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Chair's Message

As we look back on the past year at Dunbritton Housing Association, I am proud of the resilience and dedication shown by our staff, Board, and partners. Despite a challenging environment, our shared commitment to providing quality homes and excellent service has enabled us to continue making a positive difference for our tenants and communities. I am grateful for the ongoing support and teamwork that underpin our progress and success.

This year marks a significant transition for Dunbritton. On behalf of the Board, I extend our heartfelt thanks to Allan Murphy, who retires as CEO after a decade of outstanding leadership and service. Allan's vision and commitment have left a lasting legacy, and we wish him every happiness in his retirement. At the same time, we are delighted to welcome Heather Maitz as our new CEO. Heather brings over 20 years of experience with Dunbritton, ensuring continuity of our values and approach, while also embracing the reality that change is now the new norm in our sector. We are confident that Heather's leadership will guide us through the evolving challenges and opportunities ahead.

The Association continues to operate in a demanding environment, facing sustained cost pressures, increased regulatory demands, and the need to invest in our homes for energy efficiency and sustainability. The cost-of-living crisis has placed additional pressure on both the Association and our tenants, but we remain focused on supporting those most in need.

Our customers are at the heart of everything we do. We have strengthened our feedback channels and prioritised responsive repairs

and clear communication. Partnerships with local authorities and community organisations have helped us support vulnerable tenants, particularly those facing financial hardship or homelessness. We are committed to listening to our tenants and adapting our services to meet their evolving needs.

Our staff remain our greatest asset. Their professionalism and care have been vital in delivering our services and supporting our tenants through uncertain times. We continue to invest in staff wellbeing, training, and development, and are proud to maintain a positive and inclusive workplace culture. Recruitment and retention remain a focus, and we are confident that our supportive environment will help us attract and keep talented people.

In closing, I would like to thank our Board, staff, tenants, and partners for their dedication and hard work over the past year. Together, we are well placed to meet the challenges ahead and continue delivering for our communities.



Gary Mulvaney
FCCA

80.5%

of tenants feel that the rent for their property represents good value for money

90.8%

Percentage of tenants satisfied with the overall service provided by Dunbritton

Overall satisfaction in our staff survey was

95%

Chief Executive's Summary 2025/26

As I prepare to retire in September, this Annual Report will be my last as Chief Executive Officer of Dunbritton. It has been a privilege to lead the Association, and I would like to take this opportunity to reflect on the progress made over the past year.

In April 2024, we launched our Corporate Plan for 2024–2027, which takes account of the significant impact of the cost-of-living crisis on communities across the country. As we now approach the final year of the plan, the Board will be considering how best to update our objectives during 2026/27 to ensure they remain relevant, ambitious, and focused on delivering positive outcomes for our tenants and communities.



Allan Murphy,
Chief Executive Officer

Strategic Objectives

1. Deliver excellent affordable homes and services to our customers where people want to live
2. Proactively engage with our tenants, partners, and regulators.
3. Manage our business and resources responsibly by demonstrating strong governance and robust financial management.
4. Be an inclusive and supportive employer.

The Board has overall responsibility for setting Dunbritton's strategic direction and ensuring that strong governance, effective oversight, and proper assurance arrangements are in place. This includes approving our key strategies, monitoring progress against the Corporate Plan, and ensuring that the Association makes decisions in the best interests of our tenants, communities, and the

long-term sustainability of the Association.

As Chief Executive Officer, I have worked closely with the Management Team and staff to implement these strategies, manage day-to-day operations, and provide the information, advice, and support the Board needs to fulfil its governance responsibilities effectively.

Scottish Housing Regulator

The Scottish Housing Regulator (SHR) is the independent regulator of registered social landlords and local authority housing services in Scotland. Its role is to safeguard and promote the interests of current and future tenants, people who are homeless, factored owners and other service users. It does this by monitoring, assessing, and reporting on how landlords perform, and by considering the governance and financial wellbeing of registered social landlords. Where necessary, the Regulator can engage with or intervene to protect tenants' interests and support improvement.

Each year, Dunbritton's Board sends an Annual Assurance Statement to the SHR. This statement confirms our compliance with Regulatory Standards and provides transparency to stakeholders, including tenants, people experiencing homelessness, Gypsy/ Travellers, and other service users. It also identifies areas for future improvement.

To support this process, we set up an evidence bank which gives Board members access to key documents that substantiate compliance. Following each Board meeting our Corporate team update this resource.

Housing associations submit an Annual Return on the Charter (ARC) to the SHR. The ARC provides detailed information on how we perform against the outcomes and standards set out in the Scottish Social Housing Charter, including areas such as tenant satisfaction, repairs, housing quality, homelessness, rent collection, and value for money. This annual submission allows the Regulator, tenants and other stakeholders to assess our performance, compare results with other landlords, and identify where further improvement action is required by the Association.

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Chief Executive's Summary 2025/26

Continued...

The SHR issues an annual Engagement Plan to all registered housing associations. We are pleased to confirm that Dunbritton's 2026/27 plan shows full compliance. In the coming year and we will liaise with the Housing Regulator on our social housing development plans. Our current Chair, Gary Mulvaney will be standing down as our Chair in September 2026, but I am pleased to confirm that he will remain on the Association's Board of Management.

The Association held its Annual General Meeting in September 2025, which met quorum requirements. The Board continues to meet ten times a year, with the Audit and Risk Committee meeting every 6 months.

Customer Engagement

Listening to our customers is at the heart of how we deliver good services. We know that people want services that are easy to access, responsive and shaped around their needs. Customer engagement helps the association understand what is working well, where improvements are needed, what matters most to tenants, owners, and other service users. Our office remains open to the public, and we continue to offer a range of ways for people to get in touch, including by phone, email, our website, and newsletters. Our Housing and Asset teams also maintain a visible presence in our communities through regular estate visits, giving customers opportunities to raise issues, ask questions and share their views directly with staff.

This feedback is important because it helps us make better decisions and keeps customers involved in the services that affect their homes and communities. Our well-established scrutiny group meets regularly to look at policies, services and publications from a tenant perspective. The group has helped shape key documents such as the tenants' report, annual report and newsletters, making sure information is clear, relevant and useful. Last year, the group played a key role in reviewing our joint

allocations policy with partner housing associations in Argyll & Bute. Following consultation, the Associations adopted the revised policy.

