

SWOT Analysis 2026

Strengths	Weaknesses
<ul style="list-style-type: none"> • Maintained affordable rents (lowest locally and amongst lowest in Scotland) • Scope to increase rents (historically increases capped at inflation only) • Strong financial position/Sound financial management • Low debt levels • The number of unencumbered properties • Properties well maintained • Good Performance • Good Reputation • High levels of Tenant Satisfaction • Planned Maintenance Programme • Good Leadership and Governance • Effective working relationships (committee and staff) • Established, high performing Staff Team • Strong business resilience • Business plan is used effectively throughout its 'life' • Popular neighbourhoods – properties are in demand • Cyber Essentials Accreditation and Cyber Essentials Plus Accreditation • Silver IIP Status • Change from housing co-operative to charitable registered housing association – Membership of Rosehill/Management Committee now open beyond tenants • New IT System (launching 2026) • Succession Planning and Talent Management Procedures for staff • Staff wellbeing initiatives • Staff benefits e.g. perk box, corporate eyecare scheme, life cover 	<ul style="list-style-type: none"> • Limited capacity to grow/increase housing stock - Lack of available land to build high quality affordable homes • Staff not at full capacity – sickness absence levels • Void re-let times • Low returns to consultations • Digital exclusion – need to promote / educate / encourage digital capacity amongst tenants • Access to properties • Low rents compared to other RSLs – lower rental income

Opportunities	Threats
<ul style="list-style-type: none"> • Additional funding opportunities • Recruitment of new committee members • Review tenant engagement and consultation approach • Wider engagement (social media and tenant app) • Land currently owned could enable potential future new build properties • Provide additional services (potential to share services with other landlords) to “fill the gap” (re: GCC reducing/withdrawing services) for tenants • Digital engagement • Digital Transformation through digital tools enhancing efficiency and access to services for Stakeholders. • Tenant engagement/participation • Partnership working • Additional staff benefits (credit union, discounts, perks at work) • Optimise use of homes – tenants underoccupying • New IT Systems (launching 2026) • Increase use of AI in Sector • Scope to increase rents • Individual Acquisitions 	<ul style="list-style-type: none"> • Business resilience (will be put to the test) • Unknown net zero costs/funding • Demand outweighs supply • Housing Emergency/homelessness pressures (compounded by Scottish Gvt decision to remove local connection for homeless applicants)– leading to pressure on RSLs to increase lets to homelessness referrals - maintaining balanced communities while meeting homelessness demands • Financial impact of maintaining low rents • Increased costs for planned, cyclical and reactive maintenance • Shortage of labour • Climate change priorities Vs capital costs • Interest rates • Inflation rates • Cost of living • Current economic climate • Increase in rent arrears (factors such as staff absence levels, reduction in direct welfare benefits assistance from Rosehill) • Reduction/withdrawal of services from other agencies e.g. GCC • Increasing standards (environmental, safety) • Threats/risks of the unknown • Political landscape and community feedback (e.g. immigration and view “only locals”) • Director Leaving • Mismatch between house size and size of household - Growing households resulting in overcrowding • Ageing population – need to adapt homes • Higher tenant expectations • Increasing demands and expectations on tenant safety, and damp & mould litigations being raised across the sector.