Hillhead
HOUSING ASSOCIATION
Building on progress for a brighter Hillhead

Helping our Tenants Thrive

Strategic Plan 2026-2031

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Overview of our 5-Year Strategy

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We exist to:
• Support our tenants - and meet their needs.
• Invest in our community - and promote it as a desirable place to live.
• Create opportunities - and offer more choice.
• Make a positive impact - and deliver sustainable change.
• Work in partnership - and take our role and responsibilities seriously.</td></tr>
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Supportive - of our community and each other.
Open - to learning and improving.
Positive - in our outlook and approach.</td></tr>
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Introduction

This Strategic Plan is our core business planning document and sets out our strategic priorities for the next 5 years. We review and update our plan annually.

Purpose of the Strategic Plan

We produce a strategic plan for several reasons, most importantly to:

- Set out our ambitions for the next 5 years.
- Provide a strategic framework for our operational plans and supporting strategies.
- Demonstrate we have considered and understood the challenges we face.
- Identify and mitigate the risks we may encounter in achieving our ambitions.
- Demonstrate we have the resources necessary to deliver on our ambitions.
- Provide a clear framework to assess our success in achieving our ambitions.

Informing & Supporting this Plan

In developing this Strategic Plan, we have taken account of:

- Recent changes and trends in the external environment.
- Key stakeholders' published plans.
- Business planning guidance from the Scottish Housing Regulator.
- Our existing commitments to our tenants, employees and others.
- Our commitment to equalities and human rights.
- Our current performance against the Scottish Social Housing Charter.
- Recent tenant surveys and satisfaction results.
- Various internal strategies and reports.
- Updated 5- and 30-Year financial projections.
- Workshops and discussions with our Management Committee, staff, tenants, members and key stakeholders.

Remaining Agile

This plan was developed during a national housing emergency, economic and political instability, and significant global insecurity. In such challenging times, it can be difficult for any organisation to make solid plans. Instead, we must plan for ongoing uncertainty and change. We have therefore adopted an agile approach to our business planning.

This involves setting clear strategic ambitions for the medium term while ensuring we have the flexibility to adapt how we deliver these ambitions. These ambitions will guide us through the uncertainty in our operating environment, keeping us focused on the positive and meaningful impact we want to deliver for our tenants and the local community.

Section 1: About Us

We are a registered social landlord based in the Hillhead area of Kirkintilloch. We own and manage 871 social rented homes, employ 22 staff and have an annual turnover of around £5 million.

Our Origins

We can trace our origins to a funding bid from East Dunbartonshire Council to the Scottish Executive in 1998 in response to residents' demand for improvements to their housing conditions. Following a successful tenant ballot in 2002, Hillhead Housing Association 2000 was established as a registered social landlord in 2004. This allowed us to acquire 863 homes, 53 lock-up garages and associated land from the Council.

Over the last 20 years or so we have firmly established ourselves as a community based and tenant focused social landlord. We have improved and increased our homes through a programme of acquisitions, demolitions, refurbishments, and new build projects. Alongside this we have introduced a range of highly successful services and projects in response to feedback from our tenants and the local community. In doing so, we have developed our reputation as an excellent social landlord fully invested in our local community.

Our Structure

Hillhead Housing Association is a registered social landlord (RSL) regulated by the Scottish Housing Regulator. We are a society under the Co-operative and Community Benefit Societies Act 2014 regulated by the Financial Conduct Authority. We are also a Scottish Charity.

We are governed by a Management Committee whose members also serve as trustees of the charity. Our Management Committee is elected by our members and sets the strategic direction, ensures legal and regulatory compliance, oversees how we deliver and resource our strategic plan, and ensures high standards in our strategic and operational performance. Our Management Committee is supported by our Director and her staff team.

Our Values

Following a series of focus groups and interviews with key stakeholders including our tenants, we have updated our organisational values to more accurately reflect our ethos and culture. Our Management Committee and staff team lead with these values and use them to guide behaviours, actions and decisions.

Committed – to helping our tenants thrive.
Supportive – of our community and each other.
Open – to listening, learning and improving.
Positive – in our outlook and approach.

Our Homes

We own and manage 871 homes. The majority of these are houses (45%) and four-in-a block (25%). 99.4% of our homes meet the Scottish Housing Quality Standard (SHQS) which is well above the Scottish average. 99.5% of our homes also meet the current Energy Efficiency Standard for Social Housing (EESSH). 89.9% of our tenants tell us that they are satisfied with the quality of their home and 88% are satisfied with our repairs and maintenance service. Our rents are slightly above the Scottish average but are lower than neighbouring social landlords.

73.7% of our tenants feel that their rent offers good value for money (one of the very few indicators we have seen drop since 2021).

We have current stock condition surveys for around 20% of our homes and recognise the challenges of meeting enhanced energy efficiency and net zero standards (e.g. over 99% of our homes have gas heating). We also recognise the challenges of continuing to safeguard resident safety, meeting individual and often complex needs, and responding to changing expectations.

Our Services

We offer a range of housing services, common to most Scottish housing associations. We have seen tenant satisfaction with our services improve over recent years. Based on our 2024 survey, 89.1% of our tenants are satisfied with the overall service we provide and 90.9% agree that we are good at keeping them informed about our services and decisions.

We also deliver a range of wider community services designed to support and enhance the lives of our tenants and the wider community. Currently these include projects offering welfare rights and financial inclusion, support for the local foodbank, and a range of social and community events and activities. Some of these are only possible through the support of partners and funders.

