Milnbank Housing Association – SWOT ANAYLSIS 2026/27

STRENGTHS	WEAKNESSESS
○ MHA epitomises the ethos of being a true community-based housing association whose values are embedded in community control. ○ Excellent community involvement (tenants and community know the staff, regular engagement and consultation, MHA goes that "extra mile") ○ MHA enjoys a good reputation in the community and with its partners. ○ Affordable rent levels which provide value for money. ○ Good service delivery with tenants' satisfaction rates continually high. ○ Office is based in our area which provides a personal touch as it's easily accessible for customers. ○ Improved staff structure. ○ Good planning and we keep to our plans and priorities. ○ Committed Board members with good knowledge, skills & experience. ○ Provide an affordable wide range of wider role services. ○ Improved financial position that we can continue to build upon. ○ Embraced the implementation of our digital strategy. ○ Good track record in crisis management.	○ Ageing stock. High level of investment needed for future proofing stock, especially the tenements. ○ Historical low rents which bring challenges that are needed to invest in the stock to the required level. ○ Controlling costs around contractors and ensuring they a held accountable. ○ Following through on tenant's feedback, especially in relation to post inspections. ○ Communicating with our customers by ensuring that staff keep in touch with them using face-to-face and digital methods of communication. We must try to be open and transparent. ○ Quantifying what the responsibilities are between MHA and Glasgow City Council to manage customer expectations.

OPPORTUNITIES	THREATS
○ Continue to develop our digital transformation strategy around areas like AI to improve efficiency to free up staff time so the focus can be on other aspects of the Association. Also, introduce digital noticeboards in all closes and increase the use of text messaging for quicker feedback on our services. ○ Opportunities for further development sites in MHA area but only if feasibility studies demonstrate viability. ○ Acquire properties on the open market with grant funding in line with our Acquisition and Disposal Policy. ○ Use the former Haghill school development to gauge new technologies in properties for the future. ○ Creating a community hub by refurbishing the community hall to expand community use and integrate the community café. This should assist in increasing community involvement. ○ Developing value for money across services and staffing to increase engagement and streamlining services.	○ Significant uncertainty with international and UK economy which brings uncertainty, therefore, developing, implementing and reviewing MHA's Business Plan is crucial. ○ A range of regulations and legislation requirements that need to be met within set timescales associated with areas like Net Zero, EESSH, tenants' safety, and homelessness prevention. ○ The cost of providing a staff pension scheme. ○ Board succession planning challenges around retainment and recruiting younger members. Staff succession planning can present challenges around the current labour market. ○ Financial challenges keeping to budgets and covering costs. ○ The political landscape (e.g. the forthcoming local council elections). ○ Planned parking control in the area will lead to increased expenditure for MHA, and limited parking opportunities for staff, contractors and visitors to the office. ○ New technology for new developments could lead the government to push for changes if successful, (e.g. a change of all household boilers).