



Welcome to your

Summer Newsletter

Incorporating
Annual Report
and Report on the
Scottish Housing
Charter



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CEO Report

I am pleased to welcome you to our Knowes HA Summer Newsletter which also incorporates our Annual Report and Report on the Scottish Housing Charter. I hope you will find the articles and reports in this Newsletter to be both interesting and informative.

Last year at this time Pierre De Fence announced his retirement as Director from Knowes HA and in October 2021 my own appointment as Chief Executive Officer for Knowes was confirmed. Since October the Committee and Staff at Knowes HA

have been kept very busy. In early 2022 we carried out a Customer Satisfaction Survey which caught the opinions of 700 of our tenants and 149 of our factored owners. I would like to thank all of our customers who took the time to give us their ideas and opinions on how to improve our service to you. The results of the survey to our main Charter Questions are to be found within the Annual Report included in this Newsletter. For more information and results of the 2022 Customer Satisfaction survey please see our website www.knowes.org

Committee and staff business planning and strategy day

In May 2022, the committee and staff of Knowes HA met together in person for the first time since lock down to discuss the business objectives and strategy for the Association for the year ahead. Our focus was on how we improve our services to our customers taking into account all you had said to us as part of the satisfaction survey.

We also looked at the unique Strengths, Challenges, Opportunities and Threats facing Knowes HA and the housing sector in general over the next year and how we could capitalise on our strengths and opportunities and mitigate our challenges and threats. Please see our resulting

strategy and objectives which are included in the Annual Report and the full minutes of the day have been published on our website. I hope that we have included the goals and business objectives for the forthcoming year that you would want to see. If you feel that there are other areas which the Association should also focus on, please feel welcome to contact a member of the Knowes' staff team to discuss or email your suggestions to info@knowes.org. If you would like to contribute to our Business Strategy and Planning Process then you can do so by either joining our Management Committee or our Customer Working Group – both of which are looking to recruit new members.

Repairs and Maintenance Update

The effects of the Covid Pandemic were still being felt over the autumn and winter periods of 2021/22 and this led to our contractors struggling to provide a full repairs and maintenance service to our customers due to shortages of labour and materials. We believe that we have now caught up with most of the outstanding repairs and are now in the process of tendering our main responsive repairs contract. The new contract will be in place by November 2022 and our focus will be on improving repairs quality and completion times.

In December 2021 and January 2022 we carried out a stock condition survey of a sample of our housing stock. A big thank you to those customers who allowed our surveyors access to their homes. With the knowledge we have gained from the survey we can update our property management

plan and long-term component replacement programme. This allows us to identify those properties which need new kitchens, bathrooms, windows and other component replacements, and improvements, and build this information into our future repairs and maintenance programme. This information is also vital to forecasting costs and setting budgets.

The energy efficiency of our housing stock is also very important to Knowes HA as is reducing carbon emissions. To this end we have commissioned environmental consultants, Changeworks, to carry out an energy efficiency survey of our housing stock. Again this will allow Knowes HA to assess where improvements are required to our housing stock and will also assist our customers with reducing their fuel bills.

Office and Staffing

Throughout the year, our office at Field Road has remained open to our customers, although customers visits to the office are becoming fewer. In the 2022 satisfaction survey the majority of our customers told us that they now never feel the need to visit our office – 70% - with a further 29% choosing to visit our office once a month or less.

Since lockdown it appears that you prefer to contact us via telephone or e-mail. In response to this most of our staff team continue to work on a hybrid basis – that is working from home unless they are required to come into the office to meet with customers or carry out home visits. This is allowing our staff to become more productive and focus their energies on providing better customer service and manage arrears and void properties. During the year we launched an online portal which our Customers can access to pay their accounts, check their account balance and report repairs. So far 235 customers have signed up to use the portal and you can access the customer portal or sign up as a new user on our website.

This year saw more changes in our staff team with the recruitment of Housing Officer, Nikki Quinn, in July 2021, to replace Jackie Ferrie who retired after many years of service to Knowes HA. On a very sad note there were more changes to the housing management team this year when our colleague Thomas Millar passed away. We have now recruited Lisa-Marie Brown who commenced her post with Knowes HA on 25th July and who will be taking over Thomas' former customers. Nikki and Lisa-Marie are very welcome additions to our housing management team.

Customer Services Excellence Award

In February of this year, Knowes HA was reassessed for the Customer Services Excellence Award and we were pleased that our hard work in this area was recognised with a Compliance Plus Award with the report stating that: -

“The organisation has continued to demonstrate a very strong focus on understanding and meeting the needs and preferences of customers and Knowes Housing Association continues to be a service that provides high levels of customer service to its customers”

I would like to thank the members of the Committee, the staff team and the Customer consultation group for their hard work and support throughout the last year. Once again, I would also like to thank you the customer for your support in



In January 2022 we were joined by Kennedy Chilambe as our new Head of Finance and in August 2022 we are bidding farewell to Sandra McPhee our Corporate Services and Compliance Officer. We wish Sandra every success for the future and thank her for her work at Knowes HA. In August we are also sad to say goodbye to Isabel Pringle who has been our Receptionist and Corporate Services Assistant at Knowes HA for the past 17 years. The Customers, Committee and Staff at Knowes HA will all miss Isabel and we would like to thank her for all her work at Knowes HA over the years and we wish her the very best for the future.