Our Track Record

We have a strong track record as a high-performing, community-based housing association. Some highlights of our achievements to date include:

- Building 250 new homes
- Widening choice through the provision of 8 shared equity homes for sale at Braes O Yetts
- Employing a Welfare Rights Officer and an Income Maximisation Assistant.
- Working with partners to deliver a range of tenancy sustainment services.
- Delivering a varied programme of community projects and events with our partners.
- Securing additional funding for the local community.
- Achieving high levels of tenant satisfaction.
- Attracting an experienced, committed and diverse Management Committee
- Prioritising the wellbeing of our employees.

Section 2: Operating Context

In developing this Strategic Plan, we reviewed our operating environment to ensure we remain responsive to the changing needs of our tenants and community and aligned to the challenges and opportunities in the wider context.

INTERNAL STRENGTHS

Embedded in the community
Strong track record & reputation
Skilled & committed people
High performing homes & services
Valued community development projects
Strong compliance & governance
Effective local partnerships & networks

INTERNAL WEAKNESSES

Localised area of operation
Limited capacity due to size
Increasing workloads
Age profile & succession planning
Tenant engagement
Limitations of current IT software
Constrained finances

EXTERNAL OPPORTUNITIES

Rising housing demand
Political support for social housing
Changing community profile
Society's changing expectations
Improving standards
New funding streams
Committed partners
Advances in technology

EXTERNAL THREATS

Economic uncertainty
Global conflicts & events
Climate change & extreme weather
Increasing costs & public service cuts
National housing emergency
Demographic changes
Changes in tenants' expectations
Legislative & regulatory changes
Cyber attacks

Challenging Times

It is hard to remember a time of greater economic uncertainty. With high energy, labour and material costs and a difficult job market, businesses and households continue to face significant financial pressures. At the same time, public bodies face increasing demands for their services while urgently seeking ways to manage cost pressures. For many service organisations, this has meant having to review their ambitions, services and expenditure.

All of this is at a time of increased global political insecurity, new opportunities (and risks) available through the creative use of artificial intelligence, and significant changes in the age and health of our populations. In a 2025 report, Audit Scotland stresses that with financial pressures forecast to remain, it is more important than ever that communities are actively involved in local decision making.

National Housing Emergency

Shelter Scotland report that a household becomes homeless in Scotland every 16 minutes, and the number of homeless households in 2023/24 (33,619) was up 4% from the year before. In May 2024, the Scottish Government declared a national housing emergency. This was followed in September 2025 with the publication of its action plan designed to achieve three objectives: putting an end to children living in unsuitable accommodation; supporting the housing needs of vulnerable communities; and maximising investment in Scotland's housing sector.

East Dunbartonshire Council report proportionately fewer households assessed as homeless and households living in temporary accommodation when compared to the national picture. While the situation may be less pressured in East Dunbartonshire, the demand for good quality affordable housing outstrips the current supply.

We have a local letting agreement with the Council where we commit an agreed percentage of our lets to East Dunbartonshire Council homeless or waiting list applicants. However with an average of 40 relets each year and our own waiting list hosting over 700 applicants, demand far outweighs supply. This means we are severely limited in our ability to house those in housing need.

Climate Emergency

Scottish Government published its draft Climate Change Plan (2026-2040) in late 2025. East Dunbartonshire Council is currently consulting on its own Climate Action Plan. Registered social landlords are keen to play their part in helping to mitigate the impact of climate change and more specifically, achieve national and local carbon reduction targets.

Like others, we are preparing for the introduction of the new Social Housing Net Zero Standard, expected to be published in 2026. This will no doubt present significant technical and financial challenges for most social landlords as they switch to clean heating and work to reduce energy requirements. Consumer Scotland reports that 15% of all Scottish consumers are now in energy debt or arrears, up 9% from 2024. So convincing tenants of the benefit of increasing rents to fund these changes is likely to be challenging.

East Dunbartonshire

East Dunbartonshire is a diverse area where communities and households can experience different challenges and opportunities. While East Dunbartonshire has an affluent, educated and highly skilled population, the number of people who are economically inactive has been rising at a faster rate than the rest of Scotland. Research suggests that local job opportunities do not reflect the local skill base with only 25% of residents working within the local area.

For the last 20 years or so, the local population has remained relatively static, at a time when the Scottish population increased by 7%. This picture is now changing with the local population estimated to be growing by around 3.8%. This, however, masks a more significant increase in older people (estimated to be growing by 25.9%). Current forecasts expect the increase in the 85+ age group to exceed 78% by 2030 in some areas. In 2020, there were an estimated 46,563 households living in East Dunbartonshire. Households have been increasing at a faster rate than the population with current forecasts of a 5% increase in households by 2032 (49,129 households).

Analysis of the local housing market reveals significant housing pressure. An average house price was £258,215 in 2020/21 compared to a Scottish average of £194,100. While local house prices continue to increase, it is estimated that local households need to spend over five times their income to buy an average property. Home ownership is therefore not an option for many households on low or moderate incomes. This is compounded by the limited number of social rented properties available which at 10% of the total supply, is significantly below the Scottish average of 26%.

Hillhead Community

The largely residential estate of Hillhead lies in the northeast of Kirkintilloch. It currently comprises around 1,500 homes, with around a third of these owner-occupied. The nearest supermarket is some 2 miles away. While residents have good access to most services, indicators suggest the area experiences multiple deprivation in terms of income, employment, health, education, crime, and to some extent, housing.

Residents have an average life expectancy of 76 years, significantly lower than East Dunbartonshire as a whole (83.4years). The locality plan for the area includes various measures to address these inequalities. With a higher-than-average number of children living in the Hillhead community, many of these measures are designed to combat child poverty.

