Community Counts
Milnbank
Housing Association
53 Ballindalloch Drive, Glasgow G31 3DQ

TO:	MHA Board
PREPARED BY:	Paul Martin (CEO)
SUBJECT:	Digital Transformation Strategy
DATE OF MEETING:	9 June 2026
APPROVED BY:	Paul Martin (CEO)
VERSION NUMBER:	1

DIGITAL TRANSFORMATION STRATEGY

HAPPY TO TRANSLATE

If you have difficulty with reading this policy, including any difficulties with sight or hearing, or if you require this document translated into another language, please contact us and we will be happy to provide this information in a format that suits your needs.

PM/MAY2026/REF P51

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Appendix A – Digital Transformation Delivery Plan 2026-2029

1. Purpose of the Strategy

1.1 The purpose of this Digital Transformation Strategy is to set out how MHA will use technology, information and modern ways of working to support the delivery of its Business Plan and improve outcomes for tenants, owners, customers, staff and stakeholders, particularly over the MHA Business Plan period (2026-2029).

1.2 This Strategy recognises that technology continues to evolve and that MHA must continue to adapt to the changing customer demands, regulatory requirements and business needs. It provides a framework for future digital development.

2. Background

2.1 The housing sector continues to experience significant change. Customers increasingly expect services to be accessible through a variety of methods and organisations are expected to demonstrate strong governance, effective risk management and value for money. At the same time, MHA faces increasing financial pressures and must continue to identify opportunities to improve efficiency and service delivery.

2.2 Technology has an important role to play in helping the MHA respond to these challenges. Digital solutions have improved customer access to services, strengthened communication, supported more informed decision-making and helped staff work more effectively. New technology can also reduce administrative burdens and allow resources to be focused on activities that deliver the greatest benefit to our customers.

2.3 MHA has already made good progress in developing its digital capability. There has been significant investment in cloud-based systems and cybersecurity arrangements, which have supported more flexible ways of working.

2.4 The introduction of Microsoft Teams has improved communication and collaboration and has enabled the Board and staff to move to a paperless approach. Board Members now receive reports and supporting information electronically, which has improved accessibility, reduced printing costs and supported more efficient governance arrangements.

2.5 Whilst digital technology provides significant opportunities, MHA also recognises that not all customers wish to engage digitally. MHA remains committed to ensuring that customers can access services in ways that suit their individual needs and recognises that digital transformation must support inclusion rather than create barriers. Having a duty officer at our front reception desk ensures that in-person support is available.

2.6 This Strategy supports the delivery of MHA's Business Plan 2026-2029 and contributes to the achievement of the strategic priorities relating to People, Customer Engagement, Assets, Investment and Innovation.

3. The Future of Digital Options

3.1 Our vision is that by 2029, Milnbank Housing Association will be a modern and digitally enabled organisation that uses technology effectively to support excellent customer services, informed decision-making, efficient business processes and continuous improvement.

3.2 We will seek to make the best use of existing technology whilst remaining open to new opportunities where these provide clear benefits for customers, staff and the wider organisation. Investment decisions will continue to be informed by business need, affordability and value for money considerations.

4. CUSTOMER SERVICES AND DIGITAL ACCESS

4.1 MHA will continue to review how customers access services and identify opportunities to improve communication, accessibility and customer experience. Digital services can provide customers with greater flexibility and convenience, and can support quicker access to information and services.

4.2 During the life of this Strategy, MHA will explore opportunities to improve online services and customer self-service arrangements where these provide benefits to customers and represent value for money. This will include ongoing discussions with software providers regarding customer portal functionality and other digital service improvements.

4.3 Whilst digital services will continue to develop, MHA remains committed to maintaining alternative methods of communication. Customers will continue to have access to face-to-face services, telephone contact and written correspondence where these remain their preferred methods of engagement.

5. Data and Performance Information

5.1 Accurate and timely information is essential to effective decision-making and good governance. MHA holds significant amounts of information relating to homes, customers, financial performance and service delivery. Ensuring that this information is accurate, accessible and effectively used is an important part of delivering excellent services.

5.2 During the life of this Strategy, MHA will continue to improve how information is collected, managed and reported. Opportunities will be explored to develop management dashboards, improve performance reporting and strengthen the use of data to support business planning and service improvement.

5.3 Improved access to information will support managers, staff and Board Members in understanding performance, identifying emerging issues and making informed decisions.

6. People and Digital Skills

6.1 Technology can only deliver benefits where people have the skills and confidence to use it effectively. We recognise that investment in people is as important as investment in systems and technology.