Knowes' Investors in People Review was carried out in March 2022 and we were delighted that we maintained our silver award. We are currently working towards achieving Gold for the next review in March 2023.

the past year in assisting with our stock condition survey, our rent consultation exercise, 2022 Customer Satisfaction Survey and our ongoing consultations and surveys.

With your participation and feedback you help to make the Association the success it is and keep it continually improving its services into the future. I look forward to working with you again over the forthcoming year.



Erica Davidson

Chief Executive Officer
Knowes HA

Anti-Social Behaviour

Knowes Housing Association has a robust policy in place to tackle anti-social behaviour (ASB) within the community. We will action all complaints received from customers regarding the behaviour of tenants and their visitors with our properties.

Anti-Social Behaviour is behaviour that causes alarm, nuisance, harm and distress to others.

If you experience ASB, please report to your Housing Officer as soon as possible.

They can be contacted at our office by calling **01389 877752** (option 3), then chose the option for your Housing Officer or email info@knowes.org.

For reports of serious ASB please contact Police Scotland on 101 (or 999 if applicable) when the incidents occur.

Knowes Housing Association work closely with the local Police to tackle any issues within our community.

Complaints & Compliments



Knowes Housing Association values all complaints that we receive as this helps us work towards improving our services to our customers.

The following information shows the complaints received for 1st April to 30th June 2022.

Stage 1 Complaints

- Number of Complaints Received – 8
- Average Time to provide a full response – 8.38 days
- Out of the 8 complaints received 3 complaints were responded to out with the prescribed 5 working days timescale for stage 1 complaints
- The complaints for the quarter are broken down as follows
 - o Housing – Estate Management – 2
 - o Repairs – Contractor – 4
 - o Repairs – Property – 2
- At the 30th June there was 1 complaint outstanding however it is still within timescale.

Stage 2 Complaints

- Number of Complaints Received – 2
- Average Time to provide a full response – 3.5 days
- Both complaints received were responded to within prescribed timescales
- The complaints for the quarter are broken down as follows
 - o Housing – Tenancy – 1
 - o Repairs – Contractor – 1

As well as Complaints received, we also receive compliments from our customers following help and support the staff have provided. We have recently received some lovely compliments from our customers and these are greatly appreciated by all the staff.

‘Can’t thank Knowes enough for all of the service that we were provided with. Excellent service and friendly staff’.

‘Very happy that Knowes cut the garden and done a great job. Over the moon that we can now use our garden’.

‘Every staff member I have dealt with have been very respectful, helpful and supportive to the moving into our accommodation from KHA’

‘The support from KHA has helped me experience getting rehoused much more enjoyable and less stressful than past experiences I have had with different housing associations’.

Customer Satisfaction Results – New Tenants and New Housing Applicants

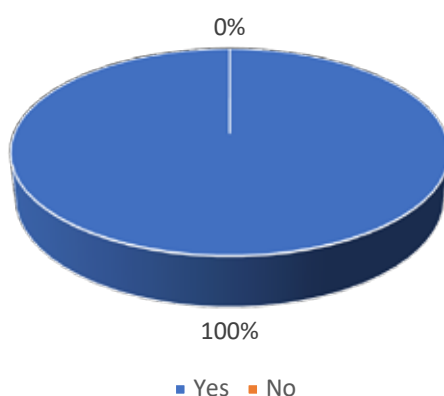
On a quarterly basis Knowes HA send Customer Satisfaction surveys to our new tenants and new housing applicants for feed back on the services they have received from the Association.

For April to June 2022 the following results were recorded.

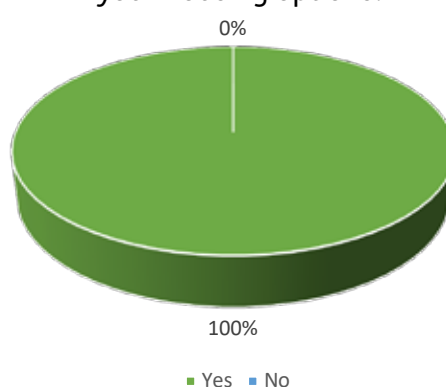
New Housing Applications

For April 2022 to June 2022, 87 questionnaires were issued to new housing applicants with 33 (38%) responses received.

