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

AGENDA ITEM:	6f
TO:	Management Board
PREPARED BY:	Chris Chalk (Director H&CI)
SUBJECT:	Service Delivery Strategy 2026
DATE MEETING:	9 June 2026
APPROVED BY:	Paul Martin (CEO)

SERVICE DELIVERY STRATEGY 2026

CC/REFS7/JUNE.2026

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SECTION 1

INTRODUCTION & CONTEXT

1. AIM OF SERVICE DELIVERY

1.1 As a Community Controlled Housing Association that has been operating in a designated area of Dennistoun for over 50 years, an effective and efficient service provision to tenants, owners and other customers is paramount. Our service delivery is continually monitored and reported to the Management Board and MHA residents. The Association believes that providing services means being far more proactive when it comes to dealing with housing management and maintenance issues. An emphasis is placed on as many staff as possible providing direct services.

1.2 Service delivery is at the heart of what we do. The Association's Mission Statement is as follows:

Providing excellent homes and services in a thriving community. We will always strive to make sure that people living in Dennistoun and Haghill

- Have warm, safe, and affordable homes, and receive excellent services from MHA.
- Live in neighbourhoods that are clean and well cared for, with real community pride.
- Have access to opportunities and services that promote a good quality of life.

1.3 In view of this, the Association's Service Delivery Strategy aims to:

- Clearly set out the continuous service provision that MHA aims to provide. This includes the methodology and identifying the necessary resources to deliver all services.

- Provide a mechanism for the Management Board to monitor and evaluate the service delivery.

- Provide guidance for staff to implement an effective and efficient service delivery to residents.

2. CUSTOMER SERVICE DELIVERY

2.1 All employees are charged with providing a service to tenants, owners and other customers either directly or indirectly. It is

recognised that there are key staff whose main objective is to be pro-active in delivering the more direct 'front line' aspects of service delivery (e.g. estate management, repairs and maintenance, reception, community engagement, wider action and factoring services). The 'front line' services are supported by MHA 'back office' activities including HR, finance, governance, IT and compliance.

Feedback from MHA tenants continually demonstrates that there is a high level of satisfaction for the services we provide. For March 2026, the overall satisfaction rate was 90% which was higher than the Scottish Average of 87%.

2.2 Customer First Strategy

MHA's Customer First Strategy is a comprehensive plan designed to place our customers at the heart of everything we do. By improving communication, enhancing staff training, holding leadership accountable, increasing the use of technology, and ensuring inclusivity, we are committed to delivering a first-class service that reflects our core value: "We Care and It Shows."

2.3 THE SCOTTISH SOCIAL HOUSING CHARTER

The Scottish Social Housing Charter aims to improve the quality and value of the services that Housing Associations provide and supports the Scottish Government's long-term aim of creating a safer and stronger Scotland.

The Charter contains 15 outcomes, 14 of which are applicable to MHA which relate to the service provision which tenants, owners and other customers should expect from their landlord. These standards focus on the following:

- *Equalities*
- *Communication*
- *Participation*
- *Quality of Housing*
- *Repairs, Maintenance & Improvements*
- *Estate Management, Anti-Social Behaviour, Neighbour Nuisance & Tenancy Disputes*
- *Housing Options*
- *Access to Social Housing*
- *Tenancy Sustainment*
- *Value for Money*
- *Rents & Service Charges*

Tenants receive information on how rent and other money is spent, including details of any individual items of expenditure above thresholds agreed between landlords and tenants.

SECTION 2

RISK MANAGEMENT

3. MANAGING RISK

3.1 As part of the Association's effective governance, a Risk Management Strategy is in place. The aim of managing risk in any business is to ensure that significant risks are known and monitored and to enable informed decisions and timely action to be taken. It also assists with forward and strategic planning and ensures that the organisational aims and objectives are achieved more successfully.

3.2 To successfully manage risks, MHA has developed a framework with four basic strategies that are applied to managing risks. The strategies are:

1) Transferring Risks
2) Avoidance of Risks
3) Managing/Mitigating Risks
4) Acceptance/Assessment of Risks

3.3 ASSESSING RISK

MHA's risk management process is aimed primarily at preventing major risks impacting on the organisation. Individual risk management assessments are carried out, using a Heat Map scoring system, to assess the risks associated with all activities. The outcomes are subsequently incorporated into a Risk Register which is updated annually.