6.2 MHA will continue to support staff development through training and guidance designed to improve digital skills and maximise the benefits available through existing systems. There will be a focus on ensuring staff are confident in the use of Microsoft 365 applications and other business systems, including Homemaster.

6.3 Board Members will also be supported through training and development opportunities. This will help ensure that Members remain confident in the use of digital governance arrangements.

7. Cyber Security and Resilience

7.1 As MHA becomes increasingly reliant on digital systems, protecting information and maintaining secure services becomes increasingly important. MHA holds significant amounts of personal, financial and operational information and has a responsibility to ensure that this information is protected and managed appropriately.

7.2 It is recognised that cyber threats continue to increase across all sectors and that MHA is not immune from these risks. Cyber incidents have the potential to disrupt services, damage reputation and result in financial loss. Maintaining robust cybersecurity arrangements is therefore an essential part of effective governance and risk management.

7.3 MHA will continue to invest in cyber security measures to protect systems, information and services. This will include maintaining appropriate security controls, ensuring software and systems remain up to date, undertaking regular security reviews and promoting good information management practices across the organisation.

7.4 Staff awareness remains one of the most important aspects of cyber security. MHA will continue to provide training and guidance to staff and Board Members to ensure they understand their responsibilities and remain aware of emerging risks, such as phishing attacks, fraud and cybercrime.

8. Innovation and Artificial Intelligence

8.1 We are committed to identifying opportunities where technology can improve services, support staff and deliver value for money. This includes monitoring developments across the housing sector and considering how emerging technologies may support organisational objectives.

8.2 Artificial Intelligence (AI) is becoming increasingly common within the workplace and has the potential to improve efficiency and reduce the time spent on routine administrative tasks. MHA recognises that AI may provide opportunities to support report writing, data analysis, document management, customer communication and performance reporting.

8.3 During the life of this Strategy, MHA will monitor developments in AI and explore opportunities where the technology can provide practical benefits. Any use of AI will be introduced in a controlled and proportionate manner and will be supported by appropriate governance arrangements, guidance and staff training.

8.4 MHA recognises that AI should support decision-making rather than replace professional judgement. Decisions affecting customers, homes, finances, governance or compliance will continue to require human oversight and accountability.

8.5 We will continue to learn from developments across the housing sector and identify opportunities where AI can improve efficiency, reduce administration and allow staff to focus on activities that provide the greatest value to customers and communities.

9. Digital Inclusion

9.1 It is recognised that not all customers have the same access to technology or the same level of digital confidence. Whilst many

customers welcome the convenience of digital services, others continue to prefer traditional methods of communication.

9.2 MHA remains committed to ensuring that digital transformation does not create barriers to accessing services. MHA will continue to provide alternative methods of communication and will seek to ensure that digital developments support accessibility and inclusion.

10. Governance, Monitoring And Review

10.1 Progress will be supported through an annual Digital Transformation Delivery Plan, which will identify the key priorities, projects and actions to be taken during each financial year. The Delivery Plan will focus on making better use of existing systems, improving customer access to services, strengthening cyber security arrangements, developing staff digital skills and identifying opportunities to improve efficiency through technology.

10.2 During the early years of the Strategy, the focus will be on strengthening existing arrangements, improving reporting and management information, enhancing staff capability and reviewing opportunities to further develop digital customer services.

10.3 As the Strategy progresses, MHA will continue to explore opportunities to improve service delivery, increase efficiency and make appropriate use of emerging technologies, including artificial intelligence, where these provide clear benefits and represent value for money. Progress against the Delivery Plan (attached as Appendix A) will be monitored by the Leadership Team and reported to the Board through MHA's normal governance and performance management arrangements.

Business Plan Theme	Digital Priority	Key Actions	Lead Officer	Timescale	Success Measure
Investment	Data and Performance Information	Develop management dashboards and improve access to performance information. Review reporting arrangements and improve data quality across the organisation .	CEO / Leadership Team	2026-2029	Improved management information and more effective decision-making.
Customer Engagement	Customer Services and Digital Access	Review opportunities to improve digital customer services and customer self-service Continue to develop digital communication methods and improve customer access to information and services.	CEO / Leadership Team	Ongoing	Improved customer access to services and positive customer feedback.
People	People and Digital Skills	Deliver training to support effective use of Microsoft 365 and core business	Leadership Team	Annual Training Programme	Increased staff confidence and improved use of digital systems.