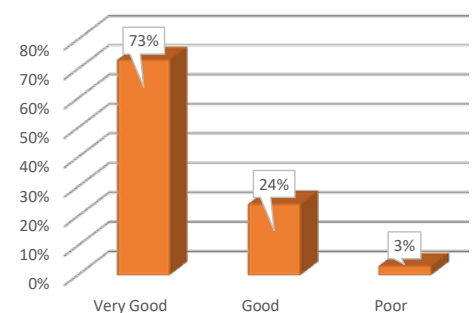
Did you find the layout of the application form clear and easy to complete?



Did you receive sufficient information to enable you to make informed decisions about your housing options?



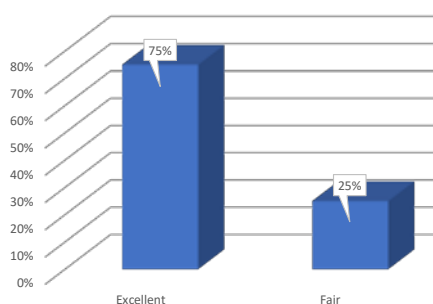
Overall, how do you rate the advice, information, and assistance from staff at Knowes?



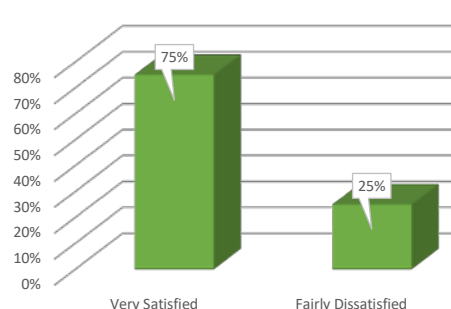
New Tenant

For April 2022 to June 2022, we issued 18 questionnaires to new tenants and 4 (22%) responses were received.

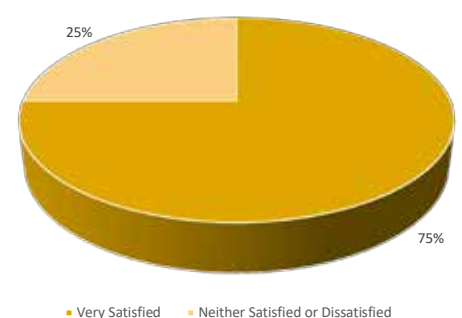
Thinking about when you moved in, how satisfied or dissatisfied were you with the standard of your home?



How would you rate the information provided during your sign-up interview?



How satisfied were you with the overall service provided to you by Knowes Housing Association?



Customer Working Group

**YOUR
OPINION
MATTERS**

The Customer Working Group is up and running with three dedicated community members, but we are always looking for more members.

The Group have looked at and analysed the recent results from the Customer Satisfaction Survey which took place earlier this year. The Group came up with some good ideas which were passed onto the Management Team of the

Association which have now been included in our Business Plan for 2022-25.

Training has also been carried out for the group by TPAS to provide the members with the knowledge and skills for them to be successful in their work scrutinising the services, policies and engagement of the Association.

The Customer Working Group will shortly be starting work on

scrutinising the Repairs service of the organisation which will involve meeting with staff from the Repairs and Maintenance Team.

If you are a tenant of the Association and want to make a difference, please contact the Association on **01389 877752, option 5** or email **info@knowes.org** to register your interest in joining the Group.

Flourishing Faifley

Flourishing Faifley have been running a summer activities programme throughout the school holidays to provide families with kids free activities and free packed lunches 3 days a week. The aim is to help families with the cost of living increase whilst giving them the chance to have a fun day with the kids. Flourishing Faifley were awarded funding from WDC Shine Programme and are also supported by Knowes Housing Association and Caledonia Housing Association.



On the 23rd July we had our first summer fair which was a huge success. The day was put on to provide the local community a chance to come together and enjoy the free event.

It also gave local small businesses the chance to sell their goods on the stalls. It was a packed day with great stalls, amazing games and prizes and lots of fun for the kids and families within the community getting a chance to see some amazing birds of prey along with the local Fire Services providing the kids and families with a tour of the fire engines. Donations were received from local businesses in the Clydebank area for great raffle prizes. The event was such a success that Flourishing Faifley are looking to secure funding to make the event even bigger next year.

Who is Living in your Home?

Please remember to update us with who is living in your home. Should you fail to advise us of who is living with you this could affect any future applications for assignation or succession to tenancies should the worst were to happen.

Applications for assignation or succession to tenancies will be considered for people who have been living with you for a minimum of 12 months.

Any applications received where proof of residency cannot be confirmed will be refused.

This may mean the person will have to present themselves as homeless with West Dunbartonshire Council.

To update your tenancy information and who is living with you please email **info@knowes.org** or through our Customer Portal which can be downloaded from the Apple App Store or Google Play. You can also call on **01389 877752** to speak with a member of staff.