We also recognise that customer engagement is not just about asking for views; it is about working with others to respond to real needs in our communities. We continue to work closely with Argyll & Bute and West Dunbartonshire Councils at both strategic and operational levels, helping us stay aligned with legislation, respond to emerging issues and support people who need housing most. Given the national rise in homelessness, we continue to allocate 50% of our lets to homeless referrals from local authorities.

We are also making it easier for customers to share their views in ways that suit them. In recent years, we have moved to electronic surveys for our annual rent consultations, which has helped increase response rates and gather feedback from more people. In 2026, we plan to expand our use of digital surveys to measure satisfaction across different service areas. This will help us listen more regularly, identify trends earlier and use customer feedback to improve the quality, accessibility, and value of our services.

Community Engagement

During the year, our community engagement work continued to make a positive difference to tenants and local communities. We provided support through attendance at meetings, responding to funder queries, assisting with reporting requirements, and giving advice on funding applications. This included successful

work with Cycling Scotland to secure funding for four new bike shelters, helping to encourage active travel and improve facilities for tenants. Our Energy Advice Service also continued to provide valuable support to households experiencing fuel poverty, with 87 referrals from Dunbritton tenants and further funding secured

through Energy Redress to allow the service to reopen for direct referrals. In addition, funding from Awards for All and The Lintel Trust has helped support starter packs for vulnerable households, providing essential items that help people settle into their homes and feel part of the community.

Chief Executive's Summary 2025/26

Sustainability Strategy

During 2025 and in partnership with Argyll Community Housing Association (ACHA) and Fyne Homes the Associations started to explore with specialist consultants the development of Sustainability strategies for each organisation.

In 2026/27, Dunbritton Housing Association hopes to develop and start using a new Sustainability Strategy for 2026 to 2031. This strategy will help the Association plan how it can look after its homes and communities in a more environmentally responsible way, while making sure tenants continue to receive safe, affordable and good-quality homes.

The Association also hopes to make practical improvements that will benefit tenants directly. This could include looking at ways to make homes warmer, easier to heat and more energy efficient, which may help reduce energy costs and improve comfort. The aim is to support tenants and communities while also playing a part in reducing environmental impact.

I am confident in 26/27 the Association will have adopted their own Sustainability Strategy.

Digital Awareness

The importance of cyber security awareness continues to grow across the housing sector. Housing associations hold a wide range of sensitive information about tenants, applicants, owners, staff and suppliers, and we increasingly rely on digital systems to deliver everyday services. This means that cyber security is not just an IT issue; it is a responsibility shared across the whole organisation. By keeping staff informed, maintaining strong systems and promoting good day-to-day practice, we can help protect customer data, reduce the risk of service disruption, and maintain the trust that tenants and communities place in us.

We understand how important it is for customers to feel confident that their personal information is safe. Dunbritton works closely with the Scottish Business Resilience Centre to help keep our IT systems secure, dependable, and up to date. Our staff receive regular cyber security training, and we have achieved Cyber Essentials accreditation, which demonstrates that we have important protections in place. We have also conducted independent testing of our systems to help identify and address potential risks. These steps give customers reassurance that we take the protection of their information seriously and are committed to maintaining safe and secure digital services.

In May 2025, we introduced the Home Master housing and asset management system. This new system will help us provide a more joined-up and efficient service for tenants by improving how we record information, manage repairs and communicate across teams. During 2026, we will look at bringing our Finance department into the same system, so that key parts of

the Association can work from one secure and reliable platform. This will help staff respond more quickly, reduce duplication and support better services for customers.

We know that digital services are becoming an important part of everyday life, and customers increasingly expect to be able to contact us, access information and receive services in ways that are simple, secure and convenient. This is why we have joined the Scottish Federation of Housing Associations' digital forum and during 2025 we started to develop a new Digital Strategy for 2026/27. The strategy will help us plan how we use technology to improve services, support staff, make better use of information and give tenants more choice in how they engage with us. It will be developed with support from external experts and will focus on making our services easier to use, more efficient and more responsive to customer needs, while ensuring that no one is left behind as services become more digital.

Delivering value for money remains an important priority for Dunbritton. We know that tenants and customers rightly expect rents and service charges to be used responsibly, and we continue to focus on making best use of our resources while maintaining good-quality homes and services.

During the year, the Association developed their own Value for Money tool and continued to monitor performance closely, compare results with other landlords and look for opportunities to improve efficiency, service quality, and outcomes for tenants.

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Chief Executive's Summary 2025/26

Continued...

Our staff continue to play a vital role in delivering these services. Their commitment, professionalism and knowledge of our communities are key strengths of the Association. We recognise that good performance depends not only on effective systems and strong governance, but also on having motivated and supported staff who understand the needs of our tenants and take pride in the services they provide.

The Association continues to review performance across key areas including repairs, rent collection, tenancy sustainment, customer satisfaction, and complaints handling. This helps the Board and Management Team understand where services are working well and where further improvements are required. By using performance information, tenant feedback and benchmarking data, Dunbritton can continue to make informed decisions and focus resources where they will have the greatest impact.

Overall, the Association remains committed to delivering services that are efficient, responsive, and affordable. We will continue to build on our strengths, support our staff, and use performance information to improve outcomes for tenants, customers, and communities.

Developing New Homes

The Scottish Government's Affordable Housing Supply Programme (AHSP) budget for 2026/27 is £925.870 million, a more than 20% increase on the 2025/26 budget. AHSP funding is crucial to fulfilment of the Government's long-term commitment to deliver 110,000 affordable homes by 2032, and the budget increase is therefore very welcome. The cost of construction continues to increase, driven by rising costs and labour shortages, and remains a challenge to the development of affordable housing,

The Association reviewed its New Build Design Guide within the last year, and has produced separate, updated versions for each local authority area, which have been approved by the Board of Management. The new Argyll and Bute and West Dunbartonshire Design Guides will provide the necessary direction to ensure that the Association's future developments meet the required quality, accessibility, and sustainability standards, as well as its tenants' needs.

Regarding future developments, a project to build seven new properties at Golfhill Drive in Alexandria is progressing towards a site start, and the Association is also considering potential opportunities in Helensburgh and Cardross.

