stage 1/Stage2) | NEW | 79.17% (overall) | 100% | 100%/100% | 100%/100%* |
| Average time in working days to respond in full (Stage1/Stage2) | NEW | | 100% | 2.65/15.85 days | 5/20 days* |
| Average time taken to complete emergency repairs (hours) – make safe (ARC) (DPHA Policy 4 hours) | 3.65hrs | 1.96 hours | 4 hrs | 1.98hrs | 4 hours |
| Average time taken to complete non-emergency repairs (working days) (ARC) (DPHA Policy Urgent 2 days, non-urgent 10 days) | 6.56 days | 4.13 days | 7 Days | 3.62 days | 7 days |
| % properties requiring a gas safety record which had gas safety check by anniversary date | 99.93% | 100% | 100% | 100% | 100% |
| % of tenants who have had repairs or maintenance carried out in last 12 months satisfied with the R&M service (monthly) | 91.7% | 94.49% | 95% | 91.23% | 95% |
| % of reactive repairs carried out in the last year completed right first time | 92.49% | 91.49% | 95% | 90.5% | 95% |
| % tenancy offers refused during the year | 36.32% | 28.95% | 25% | 3.41% | 10% |
| % anti-social behaviour cases resolved within locally agreed targets | 87.86% | 50% | 100% | 100% | 100% |
| % new tenancies sustained for more than a year – overall | 93.6% | 94.5% | 92% | | |
| % tenancies sustained for more than 12 months <ul style="list-style-type: none"> • % DPHA transfers • %Section 5 Referrals • %New tenants | NEW | | 92% | 87.5% 77.42% 86.84% | 88%* 80%* 87%* |
| % lettable houses that became vacant | 8.56% | 12.92% | 8% | 12.10% | 8% |
| % Tenants satisfied with the overall quality of their home | 88.12% | 90.15% | ~ | 98.34% | 99%* |
| Average time to complete approved applications for medical adaptations (calendar days) | 49.4 days | 56.38 days | 35 days | 21.5 days | 30 days |
| Rent collected as % of total rent due | 99.1% | 98.52% | 100% | 98.62% | 100% |
| Gross rent arrears (all tenants) as a % of rent due | 5.66% | 5.13% | 4% | 5.48% | 4% |

| | 2018/19 | 2018/19 | 2019/20 | 2019/20 | 2020/21 |
|--|----------------------|---------------|---------|------------|---------|
| Measure | Scottish Average | DPHA Achieved | Target | Full Year | Targets |
| % rent due lost through properties being empty | 0.88% | 0.41% | 0.75% | 0.69% | 0.75% |
| Average time to re-let properties | 31.89 days | 14.24 days | 12 days | 13.73 days | 12 days |
| % properties meeting the SHQS | 93.74% | 100% | 100% | 100% | 100% |
| % properties meeting the EESSH standard | 84.4% | 83.9% | 100% | 92.6% | 100% |
| % of owners satisfied with Factoring Service | 67.04% | 66.67% | ~ | 76.92% | 85%* |
| % Sickness rate | N/A | 8.34% | 5% | 7.45% | 5% |
| % Annual Contact Visits to DPHA Tenants | NEW Target/ Activity | | | | 100% |