Tenant Profile

The majority of our tenants fall within the 35-64 years age range (around 67%) with more than half of those 55-64 years old. A further 19% of our tenants are currently 65+ years old. Together this means we can anticipate within the next 5-10 years more than 45% of our tenants will be 65+ years old. This is a significant increase in the proportion of older tenants. Furthermore, 42% of tenants (participating in our 2024 survey) report they have a health condition or illness which reduce their ability to carry out day-to activities. This suggests that demand for particular services and adaptations to make homes more accessible is likely to increase.

In our 2024 survey, 56% of tenants reported they were fully or partly reliant on state benefits whilst 54% received full or part housing benefit/universal credit. In our 2025 cost-of-living survey, well over half of respondents reported that their personal financial situation was worse than in 2023. This was the case across all household types and sizes. People were most worried about the financial impact of home energy costs with many people reporting they had restricted their use of heating and lighting.

Reassuringly, we also know our tenants feel settled. Over 72% have been our tenants for over 5 years with almost 20% staying for over 20 years. As for our newer tenants, we have seen a widening diversity and increasing numbers whose first language is not English (with a commensurate increase in our use of interpreters). Another sign that our tenant profile is changing.

Section 3: Strategy

Our strategy provides an over-arching framework to help us set out our ambitions, steer our course, maintain our pace and deliver the performance standards set by our Management Committee.

Our Mission

Our mission (or purpose) is to Help our Tenants Thrive. This purpose serves to motivate us to excel in all our everyday activities and reveals the importance we give to:

- **Supporting our tenants** - and meeting their needs.
- **Investing in our community** - and promoting it as a desirable place to live.
- **Creating opportunities** – and offering more choice.
- **Making a positive impact** – and delivering sustainable change.
- **Working in partnership** – and taking our role and responsibilities seriously.

Our Ambitions

At this point, given the ongoing economic uncertainty, we feel it is inappropriate to set out a long-term vision which risks being either unrealistic or vague. Instead, our Management Committee have identified four medium-term, tangible ambitions. Together these set out what we want to achieve by 2031.

- ***Our tenants will be satisfied with our services, feel well-informed, and agree that their rent provides value for money.***
- ***Our homes will meet our tenants' expectations and comply with all quality and safety standards.***
- ***Our people will feel motivated, skilled and empowered to make a positive impact.***
- ***Our organisation will be financially strong, well-governed, investing in modern systems and engaging well with partners.***

We know that ensuring these ambitions are achieved will be challenging, especially in the current economic climate. We also know that our success is dependent on many factors, some of which fall outwith our control. Nevertheless, we are fully committed to delivering these positive impacts for the benefit of our tenants and wider community.

Strategic Goals

Our strategic goals reflect the ambitions of our Management Committee and are designed to ensure we remain focused on working towards our mission and our desire to enhance our impact over the next 5 years. These four goals set out the results (or outcomes) we want to achieve. All our activities will be aligned to deliver these four strategic goals with agreed targets and timescales. Our Management Committee will monitor our progress and assess our success.

OUR 4 STRATEGIC GOALS	**Our TENANTS are HEARD & HAPPY**	**Our HOMES are WELL-MAINTAINED & DESIRABLE**	**Our PEOPLE are SUPPORTED & ENGAGED**	**Our ORGANISATION is STRONG & COLLABORATIVE**
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Our Approach

We recognise the need to continually adapt to changes and opportunities in our community and the wider operating context. Like most housing associations, we have gone through periods of growth and consolidation as we have sought to enhance and safeguard our homes and services over the years.

Listen > Explore > Invest

Given the current economic uncertainty, we agree this is not the time for taking unnecessary risks. Nor is it the time to stand still, or be complacent, while a national housing emergency continues. We therefore see our next 5 years as a period of continual refinement and strengthening as we respond to the challenges and opportunities. This approach is encapsulated in our branding “Building on progress for a brighter Hillhead”.

We see this in terms of stages. As we continue to listen to tenant feedback, we know there are some specific performance areas where we can do better as we continue to refine our processes and embed recent improvements. We are also keen to strengthen our partnership activities and explore more innovative and collaborative ways to engage with tenants, partners and our community. We also want to explore opportunities to further enhance our capacity, agility and resilience. Ultimately, and most importantly, we will continue to invest in our homes and services in response to changes in our local community and tenants' needs and expectations.

Strategic Options

We recognise the value in regularly reviewing whether it best serves the interests of current and future tenants for us to remain a standalone organisation or to consider a different constitutional model. Our Management Committee last undertook a comprehensive strategic options appraisal in 2023. Based on our current asset management strategy, performance levels and financial plans, our Management Committee remains confident we can deliver this Strategic Plan and fulfil our duties and obligations to our tenants as a fully independent, community based housing association. We commit to reviewing this decision should circumstances change.

Section 4: Strategic Priorities

We have identified 8 strategic priorities for the next 5 years. We will monitor how well these contribute to achieving our mission and ambitions. These priorities will inform our operational and team action plans.

Overview

Our priorities for the next five years flow from our mission, ambitions and strategic goals. While each priority may contribute to more than one of our four strategic goals, the diagram below illustrates where each strategic priority is likely to have the greatest impact.