New Housing Officer

Knowes are pleased to confirm the recruitment of a new Housing Officer who has joined our Housing Team. Lisa-Marie Brown started in post on the 25th July and will be looking after the properties that the late Thomas Millar used to manage.

Lisa-Marie brings a wealth of experience and has most recently been working with another organisation in West Dunbartonshire. I hope you'll join us in welcoming Lisa-Marie to Knowes.



Tenancy Sustainment

Knowes has been employing a Tenancy Sustainment Officer over the past year who has been helping out a large number of residents with issues that range from heat vouchers, furnishings, decoration vouchers and general advice that has helped them manage their tenancy's.

Fiona Campbell continues to provide support to anyone who feels that they need help. Should you wish to have a chat with Fiona and see whether she can provide you with assistance please contact your Housing Officer who will pass your details on.

Garden Competition



After a gap over the past couple of years we are pleased to welcome back the Garden competition. This is an ideal opportunity for residents to show off the green fingered skills and transform their gardens into colourful landscapes. We will be judging gardens throughout the estate and will be inviting and awarding prizes to the winners at our AGM in early September.

Rent Payment

As times get tougher with the cost of living increasing almost monthly please remember that staff are here to help if you are struggling to pay your rent.

Please don't ignore any letters you get if you fail to make the necessary rent payment as it is important that you engage with us to ensure you don't jeopardise the home that you have.

Losing your home by missing rent payments can have massive consequences for you and your family and with demand for Housing Association and Council affordable housing dramatically increasing, you may find it difficult getting another property should you find yourself without a home.

Please contact your Housing Officer to discuss any rent payment issues you have. We are here to help.

Our Annual Report and Report on Progress in Relation to the Scottish Social Housing Charter. 2021-22



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Chairperson's Report



Thank you for taking the time to read this report which gives an overall view of what we are doing here at Knowes. I am relatively new to being Chairperson of Knowes HA's Management Committee having been elected as Chair in October 2021. My background is predominantly in social housing and I currently manage a housing team at a local authority. With this background, I understand the positive role that social housing, and in particular local housing associations, can play in communities, and also the good work that Knowes have previously done in this regard. I will work hard to ensure that this good work continues here at Knowes, and we continue to deliver high quality services and support for the people in our community.

Firstly, I would like to thank Knowes' Committee and Staff for their good work and their support over the course of 2021/22. The information in this newsletter shows that despite all of the negative effects of the Covid pandemic, we continue to meet the challenging targets we set ourselves.

As you will have seen from the announcements in our newsletter and on social media, in April of this year, we suffered the sad loss of our dear friend and colleague, Thomas Millar, housing officer at Knowes HA for 24 years. Thomas is still very much missed by all of us at Knowes HA.

In the September, Rhona Polak, stepped down as Chair of the Committee having completed five years' service to the Association in this role, and I would like to thank her for all of her

hard work and commitment as Chair during that period. I am delighted that she is staying on in the Committee to support me with all her knowledge and expertise gained over her many years' on Knowes' Committee and as a valued member of the Faifley Community.

2021-22 saw the retirement of Knowes HA's long serving director, Pierre De Fence, and the appointment of Erica Davidson as the new Chief Executive Office. Erica has a wealth of experience in social housing as well as of Knowes HA, having formerly been Head of Finance at the association and, like Pierre before her, was also involved in the initial set-up of Knowes HA in 1998. I am certain that Erica will continue to serve our tenants and community with the same hard work and dedication that Pierre did.

In January 2022 we commissioned Knowledge Partnership to carry out a customer satisfaction survey. We would like to thank all of our tenants and factored owners who took the time to give us their feedback. The results of this survey will be used to inform our Business Plan and organisation objectives and will help us improve our services to you, our customers, over the coming years.

Continues on next page

Chairperson's Report **Continued**

We pride ourselves on being an association that supports not only our tenants and customers, but also our local community. Last year, we were successful in obtaining £56,525 grant funding which we used in the following ways to help our tenants, customers and also the wider community:

- A dedicated staff member at the West Dunbartonshire Citizen's Advice Bureau to provide welfare and money advice to our customers
- Time with the Leamy Foundation to develop a community growing area within the local Faifley Community. This is the Secret Garden in Faifley which is now being managed successfully by the Let Faifley Flourish Group.
- Time with the Lennox Partnership to help our customers develop their employability skills and support into work
- Enabling the Y-sort-it group to work with Faifley youngsters order to develop activities for them through a series of workshops and activities throughout the year.

From December 2021 to March 2022 we were delighted to be able to assist our tenants in obtaining £63,980 in fuel vouchers as well as providing free I-pads for members of our community from Connecting Scotland. Our shared tenancy sustainment officer also continues to support those of our customers struggling in this difficult economic environment.