3.4 HEAT MAP SCORING SYSTEM

The scoring system has categories for both Impact and Likelihood and introduces a scoring system to determine the level of possible risk. The undernoted Heat Map has been applied to the known risks associated with the range of services MHA provides.

Impact						
	Extreme/catastrophic 5	5	10	15	20	25
	Major 4	4	8	12	16	20
	Moderate 3	3	6	9	12	15
	Minor 2	2	4	6	8	10
	Insignificant 1	2	2	3	4	5
		1 Remote	2 Unlikely	3 Possible	4 Probable	5 Highly Probable
	Likelihood					

VULNERABLE SERVICE - Harm experienced by vulnerable people using MHA services or facilities (Inherent Risk 12/Residual 12)

ECONOMIC FACTORS - Failure to ensure business continuity in the event of the increased cost of living and cost of materials (Inherent risk 25/ residual risk 20)

IMO SERVICE - Demand for MHA's Income Maximisation Service increases sharply as more tenants move to Universal Credit (Inherent risk 16/Residual risk 16)

POOR ASSET MANAGEMENT & STANDARDS/EXPECTATIONS – Property and/or environmental standards fall below MHA's standards and resident expectations. (Inherent risk 25/Residual risk 20)

The remaining service delivery linked risks score 12 or less:

Provision of community services – MHA role in community services becomes unaffordable or exposes MHA to unacceptable levels of risk
(Inherent risk 9/Residual risk 9)

Volunteers - Local people stop volunteering (Inherent risk 16/Residual risk 8)

SECTION 3

VALUE FOR MONEY & BEST VALUE

4. Value for Money

4.1 It is essential that MHA continues to develop a framework to ensure the organisation's guiding principles are adhered to and that strategic and operational objectives are achieved. MHA has produced a VFM Strategy which is reviewed and monitored by the MC.

VFM is about achieving the right balance between Economy, Efficiency and Effectiveness.

> *Economy - the price paid for what goes into providing a service. It is also about minimising the cost of resources of an activity, whilst not losing sight of quality.*
> *Efficiency - a measure of productivity considering how much you get out in relation to what is put in.*
> *Effectiveness - a measure of the impact achieved or a measure of outcomes.*

4.2 This essentially means that MHA needs to assess the impact of all its costs to best meet all its stakeholder's needs by spending efficiently. VFM needs to be achieve economic, social impact and environmental sustainability benefits. This approach incorporates economic, efficiency, and effectiveness and the SHR's VFM standard, but also captures the vision and values of MHA.

- **Current examples of MHA services providing Value for Money include:**
- Extensive range of services delivered to tenants for the rent charges
- Extensive range of services delivered to owners for the factoring fee
- Community hall hire & range of wider role activities
- MHA hosting services (e.g. Credit Union)
- Building insurance premium

SECTION 4

SERVICE DELIVERY OUTCOMES FOR 2025/26

5. MILNBANK HA SERVICE DELIVERY

5.1 During the financial year 2025/26, MHA continued to deliver the following services:

BULK UPLIFT	Although it involves financial and resource costs to MHA, this is a valuable service as it keeps the streets and backcourts free from bulk items. A three weekly service was introduced in 24/25, along with a reactive service for bulk that posed H&S risks.
BUILDINGS INSURANCE	Through MHA negotiations, the owners benefit from a much-reduced building insurance premium.
CREDIT UNION	MHA hosts, and assists, with the Haghill/Dennistoun Credit Union which approximately 50 MHA residents are members of.
CCTV SYSTEM	MHA has fixed CCTV throughout the area. Due to ongoing costs, MHA have completed a VFM exercise and the decision was made to no longer provide this service after the expiration of the contract in 2027 due to the high costs. Whilst MHA has the system, it is used to report crimes and monitor hotspots. It is also used by the police.
CAFE	The café is a community facility for providing reasonably priced food and encouraging social interaction. Regular feedback demonstrates that this is a popular service. A review was completed in 25/26 which highlighted the need to review this service, and the decision was made by the Management Board to relocate the café into the community hall within 53 Ballindalloch Drive as part of improvement works to the hall.