OUR 4 STRATEGIC GOALS	**Our TENANTS are HEARD & HAPPY**	**Our HOMES are WELL-MAINTAINED & DESIRABLE**	**Our PEOPLE are SUPPORTED & ENGAGED**	**Our ORGANISATION is STRONG & COLLABORATIVE**
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Priority 1: Support Tenant Engagement

The organisation was born out of the desire of the local community to make a difference to the Hillhead area. Honouring that desire and continuing to understand the needs, wishes and aspirations of Hillhead residents is fundamental to our ongoing service delivery and associated activities. For us, this means not only committing to effective tenant engagement but also having tenants' voices round the table. For this reason, we actively seek to recruit and retain tenants and local residents on our Management Committee and our newly established tenant scrutiny panel.

In 2024, 82% of our tenants said they were satisfied with the opportunities they have to participate in our decision making. We believe we can do better and have set out how we intend to achieve this in our revised Tenant Participation Strategy.

We currently engage with our tenants in a variety of ways, including surveys, consultations, focus groups, community events, online platforms and one-to-one meetings. This engagement has helped to inform and improve many of our services and processes. 30.7% of tenants tell us they prefer to receive information digitally, with 42.1% preferring to receive information in a paper format. For those who wish to engage more actively, 94.1% of tenants report it is easy to contact us and 91.3% agree that it is easy to receive a prompt call back from us. For those who wish to offer specific feedback or be consulted, we have seen tenants' use of CX Feedback gradually increase.

One of the more interesting insights from our 2024 tenant survey was that 21.7% of our younger tenants (aged 16-34 yrs) were neutral on tenant engagement. This suggests we need to work harder to engage this group, perhaps by exploring more digital solutions.

Over the next 5 years, we will:

LISTEN

- **Collect equalities data to ensure we engage and serve all groups.**
- **Develop and support the work of our new Tenants Scrutiny Panel.**

EXPLORE

- **Strengthen how we engage with all tenants and the wider community.**

INVEST

- **Deliver our Tenant Participation Strategy.**
- **Encourage and support tenants to serve as Management Committee members.**

Priority 2: Enhance our Services

We are firmly committed to helping our tenants thrive and as such, deliver a wide range of affordable housing and wider community services. Together these services are designed to maintain or improve the quality of our homes, help our tenants sustain their tenancies, and play a key role in creating and supporting a thriving local community. Based on our 2024 survey, 89.1% of our tenants are satisfied with the overall service we provide and 90.9% agree that we are good at keeping them informed about our services and decisions.

We are committed to strengthening our services wherever we can. We know that there are some specific performance areas where we would like to improve. For example, tenants tell us that delivering a high-quality repairs service is one of their top priorities. We carry out over 2,200 repairs each year and are committed to improve tenants' satisfaction with this service (currently 88.3%). We will continue to use our complaints process as a learning opportunity. We also will continue to benchmark our performance with other social landlords to help us understand where there is room for further improvements.

We have a track record of delivering and supporting local projects and services and will continue to do this over the next five years. We will review our wider role activities to ensure we have the right structures and resources in place to facilitate a programme of community services, projects and events. We will continue to use local events (such as our gala day) as a way of raising our profile, engaging with local residents and making a wider impact.

In our 2024 survey, our tenants told us that they particularly value our welfare rights and financial inclusion services, our ability to attract funding to support tenants and the local community, our support for the local foodbank, and our engagement in community events and activities. We will review our current provision and continue to work with a range of local partners and funders to identify and fill any gaps. We recognise that many of our partners are making tough decisions about their own priorities in the current economic climate. Nevertheless, we will continue to work with others to find practical solutions to support and engage the wider community.

We are also committed to expanding our services. Over the next five years we will further develop our understanding of how tenants' needs and aspirations are changing. We will review how we collect and analyse customer insight and feedback and use this to ensure our current services remain affordable, relevant and high quality. We will also use this information to shape new initiatives and services. We see the development of our services playing a key role in the future growth of our organisation and working with key stakeholders and partners will be critical here.

Over the next 5 years, we will:

LISTEN

- **Endeavor to keep rent levels affordable.**

EXPLORE

- **Explore opportunities to develop new services and initiatives to meet changing needs.**
- **Explore ways to harness technology in key elements of service design and delivery.**

INVEST

- **Review our existing services, strengthening as appropriate.**
- **Continue to work with partners to offer our tenants additional services.**

Priority 3: Invest in our Homes

Our Asset Management Strategy sets out our approach for the ongoing maintenance and investment of our homes and underpins our financial projections and this Strategic Plan. Implementing our strategy will ensure our homes are well maintained, safe, energy efficient, and in demand.

We already know that tenants' satisfaction with the quality of their home varies according to house type. The highest satisfaction is found amongst tenants living in main door properties with the lowest satisfaction amongst those living in tenements and four-in-a-block properties. The reasons for these differences are complex. For some tenants it may be a matter of personal preference, for others it is about the condition of their property. For example, in our 2024 survey, 33.5% of our tenants reported they did not find it easy to afford to heat their home and 23.8% said they were aware of damp and mould in their home (although many had not yet reported this and we have since strengthened our reporting process).

We will take these findings into account as we update our Asset Management Strategy in 2026 and prepare our investment plans for the next 5 years. We expect to spend over £5.5m on our homes over the next five years. Much of this will improve elements already identified by our tenants (e.g. kitchens, bathrooms, windows, etc). However, this does not include investment associated with the introduction of the new Social Housing Net Zero Standard (expected to be published by Scottish Government in 2026), nor does it include any provision for building further new homes within these next five years.

At the same time, we will take the opportunity to identify and plan for changes in the needs and aspirations of current and future tenants. This includes adaptations to properties to meet the specific needs of the household (normally around 15 properties each year).

