



## **Developing Under Challenging Circumstances**

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# Background

Who are we?

- A mid-sized Housing Association operating in Aberdeen City, Aberdeenshire and Moray.
- Stock of around 3,500 social rented homes.
- Subsidiaries – Let's Choose and TLC (in house maintenance company)



# Development Ambitions

Under our current business plan growth is a key strategic objective.

It is our ambition to deliver over 600 new homes over the business plan period.

Since 1<sup>st</sup> April 2019 we have delivered 180+ new build homes.



# Recent Handovers



Large family bungalow in Sandhaven near Fraserburgh

12 flats in Banchory, Aberdeenshire





# How we are continuing to develop

- Development team working closely with finance colleagues. Regularly reviewing the programme and the “wishlist”.
- Actively engaging with our lenders.
- Working with the Scottish Government and Local Authority to secure necessary funding to make difficult projects viable.





# Development Programme

Procurement – delaying procurement for new projects.

Including Section 75s with a high IRR;

And varied mixes ensuring developments are easy to let on completion and meet demand.



# Across the Association

## Tenancy Sustainment

Challenges including Covid-19, removal of the £20 Universal Credit uplift and rising cost of living are affecting our tenants.

## Support Services – Smart and Assist



Short term - High Arrears Team



# Across The Association

Income from Subsidiaries:

Let's Choose – Mid Market and Market rent provider.



TLC – In house maintenance company







# Across The Association

Improved specifications for kitchens and bathrooms.

EESSH2 – started work on achieving targets early





# Thank you for listening...

## Any questions?

Contact me:

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