	This will save money for the café and also reshape the service provided in line with better VFM and improved customer access and service.
COMMUNITY FACILITIES	Our community halls, pantry and recycling centre are open and provide outstanding activities and services, as well as much needed socialising opportunities for our residents.
ESTATES SERVICE	As part of the organisational review, the estates service is now provided through a mixture of inhouse and an external contractor
FACTORING SERVICE	MPS manage over 1,300 properties within our areas. The service was reviewed with the relaunch on April 2024

FIRE SAFETY	The action plan for the Fire Safety Strategy remains a working document for the staff continue to raise awareness of fire safety in the home and the common areas.
HOUSING TEAM	The HSO's are now patch based and generic officers to maximise the service delivery. Housing Officers are responsible for all aspects of their patch (arrears, allocations, ASB, estate management etc). This gives clarity around performance and accountability to each officer. Annual Tenancy Visit have begun with office aiming to visit each of their properties on an annual basis.
INCOME MAXIMISATION SERVICE	A total of 1325 referrals were made to this service during the year which generated £2.92m for MHA residents.
POST ALLOCATION VISITS	All new tenants should receive a PAV within 28 days of being allocated a tenancy. During the financial year 2025/26, a total of 44 visits were undertaken by the HSO's.
PAYMENT FACILITIES	Direct Debit, on-line, debit/credit card and limited paying cash at the office are available to MHA residents. A tenant's portal is now live which will assist with this.
REPAIRS & MAINTENANCE SERVICE	3663 non-emergency repairs were carried out, and 1926 emergency repairs were carried out. Satisfaction levels with MHA's repairs service remains high.
RECEPTION SERVICE	Our reception is open to the public 9am to 5pm, Monday to Friday. Our customers can attend during these times or call us.
RECYCLING CENTRE	This excellent service is facilitated by local volunteers and provides an annual income of around £3,600.

TENANT PANEL	The Rent & Allocations Scrutiny Groups were replaced by the Tenant Panel to help provide a more effective method of consulting with tenants and providing feedback to the Management Board.
STAIR CLEANING SERVICE	Although not a statutory tenancy requirement, MHA provides a stair cleaning service to all the common closes in the area once a fortnight. The satisfaction surveys demonstrate that, overall, residents are satisfied with this service.
VULNERABLE RESIDENTS	MHA supporting a wide range of residents, especially those who are more vulnerable, operating from Culloden Street office. Full details of this are detailed in the Tenant Support Strategy.
WEBSITE/SOCIAL MEDIA	During 23/24 MHA launched its much-improved website, which has received praise from various sources. The launching of MHA's Facebook and X sites was implemented in 24/25. Work on our digital transformation strategy continues to develop. In 25/26 the new tenant's portal was launched which helps our tenants access important information 24/7.

5.2 MONITORING SERVICE DELIVERY

THE SCOTTISH SOCIAL HOUSING CHARTER - The following table provides a summary of MHA's performance on service delivery during 2025/26. A comparison is made against the Scottish Average using the SHR Landlord Report and comparison with other housing providers through SHN.

SECTION 1, 2 & 3: EQUALITIES, COMMUNICATION & PARTICIPATION

STANDARD	MHA PERFORMANCE	COMPARISON SCOTTISH AVERAGE	COMPARISON OTHER HOUSING PROVIDERS
Overall satisfaction level of service provided	90%	87%	89%
Satisfaction level of keeping tenants informed about services and decisions	98%	90%	91%
Satisfaction level of providing tenants with opportunities to participate in decision making processes	99%	86%	87%

SECTION 4 & 5: QUALITY OF HOUSING & REPAIRS, MAINTENANCE & IMPROVEMENT

STANDARD	MHA PERFORMANCE	COMPARISON SCOTTISH AVERAGE	COMPARISON OTHER HOUSING

			PROVIDERS
Satisfaction level of the quality of home	84%	85%	91%
Response time to emergency repairs	2.8 hrs ave	3.9 hrs ave	2.9 hrs ave
Responses to non-emergency repairs	5.15 days ave	9.1 days ave	4.2 days ave
Non-emergency repairs completed right first time	97%	88.0%	92%
% of housing stock meeting the SHQS	81%	87%	93%
Gas safety checks completed	100%		