In updating our Asset Management Strategy, we recognise the pressures that the current economic uncertainty and volatility have on our contractors as well as ourselves, particularly in terms of material and labour supply and costs. This is in addition to the increasing financial pressures associated with newly introduced standards for building safety, energy efficiency and decarbonisation. We will therefore carefully monitor our requirements and costs over the next five years to ensure our investment plans remain appropriate and affordable.

Our asset management database plays a key role in this. This database holds key information about each property and its condition, drives our investment plans and informs our repairs service. We will continue to invest in our property data ensuring it remains up to date, accurate and aligns with our customer information. This is vital to our business reporting, financial planning and decision-making processes.

Over the next 5 years, we will:

LISTEN

- **Respond to tenants' investment priorities.**
- **Deliver further measures to eradicate fuel poverty.**

EXPLORE

- **Review and update our Asset Management Strategy.**
- **Prepare for the introduction of a new Social Housing Net Zero Standard.**

INVEST

- **Invest over £5.5m in our homes to maintain high standards and tenant safety.**
- **Maintain a strong focus on cost control and address some specific performance areas.**

Priority 4: Improve the Local Environment

We want our tenants to feel proud to live in Hillhead. Ensuring that our neighbourhoods are attractive, well maintained, and safe is an integral part of our role as an effective social landlord. For us, this means the careful design of common areas, provision of attractive green and biodiverse spaces (such as our community garden at Meiklehill Road), and the maintenance and upkeep of streetscapes. 91% of our tenants are satisfied with our contribution to the management of their neighbourhood. This is a marked improvement since our 2021 survey.

From recent feedback, we know that our tenants would like to see improvements to landscaping, keeping the streets clean, and tackling anti-social behaviours. We recognise that some factors affecting local residents' quality of life fall out with our responsibility or control (e.g. youth disorder, dog fouling, and parking). Nonetheless, we will always take steps to work with community partners (e.g. the Council and the Police) to address local issues. Our Wider Role & Community Regeneration sub-committee will continue to oversee this work.

Our updated Asset Management Strategy will set out our plans to improve the local environment and maintenance of communal areas. The impact of this will be monitored by our staff. We intend to review and update our approach to estate management to ensure that it aligns with our new Asset Management Strategy, reflects tenants' expectations, and clearly sets out our standards and responsibilities.

Over the next 5 years, we will:

LISTEN

- **Review and update our approach to estate management.**

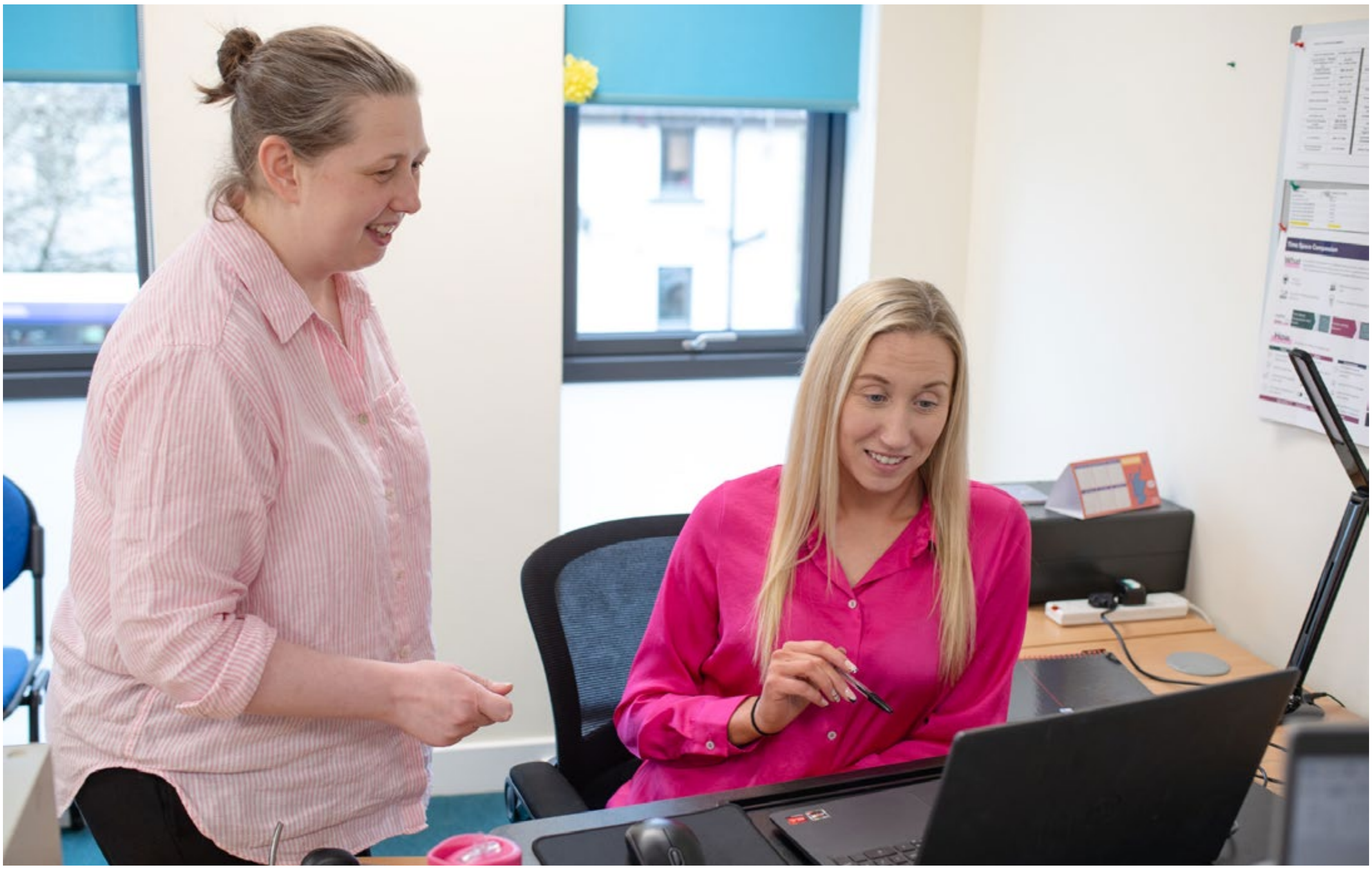
EXPLORE

- **Review and update our Asset Management Strategy.**
- **Continue to seek additional funding to support community initiatives.**

INVEST

- **Work with partners to improve the local environment (including investing £70k in our playpark).**
- **Use community events to raise our profile and promote our services and the local area.**

Priority 5: Develop our People



Over the last few years we have introduced various measures to ensure we have the right structures, systems and environment to support high performance and employee wellbeing. Over the next five years, we will continue to enhance the Management Committee and employee experience from induction through to skills development and progressing in the role. We will invest in high quality training, ensuring our people have the right tools and information to deliver on the ambitions set out in this Strategic Plan.

Within the next five years, we will review our approach to developing our people and workforce planning to strengthen our capacity and capabilities. We will also strengthen our approach to succession planning, working to grow our own talent wherever possible and creating a productive and positive working environment. We will continue to make the best use of technology to support modern, flexible working practices. We are fully committed to equality, diversity and inclusion and will ensure we provide a supportive, welcoming, inclusive and fair work environment. We will also continue to buy in specific expertise when it makes financial sense to do so.

Over the next 5 years, we will:

LISTEN

- **Review our approach to developing our people and workforce planning**

EXPLORE

- **Seek creative ways to enhance our capacity (e.g. through partnerships).**
- **Annually review the composition, contribution and training needs of our Management Committee.**

INVEST

- **Strengthen our approach to Management Committee succession planning.**

Priority 6: Embed a Supportive Culture

In many ways we are similar to other housing associations: we offer broadly similar services; we face many of the same challenges; and we operate within the same legislative and regulatory frameworks. Where we believe we are different, concerns our organisational culture. Our culture has many dimensions and can be difficult to describe succinctly. We have recently found the best way to explain what drives our thinking, approach and behaviours is our service culture.

What we mean by a service culture is our absolute commitment to serving the needs of our community. Our Management Committee and staff share a clear vision of exceptional service, and we specifically recruit people who closely align with our organisational mission and values and demonstrate a genuine commitment to supporting the local Hillhead community.

In practical terms, this means setting clear performance standards, empowering our employees to collaborate together to act in tenants' best interests, investing in long-term relationships, and putting serving tenants and the community at the heart of every conversation. Our Management Committee also recognises the importance of serving the health & wellbeing needs of our employees. This helps to boost morale, employee engagement and collaboration, job satisfaction and ultimately loyalty to the organisation, its mission, and the community.

Recent feedback from our stakeholders suggests the positive impact of our service culture is increasingly visible. Stakeholders report that we demonstrate a very good understanding of our community, our staff seem personally invested in the well-being of the community, we are always approachable and listening, we are proactive and responsive to solving problems, and we portray a strong sense of belonging to the community.

Over the next 5 years, we will:

LISTEN

- **Continue to listen to our tenants and the wider community.**
- **Engage with staff to develop a new Wellbeing Policy.**

EXPLORE

- **Seek opportunities to improve our services and approach.**
- **Review how we promote our culture.**

INVEST

- **Embed our values and service culture.**
- **Continue to invest in employee health & wellbeing**

Priority 7: Strengthen our Partnerships

We have a long history of successful partnership working including collaborative projects and joint funding bids. Together these have helped us to improve our performance, impact, efficiency and co-ordination. More importantly, they help our tenants sustain their tenancies and mitigate the impact of the previous coronavirus pandemic and the ongoing cost-of-living crisis. In particular, these partnership projects help our tenants to navigate welfare reform and changes in the energy market.

The benefit of these collaborations extends beyond formal partnerships and beyond our tenants. We have relationships with many stakeholders including lenders, funders, regulators, East Dunbartonshire Council and the Scottish Government. We also have mutually supportive relationships with many local organisations often signposting our customers to their services or drawing on their insight to help shape and improve our own services. These include local housing associations and third sector organisations. We regularly test the alignment of our priorities with those of our key stakeholders.

Over the next 5 years, we intend to review our approach to partnership working to ensure we are well placed to enhance our services, optimise our capacity and deliver our ambitions. We will continue to invest in our current partnerships while seeking to identify new partners who share our mission and values and offer innovative and collaborative ways to address specific local and organisational challenges.

Over the next 5 years, we will:

LISTEN

- **Develop a Partnership Plan, setting out our approach to partnership working.**

EXPLORE

- **Explore how partnerships can help us further increase our capacity.**

INVEST

- **Continue to invest in current partnerships while also seeking opportunities for new partnerships.**
- **Continue to work with partners to sustain tenancies and improve tenants' quality of life.**
- **Work with partners to ensure tenants with specific or complex needs are fully supported.**

Priority 8: Safeguard our Governance & Financial Position

At a time of significant financial pressure and uncertainty, making the best use of the resources we have available is even more important. This means ensuring that we collect rents on time, keep our costs as low as possible, use our time wisely, reduce waste and redesign any inefficient processes to maximise their value.