Dunbritton ends the year in a strong financial position, supported by sound governance, responsible fiscal management and the continued commitment of our Board and staff. This provides the Association with a solid foundation from which to continue delivering good-quality homes



and services for tenants and communities.

While the operating environment remains challenging, with financial pressures, changing customer needs and future regulatory expectations on the horizon, the Association is well placed to respond positively. The Association has the people, plans and resilience needed to meet these challenges and to continue improving the services it provides.

As I step down as Chief Executive Officer, I want to thank everyone who has contributed to the Association's success during my time here. I also wish Heather Maitz, as the new Chief Executive Officer, every success in her new role. I am confident that under Heather's leadership, Dunbritton will continue to build on its achievements and deliver for its tenants, staff, and communities.

Corporate Services



Heather Maitz
Head of Finance &
Corporate Services

During the year, we have continued to provide support to local groups, projects and initiatives that make a real difference to the communities we serve. Through our Community Support Fund, £5,000 was made available to assist organisations and activities that promote wellbeing, inclusion, learning and positive community involvement. This support reflects our ongoing commitment to helping local people access opportunities, reduce barriers and strengthen community connections across our area.

Community Support: Continuing to Make a Positive Difference



Supporting Grassroots Clubs and Activities

Local football clubs also benefited from practical support, including training equipment, water bottles and waterproof jackets. These items help clubs continue to provide safe and inclusive activities throughout the year, encouraging teamwork, participation and healthy lifestyles for young people in the community.

Corporate Services

Promoting Reading and Early Years Development

Our continued partnership with Dolly Parton's Imagination Library helps families give children the best possible start by providing free, age-appropriate books directly to their homes from birth to school age. By supporting this programme locally, we are helping to remove barriers to reading, encourage shared story time between children and their families, and build confidence, language and early literacy skills. This partnership reflects our commitment to investing in children.



Supporting Community Hubs

A local community hub offers a wide range of activities and groups to support communities experiencing the impact of poverty. To help counteract food poverty, the hub runs a donation-based café which provides food and a welcoming community space three lunch times a week, as well as breakfast once a week. The café currently provides around 120 to 150 meals each week, and funding support would help cover some of the ongoing food costs required to continue delivering this valuable service.

Together, these projects demonstrate the positive impact that targeted community support can have. By working with local groups and partners, we are able to help deliver practical support where it is needed, while encouraging participation, inclusion and stronger community links.

We remain committed to building on this work and continuing to support initiatives that contribute to thriving, connected and resilient communities.

Encouraging Young People to Take Part in Sport

We were pleased to support a local gymnastics group by contributing towards equipment and resources that help young people train safely and confidently. This funding helps create opportunities for children to be active, build new skills and develop confidence in a positive and supportive environment.



Corporate Services

This year, we have continued to play a central role in supporting Dunbritton's day-to-day operations, while also helping to deliver a range of important improvements across governance, compliance, digital development, staff support and tenant engagement.

Our focus has been on strengthening the systems, processes and support arrangements that help the Association operate effectively, remain compliant, and continue to provide good quality services to tenants and other customers.

Key Developments This Year

Digital Strategy and Future Planning



Dunbritton has made significant progress in developing its Digital Strategy, with engagement from staff, tenants, the Tenant Scrutiny Panel and the Board. This work recognises the importance of using technology to improve how we work, communicate and deliver services. The strategy supports better use of systems, improved reporting, stronger data quality, paper-light working, and future opportunities to improve digital access for tenants.

Cyber Security and IT Resilience



Dunbritton successfully achieved Cyber Essentials Plus accreditation, following the completion of the required audit process. This demonstrates the Association's continued commitment to cyber security, protecting information, and maintaining secure systems. We have also had wider improvements in IT equipment, SharePoint, Microsoft 365 and digital working practices to help staff work more securely, efficiently and consistently.

Tenant Engagement and Satisfaction Surveys



Dunbritton appointed Reach Resource to support tenant satisfaction surveys. This ensures the Association can continue gathering meaningful tenant feedback to inform service improvements, support performance monitoring and meet regulatory expectations. The approach includes face-to-face and telephone-led engagement, helping to achieve more representative feedback from tenants.

Governance, Assurance and Board Support



We have continued to provide strong support to the Board, ensuring that meetings, reports and governance processes are well managed. This includes maintaining governance information, supporting the Annual Assurance Statement process, preparing quarterly Governance reports, and ensuring the Board receives regular assurance on regulatory, governance and risk matters.

HR, Staff Support and Wellbeing



We continue to support staff through HR processes, policy updates, recruitment support, training and wellbeing initiatives.

Work has continued with Employers in Voluntary Housing (EVH) to ensure HR arrangements remain up to date and that staff are supported appropriately. The Staff Wellbeing Group has also continued to provide a positive platform for staff feedback, engagement and practical improvements across the Association.

Sustainability and Future Priorities



Dunbritton has developed its Sustainability Strategy for 2026-2031, setting out how the Association will embed environmental sustainability across its work. This includes a focus on energy efficiency, sustainable procurement, environmental governance and practical benefits for tenants, such as warmer homes, reduced fuel poverty and improved community resilience. In our recent staff survey 95% of staff felt 'The Association is focused on developing sustainable communities where people want to live'.

Together, these developments demonstrate Dunbritton's continued commitment to strong governance, effective service delivery, tenant engagement, staff support, cyber security, sustainability and the ongoing modernisation of systems and ways of working.

Corporate Services

Complaints

Listening and responding to concerns is an important part of how Dunbritton reviews the services we provide. Complaints give us a clear opportunity to look at individual experiences, identify where things could have been handled differently, and make improvements that benefit tenants and other service users.

Over the year, we continued to record, monitor and respond to complaints in line with our complaints handling process. This helps ensure that issues are dealt with consistently and that learning is captured, whether the matter is resolved quickly at Stage 1 or requires further investigation at Stage 2.

The figures below provide a quarterly overview of the complaints received and resolved during 2025/26. They show that complaints were managed within the required timescales, with 100% of both Stage 1 and Stage 2 complaints resolved across all quarters.

Complaints within the year	Q4 Jan-Mar 2026	Q3 Oct-Dec 2025	Q2 Jul-Sept 2025	Q1 Apr-June 2025
Stage 1	12	8	13	12
Stage 2	3	4	1	2
Total	15	12	14	14
Percentage of stage 1 complaints resolved	100%	100%	100%	100%
Percentage of stage 2 complaints resolved	100%	100%	100%	100%

Tenant views are central to how Dunbritton assesses the quality of its services and plans future improvements. Feedback helps us understand what matters most to tenants, how well we are communicating, and whether tenants feel they have meaningful opportunities to be involved in decision making.