SECTION 6: ESTATE MANAGEMENT, ANTI-SOCIAL BEHAVIOUR, NEIGHBOUR NUISANCE & TENANCY DISPUTES

STANDARD	MHA PERFORMANCE	COMPARISON SCOTTISH AVERAGE	COMPARISON OTHER HOUSING PROVIDERS
Satisfaction level on the management of the neighbourhood	94%	84%	90%
% of anti-social behaviour cases resolved within targets	95%	94%	97%

SECTION 7, 8, 9, 10 & 11: HOUSING OPTIONS, ACCESS TO HOUSING & TENANCY SUSTAINMENT

STANDARD	MHA PERFORMANCE	COMPARISON SCOTTISH AVERAGE	COMPARISON OTHER HOUSING PROVIDERS
% of rent not collected due to voids	0.5%	1.3%	0.7%
Average re-let times	21.5 days	60.6 days	24.4 days

SECTION 12,13 & 14: VALUE FOR MONEY & RENTS/ SERVICE CHARGES

STANDARD	MHA PERFORMANCE	COMPARISON SCOTTISH AVERAGE	COMPARISON OTHER HOUSING PROVIDERS
Satisfaction levels on the factoring service provided	92%	59%	
Average rent charges for 2023/24 1 apartment 2 apartment 3 apartment 4 apartment 5 apartments	 £62.84 £70.46 £77.88 £88.15 £89.95	 £82.24 £87.87 £90.29 £98.30 £108.29	 £76.79 £86.78 £93.94 £109.17 £120.05
Total rent collected	101.4%	100.2%	99.8%
Satisfaction levels when taking account of the service, the rent charge represent good VFM	84%	82%	

5.3 RESIDENT SATISFACTION SURVEYS

During the financial year 2025/26, MHA engaged with 1,808 residents over a range of services, the average satisfaction level was 94%. In March 2026 a largescale tenant satisfaction survey was completed. The overall satisfaction rate was 90%.

5.4 KEY PERFORMANCE INDICATORS (KPIs) 2025/26 – WORK PLANS

332 KPI's were set and 271 have been met = 82% achieved

KPI's per Line Manager	Set	Achieved	% Achieved
CEO's	104	97	93
Director of Finance	55	49	89
Director Asset	46	35	76
Director of Housing & Comm. Int.	67	44	66
Factoring	25	21	84
Snr Governance & Compliance Officer	19	11	58
Executive Officer	15	13	87
Customer Services	1	1	100
TOTAL	332	**271**	82

NOTES

1. 82% KPI's were achieved for 2025/26.

SECTION 5

STRATEGY FOR 2026/27

6. 2026/27

6.1 The concluding section of the report focuses on the proposed strategy for the remainder of 2026/27 with the emphasis on continuing to provide a first-class service delivery to tenants, owners and other customers. To achieve this, the following objectives have been detailed.

6.2 STRATEGIC SERVICE DELIVERY

SERVICE DELIVERY ETHOS

Providing a service to our tenants, owners and other customers is one of MHA's key objectives. MHA's Business Plan confirms that the Association will continue, as far as possible, to provide services that are beyond what MHA's statutory duties as a landlord are (e.g. bulk uplift), this also includes continuing delivering our wider role activities.

MHA will continue with the philosophy of devoting as much of our people resources, as possible on front line service delivery. MHA's staff structure focuses on this as, as we like to ensure we have high visibility out in our community. This includes the CEO's and line managers who get involved in delivering services through walking around the area, viewing void flats, visiting residents etc.

The Tenants Satisfaction Survey March 2026 asked the questions "What are the tenants' priorities" Tenant responded with 93% saying that an effective repairs service is a priority, 85% said that modernising their homes was a priority, and 60% said that keeping rents affordable was a priority for them.

6.3 Annual Report

Will be used to showcase our service delivery to our tenants, owners and other customers. It will also, in terms of good governance, feature the Charter findings and be presented to the Management Board.