Our wider role activities will continue in the coming year with plans to work with partners in the community, including WDC Greenspace, Glasgow University and Flourishing Faifley, to apply for lottery funding to create a heritage

trail in Auchnacraig Woods; to further support CAB in providing a dedicated member of staff for our customers; and to work with our Housing Association partners in West Dunbartonshire and Community Links Scotland to put in place energy advisors to support our customers and help reduce fuel poverty in our area.

We are also delighted to be able embark on a new build development at the former bowling club site at Abbeylands Road. We hope to build 22 new properties for social rent on the site. Our architects have drawn up design plans for us and we are looking to submit these to WDC Planning Department. If approved then we will be ready to commence on site in 2023.

At the end of the financial year 2021/22 the Association remains in a financially sound position which allows us to continue our programme of property improvements whilst keeping our rent increases for our tenants well below the rate of inflation.

Finally, I would like to encourage anyone interested in getting involved in the work of the Association to consider becoming a Committee Member, either at the AGM or at any time during the year, or to get involved in the Scrutiny Panel, just speak to Erica Davidson, or any of the other staff, for more information. You can also contact us and keep up to date with Knowes via the website www.knowes.org and also on Facebook.

I hope you find this report informative and useful and we welcome any feedback from you on the format.

Steven McCabe

Chairperson

Our Mission, Vision, Strategy & Values

Our Mission is to provide good quality affordable housing and services which meets the needs and aspirations of the community we serve, ensure resident control of current and future housing and contribute to the continued improvement of the local community and environment.

Our Vision is to
Shape the Future of
Housing and Improve
the Quality of Life in
our Community.

Our Strategy is to:

Strengthen - Our current position within the marketplace and continue to build upon our performance

Diversify - Through getting involved in wider action projects and involvement with new client groups

Grow - By increasing the quality, choice and number of houses available.

Our Core Values are as follows:-

RESPECT AND EQUALITY OF OPPORTUNITY

We treat everyone with respect and recognise and respond to their individual needs

CUSTOMER FOCUSED

We ensure that our customers are at the core of everything we do

COMMUNICATION

We communicate effectively with our customers and colleagues

CONTINUOUS IMPROVEMENT

We are committed to review, develop and improve all of our services and processes

HONESTY AND PROFESSIONALISM

We behave in a professional manner displaying honesty and integrity at all times

Strategic Objectives - 1 year and 3 years

In consultation with staff and customers, Knowes' Committee sets out its Strategic Business Objectives each year. Knowes' objectives are the specific and measurable results we plan to achieve and maintain throughout the year. Our objectives also assist us in tracking performance in every part of their business to ensure that we are moving in the right direction. We have two levels of Objectives as part of our organisation structure – our Business Strategic Objectives and our Departmental Operational Objectives – the latter giving more detail on how we plan to achieve our Business Objectives.

For the Financial Year 2022-23 Knowes HA agreed business objectives are as follows:-

Short Term Objectives (2022 - 2023 FINANCIAL YEAR)

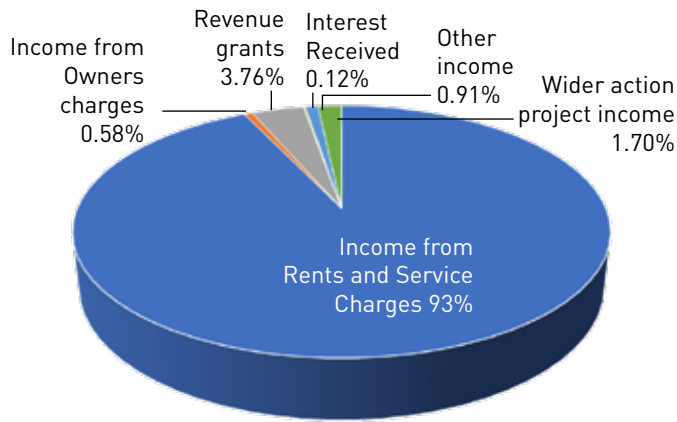
REFERENCE	BUSINESS OBJECTIVE
S1	Monitor value for money in our services whilst ensuring we meet our performance targets
S2	Develop 22 new properties at the Abbeylands site
S3	Continue to access funding for energy improvement initiatives
S4	Continue to make funding application for community projects to support Fairley residents.
S5	Continue our engagement with the community and develop the Community working group
S6	Attract new committee members and share members
S7	Continue to assess compliance against the Regulatory Framework
S8	Review our asset management plan taking into account the results of the 2022 stock condition survey
S9	Conduct an EESSH2 and Net Zero survey of our housing stock
S10	Develop and implement an action plan to improve our services following the 2022 Customer Satisfaction Survey.
S11	Develop and implement a Wellbeing Strategy for Knowes' Staff and Committee
S12	Continue to manage anti-social behaviour and improve our estate

Longer Term Objectives (2022 - 2025)