During 2025/26, tenant satisfaction remained strong in relation to communication and participation. The results show that 92.8% of tenants felt that

Dunbritton was good at keeping them informed about services and decisions, while 80.5% were satisfied with the opportunities provided to participate in the landlord's decision making.

These results reflect our continued focus on open communication, tenant involvement and service improvement. We will continue to use feedback from complaints, surveys and engagement activities to shape our priorities and strengthen the way services are delivered.

Tenant Satisfaction 2025/26

Percentage tenants who feel landlord is good at keeping them informed about services and decisions

92.8%

Percentage tenants satisfied with opportunities given to them to participate in landlords decision making

80.5%

Asset Management - Review 2025/26



Paul Sweeney, Asset Manager

The Asset Management team maintains the Association’s properties by managing responsive repairs, void property works, cyclical servicing and planned investment.

This includes safety and compliance checks, property condition surveys, and major works such as kitchen, bathroom, boiler and electrical upgrades.

The team also arranges medical adaptations requested by the local authority, helping tenants remain safe and comfortable in their homes.

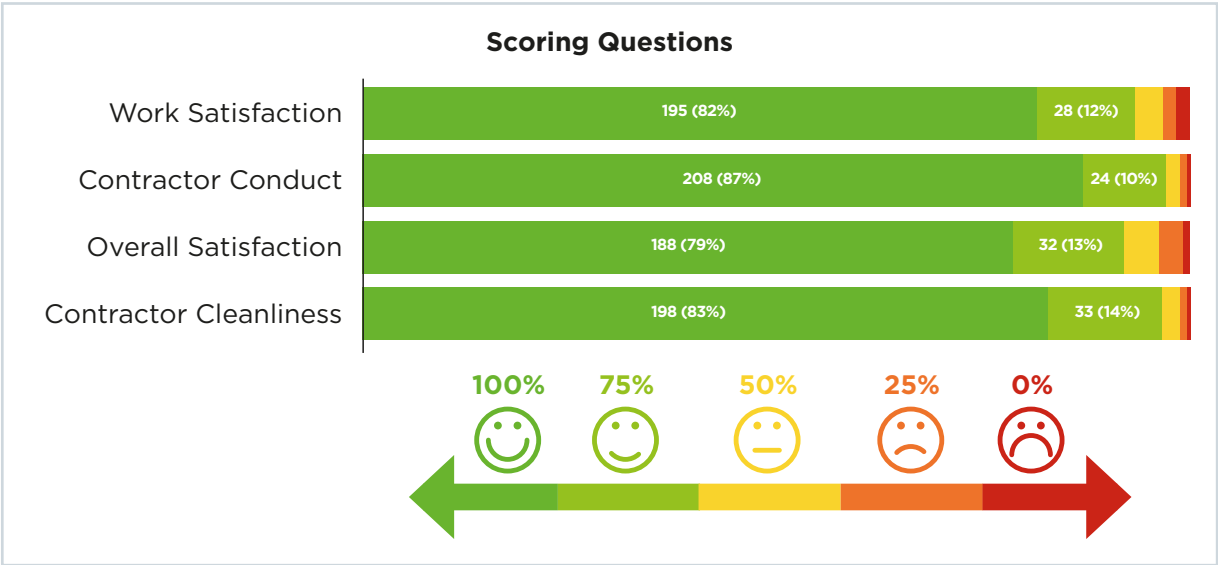
Reactive Repairs

The table below shows an increase in the number of repairs carried out in the reporting year. There was a 9.28% increase in the number of repairs reported, in both emergency, (6.03%), and non-emergency, (10.27%), repairs

categories. The average completion times for emergency repairs categories meets the Association’s stated targets. The average completion time for non-emergency repairs is slightly over target.

Repairs completed in the year	2024/25	2025/26
Emergency Repairs including “Right to Repair”	633	671
Routine and Urgent repairs	2082	2296
Total number of repairs	2715	2967
Average hours to complete emergency repairs	3.24	3.35
Average days to complete Routine and Urgent repairs	6.21	6.30
Average number of repairs completed “Right First Time”	91.7	97.54

Repairs Survey



Asset Management - Review 2025/26

Customer comments

City Technical Services

- Fantastic job done. Super polite workman. Couldn't ask for a better service.
- Job done perfectly, plumber is a credit to city technical.

Central Timber Construction

- Very impressed with the efficiency and quality of work.
- All work men very professional. Job carried out well

Ledgerwood

- The man was very nice and pleasant. Very professional and helpful. Great service.
- Very efficient and quick hats off.

D Mitchell Services

- The tradesman was very polite and professional. A joy to have in my home.
- I was very impressed with the young man who came, he was very efficient and made sure everything was okay and I was happy before he left. Great service!

Cyclical works

Gas Servicing

The Association has a statutory requirement to carry out annual gas inspections at our properties that are supplied with gas. All annual gas inspections were completed in time and complied with gas safety regulations.

Electrical Inspections

The Association has a mandatory obligation to complete an electrical installation condition report (EICR) at our properties every 5 years. All inspections were completed within the required timescale.

Grounds Maintenance

Maintenance was carried out at our estates, fortnightly throughout the year, across all sites. This included litter removal, sweeping hard standings and bin store cleaning. During the growing season grass cutting, weeding, shrub bed maintenance took place and in the winter grit bins were replenishment as required.



Gutter Cleaning

Gutter inspections and cleaning was carried out at all properties over the winter months. Repairs identified during the inspection were actioned and completed.

Asset Management - Review 2025/26

Damp & Mould

The figures opposite detail any cases of damp and mould reported to the association in 25/26 and the associations response times. These figures are broken down by cause into three categories;

- **Condensation** – Cases of damp & mould caused by internal factors such as insufficient ventilation.
- **Structural** - Cases of damp & mould caused by penetrating dampness, leaks from roofs or any other instance of water ingress into the property.
- **Other** – Cases of damp & mould caused by leaks from internal plumbing.