We are already an efficient organisation. Last year, we collected 101% of rent due, our rent arrears levels were 2.97% and the amount of rent lost when properties were empty was only 0.35%. Furthermore, over 94.3% of our repairs were delivered right first time, and we took an average of 1.3hours to complete emergency repairs and 33.4 days to relet our homes. Our performance compares well to the national average. Nonetheless, we know there is always room for improvements.

Throughout the next five years, we will regularly review our assumptions and financial projections as we update our Asset Management Strategy and plan for decarbonisation. We will continue to strengthen our reporting systems to maintain effective cost control. We will commission regular audits and external compliance checks to ensure accurate reporting. We will also continue to benchmark our financial and operational performance with other registered social landlords and use this to identify where further improvements can be made.

We will seek operational efficiencies wherever possible and review our operating costs to ensure we deliver improved value for money for our tenants. As we invest in our properties, we will continue to seek to maximise the lifecycles of our property assets. We will also make the best use of grant funding, technologies, partnerships and procurement to deliver savings.

Over the next 5 years, we will:

LISTEN

- **Continue to survey our tenants to understand their priorities.**
- **Improve how we communicate our value for money.**

EXPLORE

- **Review and strengthen our partnership and procurement processes.**
- **Continue to monitor our approach to risk management.**

INVEST

- **Identify opportunities to improve our performance in key service areas.**
- **Continue to meet the Regulatory Standards of Governance and Financial Management.**

Section 5: Financial Management

We are fully committed to safeguarding our short, medium and long-term viability and resilience. By making the best use of our resources, we will ensure we remain a strong, successful and sustainable organisation.

In the current economic climate with significant pressures on households and businesses alike, it is more important than ever that we protect our financial position. As global markets remain volatile, inflation and interest rates difficult to predict, and with no obvious signs of an end to the ongoing cost-of-living crisis, we expect the financial pressures on our rents to continue for some time. Ensuring we safeguard our viability and resilience is therefore critical.

Financial Planning

Our 5-Year and 30-Year financial plans are updated annually and annual budgets are monitored by our Management Committee throughout the year. These medium- and long-term financial plans demonstrate how we allocate the resources available to support the delivery of our strategic goals and investment priorities and assess our ability to meet all our financial commitments, including compliance with our loan covenant obligations.

Our financial projections include the statement of comprehensive income, statement of financial position and statement of cash flows. These 5-Year projections are submitted in May each year to the Scottish Housing Regulator in line with their requirements for all registered social landlords in Scotland. (See Appendix for the 5-Year statement of comprehensive income.)

Financial Assumptions

Our financial plans are based on reasonable assumptions. Some of the assumptions made in our current 5-Year financial plans include:

- Interest rates at 4% in year 1, decreasing to 3.5% from year 2
- CPI is 3.6% at year 1 and 2.0% from year 2 onwards.
- Rents increase at CPI+2% for years 1 and 2, and CPI+ 1% for years 3-5. Thereafter, rent increases at CPI only.
- Void and bad debts each average 1% per year
- Reactive maintenance costs average £714 per property in year 1, increasing each year
- Planned maintenance costs average £735 per property from year 1, increasing each year
- Capital expenditure of £4.58m will be spent over the 5 years in line with our component replacement plans.
- Adaptations costs are £50,000 in year 1, increasing each year, supported by grant income.
- Wider Action costs in year 1 are £127,000, increasing each year. This includes the cost of two members of staff employed to help ensure tenants receive all benefits to which they are entitled.
- Annual income from wider action projects is £25,000 in year 1, increasing each year.
- Staff numbers remain unchanged over the five years.
- No provision is made for net zero or building/ acquiring additional homes.
- New loan structure and revised covenants in place.
- Pension deficit payments reintroduced in years 1-4.

Sensitivity Testing

We carry out scenario planning to test our capacity to respond to changes (e.g. increasing cost pressures, rental income constraints, and/or increasing cost of finance). We also assess the sensitivity of our plan to cope with those changes and remain compliant. This gives us a good insight into our exposure to different risks and the likely impact of those.

As change can be both positive and negative and more typically does not happen in isolation, we test a wide range of variables and some combination tests to assess the impact of more than one change happening at a time. Our analysis focusses on the impact of these changes primarily on our cash flow and on our debt profile. For example, we assess how these changes might weaken or improve our cash balances, whether we would remain compliant with our lenders' covenants, whether it would take longer to repay our debt and whether these changes might trigger more borrowing.

Examples of the scenarios we test include:

General inflation +/-0.5 %	Rents at CPI, CPI+0.5% and CPI+1%
Interest rates + 1%	Void rent loss +/-1 %
Maintenance costs +/- 5%	Staff overheads +/-5%

Our sensitivity testing results reveal the main financial risks for us include inflation-only rent increases, poor management of voids and bad debts, and increases in maintenance costs and staff overheads. These risks are common to most housing associations in Scotland.

We will continue to monitor our assumptions, costs and budget projections on a quarterly basis. Rent increases will be considered annually with actual increases depending on our budget projections, the prevailing economic circumstances and feedback from tenant consultation.

Financial Viability

The consequence of this, and other measures, is that we can demonstrate our financial viability going forward. In the next five years, we will generate surpluses annually, increasing from £159,000 in year 1 to £1.020m in year 5. Cash balances will fluctuate but will be over £1m in each year except year 1 (which will have a closing balance of £987,000). Annual surpluses and cash balances in excess of £1.0m will continue throughout the 30 years of the forecasts. Significant capital expenditure will be incurred in line with our component replacement plans.