REFERENCE	BUSINESS OBJECTIVE
L1	Identify and pursue development / expansion opportunities
L2	Monitor demand and supply within our area of operation and address any demand issues which arise within our stock.
L3	Work with partners to promote the social and economic regeneration in our area of operation
L4	Continue to invest in and improve our external common areas
L5	Investigate sustainable and renewable energy initiatives
L6	Continue to improve financial viability in order to deal with future contingencies
L7	Continue developing our IT systems and digital engagement with our customers to fully meet our business and customer needs

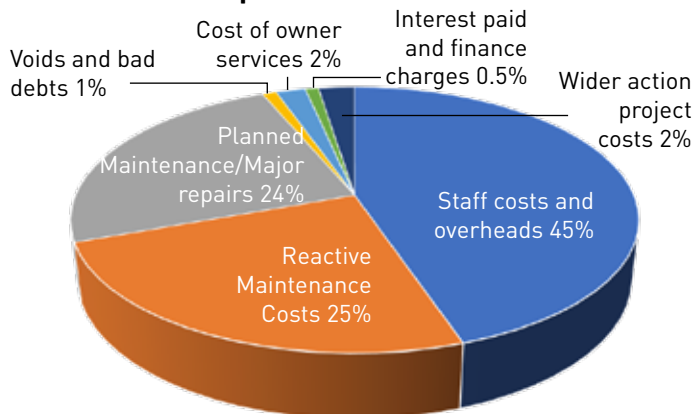
Financial Report 2021-22

Income 2021/22



	31.03.22	31.03.21
INCOME	£	£
Income from Rents and Service Charges	4,536,141	4,512,924
Income from Owners charges	28,371	28,595
Revenue grants	183,483	163,745
Interest Received	5,750	16,844
Other income	44,490	62,314
Wider action project income	82,969	85,391
	4,881,204	4,869,813

Expenditure 2021/22



	31.03.22	31.03.21
EXPENDITURE	£	£
Staff costs and overheads	1,287,278	1,222,515
Reactive Maintenance Costs	706,690	493,955
Planned Maintenance/Major repairs	696,766	550,348
Voids and bad debts	27,565	26,984
Cost of owner services	57,756	36,334
Interest paid and finance charges	25,546	10,856
Wider action project costs	70,991	62,379
	2,872,592	2,403,371

	31.03.22	31.03.21
	£	£
Total Income	4,881,204	4,869,813
Total Expenditure	(2,872,592)	(2,403,371)
Surplus for the year	2,008,612	2,466,442
Capitalised component expenditure	175,557	52,477
Changes in Pension Fund Valuation	654,000	(997,000)
less depreciation of housing stock	(849,038)	(815,287)
Net surplus for year as reported	1,989,131	706,632
Statement of Financial Position	31.03.22	31.03.21
Assets	£	£
Housing Properties (net of depreciation)	16,937,629	17,512,933
Other Assets (office premises and equipment)	223,578	252,387
Receivables - money owed to Knowes	214,008	167,958
Cash at Bank and in short term deposits	6,282,935	5,280,361
	23,658,150	23,213,639
Liabilities	£	£
Short term payables/creditors	1,278,773	1,177,198
Long term payables/creditors	615,176	2,112,862
Deferred income - property grants	4,573,523	4,722,017
Share Capital	112	127
Revenue Reserves	17,190,566	15,201,435
	23,658,150	23,213,639

PERFORMANCE

KEY RESULTS

KNOWES HOUSING ASSOCIATION FINANCIAL

1. Knowes Housing Association received £4.53m in rent and service charges income – we did not apply a rental increase in the year (Rents went up by 0%)
2. £82k of income was received for community projects and other activities
3. £25.5k was spent on loan interest and other finance charges. Knowes received 5.7k bank interest in return.
4. Knowes spent £1.57m in direct costs on properties to either repair, maintain or renew components. This is 32% of all the Associations income in the year
5. Cash reserves grew by £1m in the year. Knowes Housing will add more money and use this to renew components in 2022 financial year
6. Knowes Housing Association remains in a strong financial position. It will continue to invest in properties over the long-term

SUMMARY OF KEY FINANCIAL PERFORMANCE INDICATORS

Analysis of finances - comparison to average results of social landlords

	Knowes HA		Scottish average
Efficiency	31.03.22	31.03.21	31.03.21
Bad debts (%)	0.2%	0.3%	0.7%
Staff costs/turnover (%)	19.3%	19.5%	23.3%
Liquidity			
Quick ratio	5.28	4.63	2.78
Profitability			
Gross surplus (%)	28.0%	35.1%	20.6%
Net surplus (%)	41.0%	14.6%	14.5%
Loan covenant ratios			
Interest cover	14254%	14461%	4183%
Net debt per property	(£ 5,938)	(£ 3,958)	£ 6,708
* - comparisons not yet available for 2021/22 figures			

Explanation of financial ratios

Knowes bad debt ratio shows the amounts of rents written off due to being non recoverable. The lower the percentage the less debt we are writing off – this shows how efficient Knowes is

at recovering rent debt.