Average length of time taken to resolve taken to resolve cases of damp and/or mould by cause:

Type	Number of cases	Time Taken	Average
Condensation	36	431	11.97
Structural	6	59	9.83
Other	22	216	9.82
Total	64	706	11.03

Percentage of cases of damp and/or mould resolved during the reporting year that were reopened by cause:

Type	Number of cases	Number of Cases Reopened	%
Condensation	36	3	8.33
Structural	6	0	0
Other	22	0	0
Total	64	3	4.69

Number of open cases of damp and/or mould at the year end.

Number of open cases of damp and/or mould at the year end. 1

Asset Management - Review 2025/26

Aids and Adaptations

We made adaptations to our properties when we received referrals from the Local Authority Occupational Therapist who assessed that the tenant, or member of the household, requires alterations to allow best use of their home.



The Scottish Government provided funding for this work.

We received 41 adaptation requests and managed to complete 40 adaptations which included;

- Installation of wet floor bathrooms
- Installation of level access and over bath showers
- Fitting of grab rails, handrails and bannisters

The remaining adaptation will be completed in the next financial year.

Planned Maintenance

During the reporting year we carried out the following planned works;

- Replacement windows at 31 properties in Sutherland Gardens
- External painter work in Alexandria
- External and common area painter work at John Street, West King Street and Hepburn Road
- Installation of 13 gas replacement boilers
- Heating upgrade with solar panels & replacement windows and doors at Cambusmoon Cottages.



Housing Services



Robert Murray

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

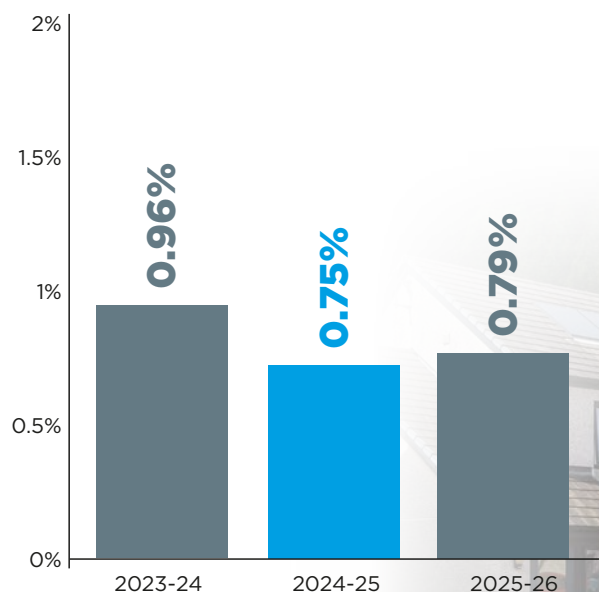
Rent Management

Collecting rent is essential to the financial strength and long-term sustainability of housing associations. Rental income is the main source of funding that allows associations to maintain homes, provide services, invest in improvements and meet their legal and regulatory responsibilities. Effective rent collection helps ensure that resources are available to repair properties, support tenants, manage neighbourhoods and plan for future investment. It also protects the interests of all tenants by reducing financial pressure on the organisation and helping to keep services affordable and reliable. At the same time, associations must take a

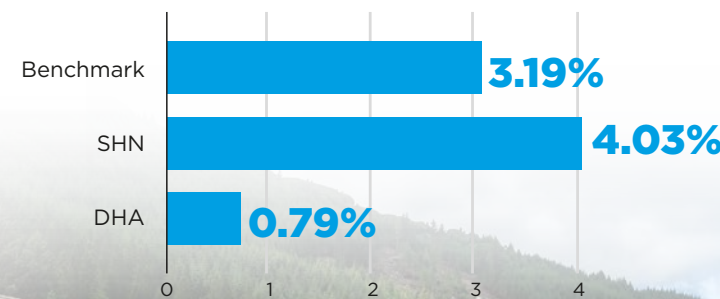
fair and supportive approach, offering early advice and assistance to tenants who are struggling to pay, while making clear that rent payment is central to sustaining high-quality homes and services.

Dunbritton continues to demonstrate strong and effective rent arrears management, reflecting the commitment of our staff and the positive relationships we build with tenants. This performance compares very favourably across the Scottish housing sector and places the Association in the upper quartile of all housing associations nationally.

Rent Arrears analysis 2023-2026



Arrears as % of Rent Due



Housing Services

Allocations 2025/26

Last year was another successful one for our allocations, with our properties being let in an average of just 6.7 days—significantly outperforming the national average of 26 days.

Scotland’s housing emergency position has continued to develop since Argyll and Bute Council became the first local authority to declare a local housing emergency in June 2023. This was followed by Edinburgh, Glasgow, Fife and West Dunbartonshire before the Scottish Government formally declared a national housing emergency in the Scottish Parliament on 15 May 2024. Since then, further local declarations have been made by West Lothian, Scottish Borders, South Lanarkshire, Angus, Dumfries and Galloway, Aberdeen City, East Renfrewshire and East Lothian, bringing the total to 13 of Scotland’s 32 councils. These declarations reflect the significant and continuing pressures across Scotland, including rising homelessness, increased use of temporary accommodation and a shortage of affordable homes.