Financial Health

In conclusion, we believe that we can demonstrate that we are a robust, resilient organisation demonstrating continued viability and covenant compliance over the short, medium and long term. Our rents are set at a level to generate sufficient cash to allow us to manage and maintain our homes to high standards and to continually invest in our homes in line with our component replacement programmes. All plans and forecasts will be reviewed and updated regularly to ensure that we can continue to demonstrate our financial health and viability.

Section 6: Risk Management

Effective risk management is essential to any successful and resilient organisation. We recognise the role effective risk management plays in good governance and accountability, robust decision-making, achieving our ambitions and delivering good outcomes for our tenants.

Audit Sub-Committee

Our Management Committee is responsible for overseeing risk management and is supported by our Audit sub-committee. The remit of this sub-committee includes monitoring the management of high-level risks, reviewing our risk appetite, ensuring proper controls are in place, and annually reviewing our approach to risk management. In addition, this committee oversees our annual assurance reporting process, our systems of internal control and our programme of internal and external audits.

Risk Management Framework

We have a comprehensive and active Risk Management Policy designed to:

- focus on the achievement of our strategic goals and priorities.
- protect and enhance our assets, people, resources, and wider reputation.
- develop a consistent approach to recognising, analysing and dealing with risks.
- minimise the frequency and effect of adverse incidents.
- ensure accountability and clarify responsibilities for risk management.
- ensure robust and effective risk reporting, assurance, and internal control systems.

Strategic Risks

We review our strategic and operational risks quarterly. Our current Risk Register identifies our top strategic risks (i.e. risks which could affect our ability to deliver this strategic plan) along with the management and mitigation measures we have in place. Our current strategic risks include:

1. Governance – maintaining legal and regulatory compliance.
2. Succession Planning - recruiting and retaining Committee members and key staff.
3. Financial viability – effective treasury management and financial control.
4. Quality control – maintaining quality service standards.
5. Systems - effective cyber security.
6. Business Continuity – minimising service disruptions.

Section 7: Monitoring & Review

This strategic plan is supported by a monitoring and evaluation framework. This is used by our Management Committee to assess our performance against our ambitions.

Desired Outcomes	Performance Indicators	Baseline March 2026	Annual Targets				
			26/27	27/28	28/29	29/30	30/31
STRATEGIC GOAL 1: OUR TENANTS ARE HEARD AND HAPPY							
Tenancies are sustained.	% new tenancies sustained for more than 1 year	**92.5%**	93%	93%	93%	93%	93%
Tenants feel their voice is heard.	% tenants satisfied with opportunities to participate	**82.1%**	82.1%	90%	90%	90%	92%
We help tenants prosper	£ financial gain	**£1,033,594.09**	£900k	£900k	£1m	£1m	£1m
Tenants feel we offer value for money	% tenants who feel that their rent represents good value for money	**73.7%**	73.7%	83%	83%	83%	85%
STRATEGIC GOAL 2: OUR HOMES ARE WELL-MAINTAINED AND DESIRABLE							
Our homes meet current quality standards.	% homes meeting SHQS and EESSH	**99.09%**	100%	100%	100%	100%	100%
Our homes meet customers' expectations	% tenants satisfied with the quality of their home	89.9%	89.9%	95%	95%	95%	95%
Our homes are warm	% tenants who report they find it easy to afford to heat their homes	**66.5%**	66.5%	70%	70%	70%	75%
Our local environment is safe and attractive.	% tenants satisfied with our contribution to the management of their neighbourhood	**90.9%**	90.9%	95%	95%	95%	95%

Desired Outcomes	Performance Indicators	Baseline March 2026	Annual Targets				
			26/27	27/28	28/29	29/30	30/31
STRATEGIC GOAL 3: OUR PEOPLE ARE SUPPORTED AND ENGAGED							
Our people feel supported	% staff satisfied with training and personal development opportunities	**93%**	100%	100%	100%	100%	100%
	% Committee members satisfied with training and personal development opportunities	n/a	100%	100%	100%	100%	100%
Our people are engaged	% staff appraisals complete	100%	100%	100%	100%	100%	100%
	% management committee appraisals complete	100%	100%	100%	100%	100%	100%
We demonstrate our values.	% tenants agree we demonstrate our values.	n/a	90%	95%	95%	95%	95%
Our systems are fit for purpose	Assurance level	Substantial	Substantial	Substantial	Substantial	Substantial	Substantial
STRATEGIC GOAL 4: OUR ORGANISATION IS STRONG & COLLABORATIVE							
We have a strong financial position	£ cash in the bank	£1m+	£1m	£1m	£1m	£1m	£1m
	% arrears	2.58%	2.5%	2.5%	2.4%	2.4%	2.3%
We are legally and regulatory compliant	Regulatory compliance level	Fully compliant	Fully compliant	Fully compliant	Fully compliant	Fully compliant	Fully compliant
	Health & safety compliance level	Fully compliant	Fully compliant	Fully compliant	Fully compliant	Fully compliant	Fully compliant
Our decisions are supported with robust evidence	% management committee agree they receive high quality reports	n/a	100%	100%	100%	100%	100%
We perform well compared to other RSLs	Overall performance quartile/decile	SHN top quartile	SHN top quartile	SHN top quartile	SHN top quartile	SHN top quartile	SHN top quartile
We proactively invest in partnership	No. of active partnerships	9	10	11	12	13	14

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