*New Target for 2020/21

APPENDIX 6: SUMMARY DELIVERY PLAN 2020/2021 – Year 3

| Activity | Lead Officer | Timescale |
|---|-----------------|----------------|
| Objective 1 – Create Strong and Sustainable Strategic Governance | | |
| Deliver Gov. & Fin. Mgt. Imp. Plan | Chief Executive | Ongoing |
| Conduct MC appraisals | Chair/SCSO | August 2020 |
| Recruitment Campaign to MC focussed on Finance, Asset and Care expertise | SCSO | August 2020 |
| Hold a successful AGM and ensure strong MC membership | SCSO | September 2020 |
| Agree and deliver annual Internal Audit Plan with audit and Risk Sub Committee | Chief Exec/FA | May 2020 |
| Repeat the self-assessment process, which demonstrates compliance with the SHR Regulatory Standards and legal duties | Chief Executive | September 20 |
| Objective 2 – Deliver Excellent Services and Performance | | |
| Embed H.E.A.R.T culture change | Leadership Team | ongoing |
| Identify and pursue external accreditations that align with business objectives | CE | Jan 2021 |
| Develop a Digital Strategy | SCSO | Dec 2020 |
| Review our use of The Hub asset management software | CSTL/AA | Sep 2020 |
| Pilot a tenancy sustainment fund for use by Customer Services Staff | CSTL | Sept 2020 |
| Identify options to increase income maximisation and employability support | CSTL | Jan 2021 |
| Continue to develop the website to include access for tenants and other customers | CSTL/F&CSTL | March 2021 |
| Explore becoming a Dementia Ambassador for our sheltered tenants and other tenants. | CSM | March 2021 |
| Objective 3 – Provide Quality Homes in An Attractive Environment | | |
| Create asset management strategy & 5-year investment plan | CSTL/AA | tba |
| Deliver Year 3 Investment Programme | CSTL/AA | March 2021 |
| Meet EESH Standards in all possible housing stock | CSTL/AA | Dec 2020 |
| Develop a sustainability policy both internally and for the benefit of our communities | CE | March 2021 |
| Pilot photographic tool for monitoring and improving processes relating to estate management, voids and grounds maintenance | CSTL | Nov 2020 |
| Develop our landscape strategy for the land we own and the gardens we maintain and linking in to the green agenda | CSTL | Jan 2021 |
| Set up our Owner Panel | CSTL | Oct 2020 |
| Objective 4 - Demonstrate Value for Money | | |
| Loan agreement in place | FA | Dec 2020 |
| Procure our new investment programme | CSTL/AA | Sept 2020 |
| Create Annual VFM Statement | FA | Feb 2020 |
| In partnership with West Dunbartonshire Council pilot a youth apprentice programme in DPHA. | SCSO | Dec 2020 |
| Objective 5 - Develop Leadership and Staff | | |
| Support Modern Apprenticeship opportunities in partnership with West Dunbartonshire Council pilot a youth apprentice programme in DPHA. | SCSO | Dec 2020 |
| Recruit to new staffing structure | CE | Aug 2020 |
| Develop an Equalities and Human Rights Policy | SCSO | Sep 2020 |
| Objective 6 - Be More than Just A Great Landlord | | |
| Support Beardmore Trust to agree its future strategic direction based on report findings | CE | Dec 2020 |

| Activity | Lead Officer | Timescale |
|---|--------------|------------|
| *Conduct a local analysis of community support needs (digital, financial, childcare, sheltered, community facilities etc) and map local service provision | External | TBC |
| Develop a More than Housing Strategy to reflect findings (*) | CSTL | TBC |
| Implement the new digital alarm technology in our sheltered housing | CSM | Feb 2020 |
| Develop a volunteer's programme to support our tenants in our sheltered housing | CSM | Dec 2020 |
| Explore options for furniture recycling with other interested parties | CSTL | TBC |
| Review our role in wider role activities | CE | TBC |
| Implement our community benefits policy | CSTL | March 2021 |
| Promote DPHA as a social housing provider and a provider of care services within the local area and within our communities | CE | TBC |
| Increase DPHA's profile especially within the housing sector and within our communities | CSTL | TBC |

Staff Key:

| Initials | Post |
|----------|--|
| CE | Chief Executive |
| CSTL | Customer Services Team Leader |
| FA | Financial Adviser |
| F&CSTL | Finance and Corporate Services Team Leader |
| CSM | Care Services Manager |
| Chair | Chair of Management Committee |
| AA | Asset Agent |
| SCSO | Senior Corporate Services Officer |

APPENDIX 7 and 8

Removed