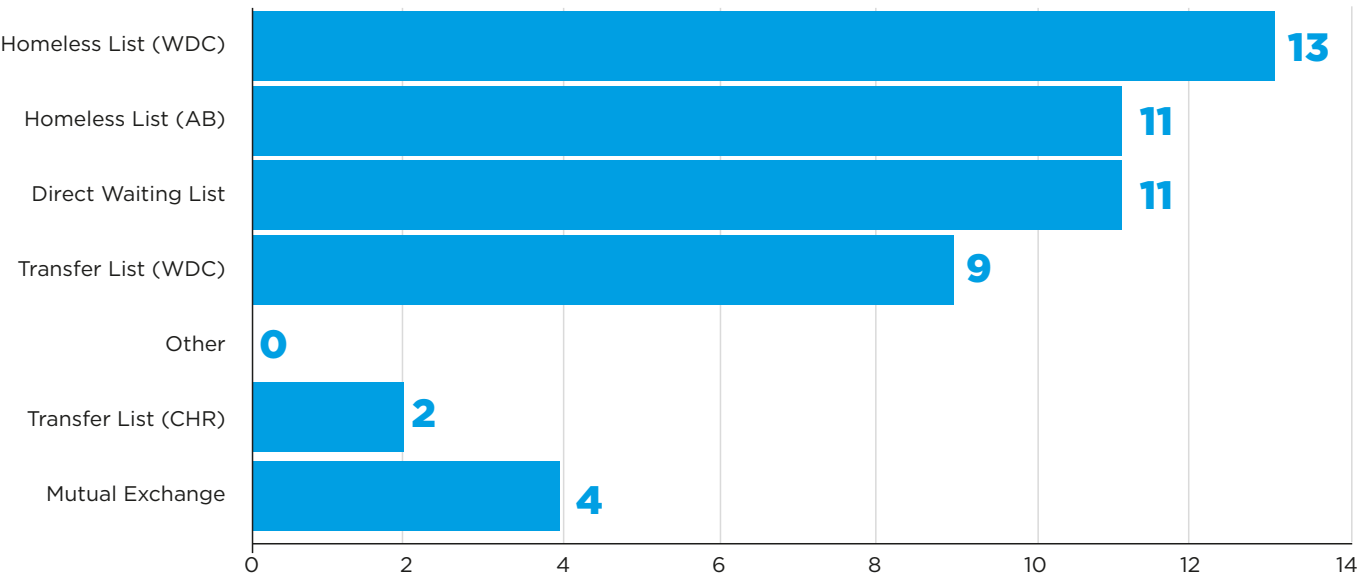
The latest Scottish Government homelessness statistics show that pressures across Scotland remain significant. On 30 September 2025, there were 18,092 households and 10,480 children living in temporary accommodation. These pressures continue to be felt by local authorities and social landlords, including through the impact of humanitarian and asylum seeker programmes. Dunbritton will continue to support both West Dunbartonshire and Argyll & Bute

Councils by offering 50% of our vacant stock to help alleviate the current housing emergency and provide homes for those in greatest need.

The Common Allocations Policy has been in operation since 1 July 2025 and is now being used by all participating housing associations: ACHA, Dunbritton, Fyne Homes and West Highland Housing Association. The introduction of the policy represents an important step in strengthening partnership working across the area and providing applicants with a more consistent, transparent and accessible approach

to applying for social housing. The participating partners continue to meet on a regular basis to review how the policy is working in practice, consider any operational issues arising from implementation, and discuss wider strategic matters linked to housing need, demand and the allocation of available homes. These regular meetings help ensure that the policy remains effective, responsive and fair, while supporting partners to work collectively to make best use of available housing stock and improve outcomes for applicants and communities.

Our mainstream lets were let to the following groups;



Housing Services

Tenants who need help with money worries, benefits or budgeting can now access support through the “Advice for All” project, delivered in partnership with West Dunbartonshire Citizens Advice Bureau, Dunbritton Housing Association and four other local Housing Associations.

The project is designed to support tenants who may be experiencing financial pressure or uncertainty. Advice can cover a range of areas, including benefit entitlement, debt support, household budgeting and ways to reduce everyday costs, helping tenants make the most of their income.

Support is provided on an individual basis, with tenants encouraged to look at their wider circumstances, income and spending. The aim is not only to offer practical financial advice, but also to help reduce worry and improve overall wellbeing.

The service is delivered by Liz, the “Advice for All” Caseworker at West Dunbartonshire Citizens Advice Bureau. It is important to note that this is not a drop-in service. Referrals are made through the Housing Department to CAB, so tenants should speak to their Housing Officer if they feel they would benefit from this support.



Community Links Scotland

General Project Support

Over the year, a small allocation of time is allocated towards the attendance at meetings, dealing with funders queries, or the additional requirements of reporting to specific funders and providing advice and support in relation to funding applications.

Starterpacks

Additional funding has been secured from Awards for All and The Lintel Trust to support some of the most vulnerable households with the basic essentials needed to make a house a home.

Cycling Scotland

Development of an application to the Access to Bikes, Parking & Storage Fund for the supply and installation of four bike shelters. Liaising with Cycling Scotland and Grease Monkeys (suppliers); development for project costs. Application was submitted on 13 August 2025 and £37,080 was approved on 24 September 2025.



Celebrating a Special Birthday

We were delighted to help one of our tenants celebrate their 80th birthday recently. To mark this special occasion, members of the Housing Services Team visited with a birthday card and gift, helping to make the day even more memorable.

At Dunbritton Housing Association, we continue to celebrate the special birthdays of tenants who are turning 80, 90 or 100 years old. These milestones are a lovely opportunity for us to recognise and celebrate our tenants and the important part they play in our communities.



A photograph of two young girls standing side-by-side, smiling at the camera. The girl on the left has short, wavy brown hair and is wearing a white long-sleeved shirt and dark pants. The girl on the right has long, straight brown hair and is wearing a leopard print dress and black boots. They are standing on a grey carpeted floor.



The night offered tenants the chance to enjoy an evening of entertainment, music and laughter, helping to create lasting memories during the Christmas period.

Staff also played their part in spreading festive goodwill by preparing 40 Christmas hampers for tenants. Each hamper was thoughtfully put together with a range of seasonal items, offering a small gesture of kindness and support at this special time of year.



Housing Services

Our Tenant Scrutiny Group (TSG) continues to provide an important tenant perspective, helping Dunbritton Housing Association to review and improve the services we provide.

During 2025/26, the TSG reviewed our Settlement Visit Form and Good Neighbour Agreement and shared suggestions and feedback on the design of Dunbritton's new website. The group also viewed a demonstration of the Home Master Tenants Portal and will take part in a future trial, giving tenants an opportunity to help shape their experience of the new portal.

The group also took part in a bus tour of Dunbritton's housing stock, providing

an opportunity to see our homes and communities first-hand.

As well as their scrutiny work, TSG members selected the winners of our Good Neighbour and Best Garden competitions, helping us recognise tenants who make a positive contribution to their communities.

If you are interested in joining Dunbritton's Tenant Scrutiny Group, we would love to hear from you. It is a great opportunity to have your say and help influence the services and policies that affect our tenants.