		systems. Support Board Members in the use of digital governance arrangements and continue to develop staff digital confidence.			
Innovation	Innovation and Artificial Intelligence	Monitor developments in Artificial Intelligence and identify opportunities where AI can improve efficiency and reduce administrative burdens. Pilot low-risk applications where appropriate and develop guidance for staff.	CEO / Leadership Team	2026-2029	Improved efficiency and better understanding of AI opportunities and risks.
Innovation	Business Improvement	Review opportunities to automate routine processes and improve internal workflows. Continue to identify opportunities where technology can improve services and	Leadership Team	Ongoing	Reduced manual processes and improved efficiency.

		deliver value for money.			
Assets	Digital Asset Information	Improve access to asset information and reporting systems to support investment planning, compliance monitoring and asset management decision-making.	Director of Asset Management	2026-2029	Improved asset information and reporting capability.
Investment	Cyber Security and Resilience	Deliver annual cybersecurity awareness training. Review cybersecurity arrangements and business continuity plans annually. Maintain appropriate security controls and monitor cyber risks through the Risk Management Framework.	Governance & Compliance Manager	Ongoing	Strong cyber security arrangements and improved organisational resilience.
People	Digital Governance	Continue to develop paperless governance arrangements through Microsoft Teams and support Board Members in	Governance & Compliance Manager	Ongoing	Continued reduction in manual processes and effective governance arrangements.

		accessing reports and information electronically.			
Innovation	Sector Learning and Good Practice	Monitor developments across the housing association sector and identify opportunities to adopt good practice and emerging technologies where appropriate.	Leadership Team	Ongoing	Evidence of continuous improvement and innovation.
Governance	Monitoring and Review	Review progress against the Strategy and Delivery Plan annually and report progress through MHA's governance framework. Update priorities where required.	Leadership Team / Board	Annual Review	Delivery of agreed actions and Board assurance.

Review: This delivery plan will be reviewed and updated annually to reflect progress made, emerging priorities, available resources and any new opportunities or risks identified during the life of the Strategy.

Milnbank Housing Association
Equality Impact Assessment Tool

Milnbank Housing Association
53 Ballindalloch Drive, Glasgow G31 3DQ

Name of the policy / project proposal to be assessed	Digital Transformation Strategy	Is this a new policy /proposal or a revision?	New Strategy
Person(s) responsible for the assessment	Paul Martin, CEO		
1. Briefly describe the aims, objectives and purpose of the policy / proposal	The strategy sets out how MHA will use technology, information and modern ways of working to support the delivery of its Business Plan and improve outcomes for tenants, owners, customers, staff and stakeholders.		
2. Who is intended to benefit from the policy/ proposal? *(e.g. applicants, tenants, staff, contractors)*	Staff, Board members, customers, tenants, owner and stakeholders (generally MHA as an organisation.		
3. What outcomes are wanted from this policy/ proposal? *(e.g. the benefits to customers / benefit to staff)*	It intends to make best use of digital technologies and services available.		

4. Which protected characteristics could be adversely affected by the proposal? (*tick all that apply*) **None**

☐ Age ☐ Race ☐ Disability ☐ Marriage & civil partnership ☐ Pregnancy / Maternity

☐ Religion or belief ☐ Sex ☐ Gender reassignment ☐ Sexual Orientation

5. Which other characteristics could be adversely affected by the proposal? (*tick all that apply*)

☐ Socio-economic ☐ Geographic Location ☐ Literacy & Numeracy ☐ Carers ☐ Migrant Status

☐ Single Parents ☐ Families ☒ Other (including Human Rights), please state: Customers who are not IT literate		
6. Have you consulted on the potential impacts of the policy/proposal? (this could be internally with other staff, or externally with customers, focus groups etc) ☒ Yes ☒ No If yes, provide further details, of who was consulted:		
7. Describe the likely positive or negative impact(s) the policy/proposal could have on the groups identified in part 4 & 5.	**Positive impact(s)** Provides better and easier ways for communicating, as well as saving resources by making best use of IT to achieve better outcomes for tenants, improve service delivery etc,	**Negative impact(s)** Customers who are not IT literate may not be able to make use of some services.
8. What actions are required to address / mitigate the impacts arising from this assessment? *(This might include; collecting additional data, putting monitoring in place, specific actions to mitigate negative impacts).*	The Strategy states "…MHA also recognises that not all customers wish to engage digitally. MHA remains committed to ensuring that customers can access services in ways that suit their individual needs and recognises that digital transformation must support inclusion rather than create barriers. Having a duty officer at our front reception desk ensures that in-person support is available."	
Decision / Outcome (Pending Committee Approval)	☒ Approved, no changes required (no impact) ☐ Approved after changes made ☐ Approved with no changes (despite impact) ☐ Stop the Policy . Proposal	

Signed: _____ Job title: Paul Martin, CEO

Date the Equality Impact Assessment was completed: 03/06/26