6.4 MHA Service Delivery KPI's & Compliance

A report on MHA's service delivery and compliance targets will be uploaded to the committee shared teams file monthly in order that performance can be monitored and reviewed, including MHA service delivery outputs against the Scottish Social Housing Charter.

6.5 Policies/Strategies

MHA have a robust review schedule which ensures policies are regularly reviewed in line with the latest statutory and regulatory legislation.

7. FRONT LINE SERVICE DELIVERY

7.1 MHA will continue to deliver the variety of services described in the previous section of the report. Our Customer First Strategy demonstrates our commitment to the local community and our customers.

7.2 Front Line Service Delivery

As first impressions of MHA are extremely important, the current warm welcome from the reception staff will be maintained. MHA will continue to provide an efficient and effective service, the volume of callers to the office, and via the telephone, and digitally will be monitored by the Leadership Team to ensure that sufficient resources are available. HomeMaster allows us to use different ways to communicate with tenants and a dedicated Tenant Portal is now live. HomeMaster also allows to survey tenants and collate the results in formats easily reported to the Management Board and staff.

Estates Service Delivery – The estates service will continue to be reviewed/monitored on an on-going basis.

Voids Team – Work will continue to decrease the total time allocated to turning empty properties around whilst maintaining a high void standard.

Annual Tenancy Visits – As reported earlier, it should be noted that MHA will still use home visits as a means of engaging with tenants. Home Master is being used to plan and monitor these visits, and their outcomes is being explored to ensure that no household is missed.

MHA Website - The services provided by MHA will continue to be highlighted, and kept updated, on our website. Work will continue to ensure that MHA is fully compliant with the requirements of Freedom of Information.

Tenant Panel –, the newly created Tenant Panel will continue to meet to examine current themes.

Measuring Satisfaction Levels – It is important that MHA are aware of resident's views on the range of services that MHA

provides. To do this service satisfaction surveys, consultation and scrutiny groups will continue. All feedback collated will be disseminated to the Management Board and residents on a regular basis.

Community Profile – All tenants received the anonymous equalities questionnaire along with the rent consultation for 2026/27 and the equality data was captured as part of the large-scale tenant satisfaction survey that was completed in March 2026.

8. MONITORING AND REVIEW

8.1 This Strategy will be reviewed on an annual basis or as otherwise requested by the Management Board. Outputs and outcomes from the Service Delivery will be duly reported to the Board in line with the Board Meetings Schedule 2026.

Milnbank Housing Association Equality Impact Assessment Tool	

Name of the policy / project proposal to be assessed	Service Delivery Strategy	Is this a new policy /proposal or a revision?	Revision
Person(s) responsible for the assessment	Chris Chalk – Director of Housing & Community Initiatives		
1. Briefly describe the aims, objectives and purpose of the policy / proposal	the Association's Service Delivery Strategy aims to: - Clearly set out the continuous service provision that MHA aims to provide. This includes the methodology and identifying the necessary resources to deliver all services. - Provide a mechanism for the Management Board to monitor and evaluate the service delivery. - Provide guidance for staff to implement an effective and efficient service delivery to residents.		
2. Who is intended to benefit from the policy/ proposal? *(e.g. applicants, tenants, staff, contractors)*	Tenant and residents and other service users.		
3. What outcomes are wanted from this policy/ proposal? *(e.g. the benefits to customers / benefit to staff)*	To ensure MHA provide excellent services to its tenant, residents and other service users through various services spread across the association.		
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*) - **None**			

☐ Socio-economic ☐ Geographic Location ☐ Literacy & Numeracy ☐ Carers ☐ Migrant Status ☐ Single Parents ☐ Families ☐ Other (including Human Rights), please state: Policy is inclusive of all individual needs		
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: We have consulted with customers on the services through the TSS 2026, plus we have regular community events to seek feedback on our services and also survey the users of our community facilities annually.		
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)**	**Negative impact(s)**
	Positive delivery of services to our customers	N/A
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 outcomes of the Service Delivery Strategy will be reported the Management Board throughout the year. Any drops in service will be quickly identified and appropriate action/support will be put in place.	
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: C.Chall Job title: Director of Housing & Community Initiatives

Date the Equality Impact Assessment was completed: 2nd June 2026