To find out more, email **admin@dunbritton.org.uk** or phone **01389 761486, option 2.**

TSG Subjects 25/26

- Viewed the Home Master Tenants Portal Demonstration and will be participating in a trial of the Portal in the future.
- Reviewed our Settlement Visit Form
- Reviewed our Good Neighbour Agreement
- Gave Suggestions and Feedback on Dunbritton's new Website Design
- Went on a Bus Tour of Dunbritton's Housing Stock
- Selected Good Neighbour/ Best Garden Competitions



Housing Services

Garden Competition and Good Neighbour Award 2025

This year, we are celebrating the tenants who help make our communities welcoming, colourful and connected. Across Argyll and Bute and West Dunbartonshire, residents continue to show real pride in their homes and neighbourhoods, whether through carefully maintained gardens, bright floral displays or simple acts of kindness towards others.

Our **Annual Garden Competition** remains a popular way to recognise the effort tenants put into creating attractive outdoor spaces. The competition is not only about individual gardens; it is also about the wider contribution these spaces make to the look and feel of our communities. Each entry reflects time, care and creativity, from colourful planting and tidy lawns to thoughtful garden layouts. These efforts help brighten our

neighbourhoods and show the positive impact tenants can have on the places where they live.

We would like to thank everyone who took part this year and helped showcase the pride and community spirit that exists across our areas.

We are pleased to announce the **2025 Garden Competition Winners:**

Maureen Aitken– West Dunbartonshire

Linsey McCartney– Argyll and Bute

Congratulations to both winners, who each received a **£50 shopping voucher**, presented at last year's AGM.



Good Neighbour Award

Alongside our garden winners, we also recognise tenants who make a difference through everyday kindness. Across our communities, many residents support neighbours with practical help such as gardening, shopping or simply taking the time to check in. These thoughtful actions help build stronger, more caring neighbourhoods.

In 2025, we were delighted to present the **Good Neighbour Award** to **Mr & Mrs Ducat**, in recognition of the positive contribution they make within their community.

Housing Services

Housing (Scotland) Act 2025 - Changes for our tenants

The Housing (Scotland) Act 2025 introduces a number of changes to housing law which affect tenants of housing associations. We are updating our services and policies to reflect these changes and ensure that tenants understand their rights.

What does this mean for you?

Eviction and court proceedings

If a court makes an order for possession of your home, it must now consider whether it would be reasonable to delay the date on which the landlord can recover possession. The court can consider circumstances such as financial hardship, the health of you or someone in your household, disability or terminal illness, and seasonal factors. You and your landlord will have an opportunity to make representations to the court. This does not mean that an eviction will automatically be delayed.

Succession to a tenancy

From **1 August 2026**, the qualifying period for someone to potentially succeed to a Scottish secure tenancy following the tenant's death has reduced from **12 months to six months**, subject to the other legal requirements.

Damp and mould

From 6 October 2026, new requirements will strengthen how social landlords respond to reports of damp and mould. These requirements, known as **Awaab's Law**, introduce specific timescales for investigating reports and taking action where serious hazards are identified. We encourage all tenants to report damp and mould as soon as they become aware of it.

Domestic abuse

New provisions strengthen protections for people experiencing domestic abuse. In certain circumstances, social landlords can take action through the courts to end an abusive tenant's interest in a tenancy, helping the victim or survivor to remain safely in their home.

Notices

From **1 August 2026**, there are updated rules about how social landlords can deliver certain notices. In some circumstances, notices can be sent electronically where the tenant and landlord have agreed this in writing.



Our commitment to tenants

We will continue to make sure our policies, services and tenancy information reflect the changes in housing law and will provide further information to tenants as new requirements come into effect.

If you have concerns about your tenancy, your home or your housing circumstances, please contact us as early as possible so that we can provide advice and support. If you have concerns about your home, your tenancy, rent arrears, damp and mould or your housing circumstances, please contact us as early as possible. We are here to provide advice and support.