Staff Costs ratio shows total staff costs expressed as a percentage of turnover. This ratio measures how efficiently we can generate income through our staff resources. Staff costs have decreased since last year and we compare favourably to the sector average.

The liquidity ratio is the ratio of current debts (due within 12 months) over payables due in the same period. The higher this ratio the more financially strong the organisation is in the short-term. Knowes position is strong compared to sector average.

Profitability – the higher these ratios are the more surplus Knowes is generating from its income. This surplus is utilised to fund future repair costs for our properties. Gross surplus has decreased from last year due to increased spend this year on reactive maintenance and overheads after Covid19 lockdowns. Net surplus has increased substantially since last year due to changes in the staff pension fund valuation.

Loan covenant ratios – these represent how well Knowes can meet its loan commitments. The higher the interest cover the more able Knowes is to pay interest due on its loan. Also, the lower the debt per property then the lower our total loan commitment. Knowes is in a net asset position as the outstanding loan is less than cash reserves.

Introduction

The purpose of this report is to highlight the Association's progress towards meeting the Scottish Social Housing Charter and also to provide additional information about our performance in the financial year 2021-22 in a format agreed with our tenants.

What is the Scottish Social Housing Charter?

The Charter was approved by the Scottish Parliament in March 2012 and became effective on 1st April 2012. The Charter requires all Registered Social Landlords (RSLs) operating in Scotland to produce a report each year outlining

their performance in relation to the Charter outcomes. There are 15 outcomes detailed in the Charter which are relevant to Knowes, and these are described in this report along with our progress in achieving them.

Charter Heading	Outcomes and Standards
The Customer/Landlord relationship	1: Equalities 2: Communication 3: Participation
Housing quality and maintenance	4: Quality of housing 5: Repairs, maintenance and improvements
Neighbourhood and community	6: Estate management, anti-social behaviour, neighbour nuisance and tenancy disputes
Access to housing and support	7, 8 and 9: Housing options 10: Access to social housing 11: Tenancy sustainment 12: Homeless people
Getting good value from rents and service charges	13: Value for money 14 and 15: Rents and service charges

This report, where possible, shows trends in performance over a number of years, and also comparisons with national statistics collected by the Scottish Housing Regulator.

The Customer / Landlord Relationship

Outcomes and Standards

1 Equalities:

We must perform all aspects of our housing services so that every tenant and other customer has their individual needs recognised, is treated fairly and with respect, and receives access to housing and housing services.

2 Communication:

We must manage our business so that tenants and other customers find it easy to communicate with their landlord and get the information they need about their landlord, how and why it makes decisions and the services it provides.

3 Participation:

We must manage our business so that tenants and other customers find it easy to participate in and influence their landlord's decisions at a level they feel comfortable with.

The Association carried out a Resident Satisfaction Survey in January 2022 with 700 tenants being surveyed.

Percentage of tenants satisfied with the overall service provided by their landlord

Very Satisfied	286
Fairly Satisfied	330
Neither Satisfied nor Dissatisfied	51
Fairly Dissatisfied	20
Very Dissatisfied	13
No Opinion	0
Percentage of tenants satisfied with the overall service provided by their landlord	88.0%

Percentage of tenants who feel their landlord is good at keeping them informed about their services and decisions

very good	283
fairly good	338
Neither good nor poor	66
fairly poor	8
very poor	5
Percentage of tenants who feel their landlord is good at keeping them informed about their services and decisions	88.7%

Percentage of tenants satisfied with the opportunities given to them to participate in their landlord's decision-making processes

Very Satisfied	272
Fairly Satisfied	322
Neither Satisfied nor Dissatisfied	95
Fairly Dissatisfied	6
Very Dissatisfied	5
Percentage of tenants satisfied with the opportunities given to them to participate in their landlord's decision-making processes	84.9%

Accessible Information

We realise that it is not always easy for everyone to access information about the services we provide; therefore we aim to provide it in a variety of formats. Our newsletters, policies and letters are all available on request in large print, audio and Braille. We can provide translation services where necessary. We have a mobile hearing loop system in our office to help

those with a hearing impairment and we ensure that this is available at all times. If you feel that any of these services would help you or if there is anything else that we can provide in order to make your communication with us easier please do not hesitate to contact the Corporate Services Team on 01389 877752 (option 5), by emailing info@knowes.org.

Complaints

In April 2021 the Association adopted the Scottish Public Services Ombudsman (SPSO) new model complaints handling procedure. This is used for complaints related to dissatisfaction with standards of service or action which the Association has or has not taken. The Association values complaints and will report on how we have improved our service as a result of complaints made. The table below details all complaints received in 2021-22, there were no complaints received regarding equality issues.