Financial Review 2025/26

Annual report summary · Year ended 31 March 2026

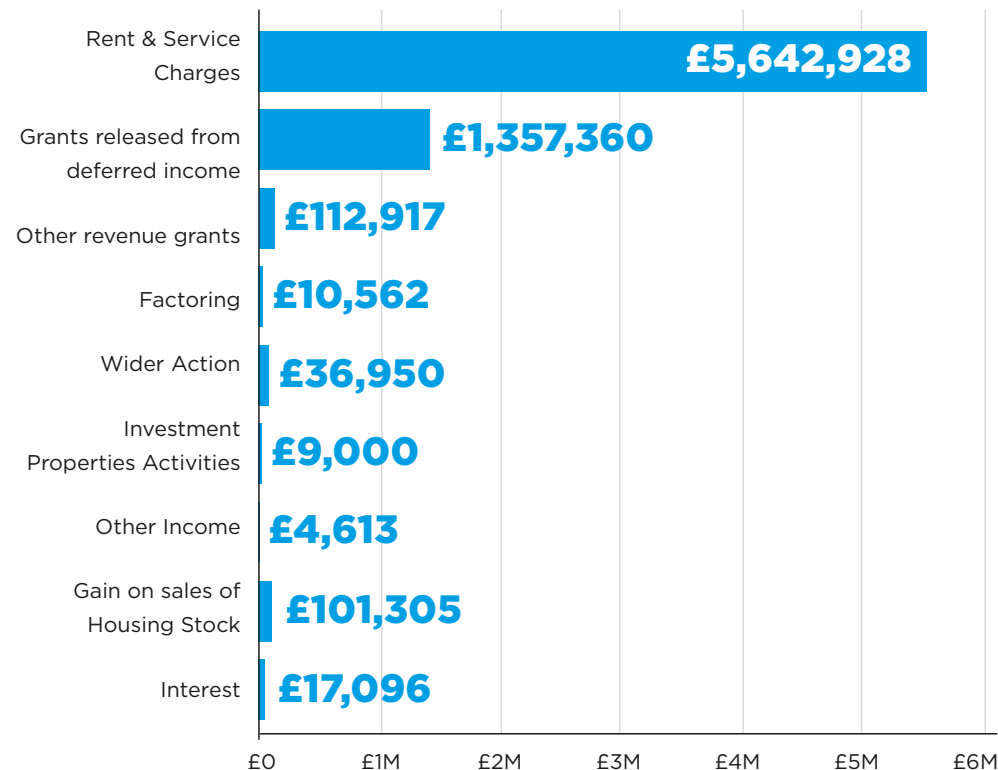
TOTAL INCOME
£7,292,731

TOTAL EXPENDITURE
£6,362,642

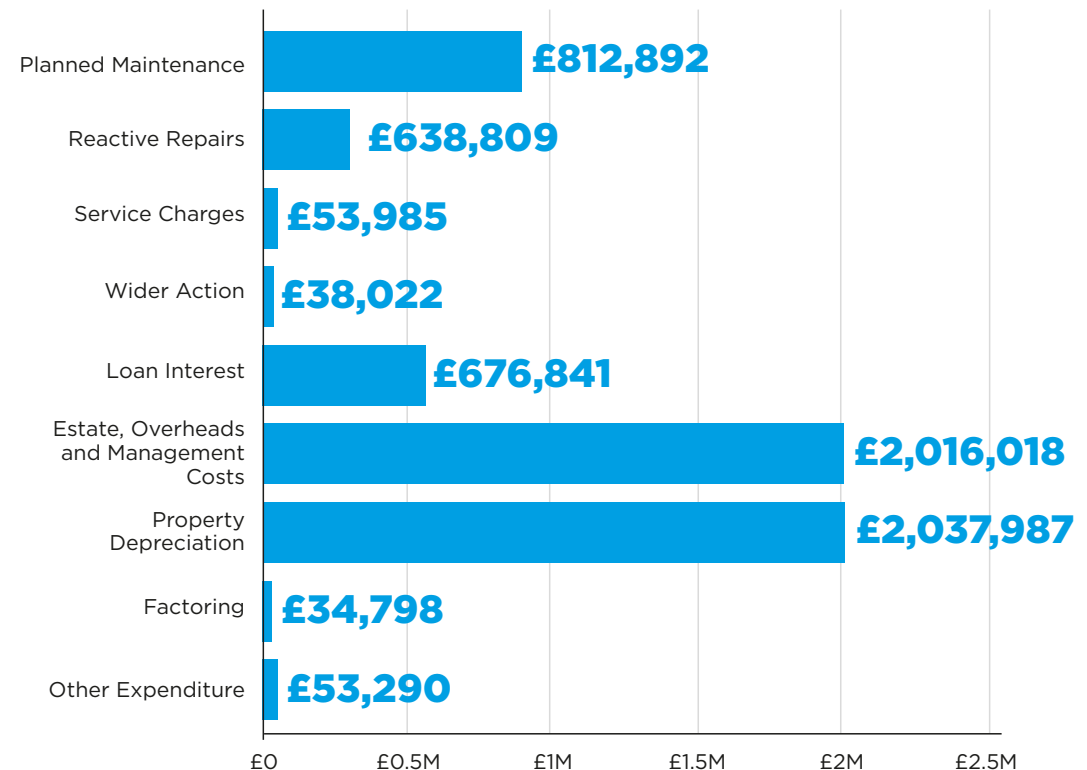
SURPLUS FOR YEAR
£930,089

NET ASSETS
£16,045,309

2026 - INCOME CHART



2026 - EXPENDITURE CHART



Financial Review 2025/26

	2026
Housing properties – net book value	£67,915,410
Total assets less current liabilities	£69,182,988
Net assets	£16,045,309
Revenue reserves	£16,258,250

The Association delivered a positive financial result for the year ended 31 March 2026, reporting total comprehensive income of £971,089.

The accompanying charts provide an overview of the Association's principal sources of income and expenditure, as well as illustrating the movement in investment in housing properties during the year.

Turnover increased slightly from £7,169,343 in the previous year to £7,174,330. This was mainly due to higher rental income and grant income received during the year.

Operating costs also increased marginally, rising from £5,666,711 to £5,671,803, largely as a result of planned maintenance investment in the Association's homes.

At 31 March 2026, the Association had £97.6 million invested in housing properties. After accumulated depreciation of £29.7 million, these properties had a net book value of £67.9 million.



Our Staff and Board

MANAGEMENT TEAM

Allan Murphy – Chief Executive Officer
Heather Maitz – Head of Finance and Corporate Services

Paul Sweeney – Head of Asset Services
Robert Murray – Head of Housing Services

HOUSING SERVICES

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

Maureen Dods – Housing Services Assistant
Michelle Johnstone – Housing Services Assistant
Laura McGarvey – Housing Services Assistant

ASSET MANAGEMENT

Jim Cannon – Maintenance Officer
Greg Marley – Maintenance Officer
Sean Harwood – Maintenance Officer

Anne Marie Somerville – Asset Co-ordinator
Sharon Buchanan – Asset Assistant
Alysha McAsey – Asset Assistant

FINANCE & CORPORATE SERVICES

Amy Wood – Finance and Corporate Services Officer
Marie Clare Freke – Finance and Corporate Services Officer
Samantha Shek – Finance and Corporate Services Officer

Claire Samain – Governance and Compliance Officer
Elaine Mackechnie – Finance and Corporate Services Assistant

Our Board of Management 2025-26

OFFICE BEARERS

Gary Mulvaney – Chair
Andrew Cameron – Vice-Chair

BOARD MEMBERS

Alistair Tuach	Councillor Fiona Howard – Co-optee – representing Argyll & Bute Council
Andrew Thomas	
Chris Chalk	
Elizabeth McCurdy	
Ian Davie	– Co-optee – representing West Dunbartonshire Council
Julie Smiley	
Sephton MacQuire	
Stephen Humphreys	

Acknowledgements

Association would like to acknowledge the support of the following organisations during 2025/26

- Argyll & Bute Council
- Alysium Consulting
- Bank of Scotland
- Bells Decorators
- BRB
- CAF Bank
- Cameron Audit, Internal Auditors
- Caledonian Maintenance Services Ltd
- Central Timber Construction
- City Technical
- Community Links Scotland
- CX-Feedback
- DAS
- Dougie Gould, Procurement Consultant
- Employers in Voluntary Housing (EVH)
- FMD Financial Services
- Glasgow and West of Scotland Forum of Housing Associations
- Harper Macleod LLP, Solicitors
- HomeMaster
- Kleen-all
- Linda Ewart, Housing Consultant
- Ledgerwoods Electrical
- MacDonald & Cameron
- Really Good Data Protection (RGDP)
- Santander
- SFHA
- Shiels Builders
- TC Group, Alexander Sloan, External Auditors
- The Scottish Government
- Tenants Information Service (TIS)
- TIAA
- West Dunbartonshire Council
- Zurich





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

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

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

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

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