Percentage of all complaints responded to in full at Stage 1 and Stage 2				
Complaints regarding all other issues	1 st Stage Complaints		2 nd Stage Complaints	
	Number	Percentage	Number	Percentage
Received in the reporting year	38	N/A	7	N/A
Carried forward from previous reporting year	0	N/A	0	N/A
Complaints responded to in full by the landlord in the reporting year	37	97.37%	7	100%
Average time taken in working days for a full response	3.74 days		12.71 days	

Housing Quality and Maintenance

Outcomes and Standards

4 Quality of housing: We must manage our business so that tenant's homes as a minimum, meet the Scottish Housing Quality Standard and when they are allocated, are always clean, tidy and in a good state of repair.

5 Repairs, maintenance and improvements: We must manage our business so that tenant's homes are well maintained, with repairs and improvements carried out when required, and tenants are given reasonable choices about when work is done.

Registered Social Landlords (RSLs) in Scotland were required to meet the Scottish Housing

Quality Standard by April 2015. This standard was introduced by the Scottish Government in 2004 and requires every property owned by RSLs to meet 35 quality criteria. In some instances it will not be possible to meet the standard, for example where there is no controlled entry system in a close, and owner occupiers decide that they don't want to share the cost of installing such a system. In such cases these are classed as abeyances. There are other situations where failure to meet the standard is acceptable and that is where tenants have refused access to carry out work.

Although last year, our services remained restricted due to the Pandemic, the Association was still able to complete the following:

Description of Work	Number of Properties
Close and External Painting	One fifth of our stock
Gas Servicing	All properties where access was permitted
Medical Adaptations	8

The table below highlights the level of satisfaction tenants have for their home and the repairs we carry out.

Percentage of tenants satisfied with the quality of their home	
Very Satisfied	270
Fairly Satisfied	331
Neither Satisfied nor Dissatisfied	41
Fairly Dissatisfied	47
Very Dissatisfied	11
Percentage of tenants satisfied with the quality of their home	85.9%%

Percentage of tenants who have had repairs or maintenance carried out in the last 12 months satisfied with the repairs and maintenance service

Total number of tenants who have had a repair carried out in the last 12 months who responded	359
Very Satisfied	149
Fairly Satisfied	135
Neither Satisfied nor Dissatisfied	24
Fairly Dissatisfied	30
Very Dissatisfied	21
Percentage of tenants who have had repairs or maintenance carried out in last 12 months satisfied with the repairs and maintenance service	79.1%

The table below highlights our repairs performance during the year.

Description	Knowes HA	Scottish Average 2019-20
Length of time taken to complete emergency repairs	1.99 hours	3.6 Hours
Length of time taken to complete non-emergency repairs	12.25 days	6.4 Days
Proportion of repairs completed right first time	86.54%	92.4%
Number of times we did not meet our statutory duty to complete a gas safety check	1	N/A

Repairs and Maintenance Completed during 2021-22

Non-Emergency Repairs: The number of days to carry out non-emergency repairs has risen this year due to the impact of COVID both as a carry forward from the previous year and how COVID impacted on the availability of resources for our main contractor. We are expecting to see an improvement in this figure as the year progresses.

Energy Efficiency: We have appointed Changeworks to commence the plan for Net Zero and EESSH2 and provided all the

information to allow them to commence the analysis of data to produce the report on how to achieve Net Zero.

Electrical Testing: We appointed the Valley Group to carry out the electrical testing on a 5 year contract and this commenced in July 2021. All homes must be Tested within a 5 year period.

Smoke and Heat: Our programme of installing smoke and heat detectors has now been completed.

Neighbourhood and Community

Outcomes and Standards

6. Estate Management, Anti-Social Behaviour, Neighbour Nuisance and Tenancy Disputes:

Working in partnership with other agencies we will help to ensure that tenants and other customers live in well maintained neighbourhoods where they feel safe.

Percentage of tenants satisfied with the management of the neighbourhood they live in	
Very Satisfied	334
Fairly Satisfied	310
Neither Satisfied nor Dissatisfied	35
Fairly Dissatisfied	16
Very Dissatisfied	5
Percentage of tenants satisfied with the management of the neighbourhood they live in	92%

Estate Management

Housing Officers complete estate management inspections bi-monthly with the Housing Assistant completing follow up inspections in the intervening months. We also have staff carrying out quality assurance checks on the common cleaning services that many of our tenement residents receive. This work generates a considerable number of actions ranging from issues around stair-cleaning cleanliness to identifying and reporting repairs in and around the Association's properties. The Association provides a Common cleaning service to over 100 closes and we have introduced thorough quality control measures to improve standards, customer satisfaction and value for money. We also have a rapid response team in place to deal with any issue reported.

The Association continues to provide a bulk uplift service for the closes on the Common cleaning contract and this service has massively improved the upkeep of these areas and assisted in tackling estate management issues. The service has also contributed towards managing pest control.

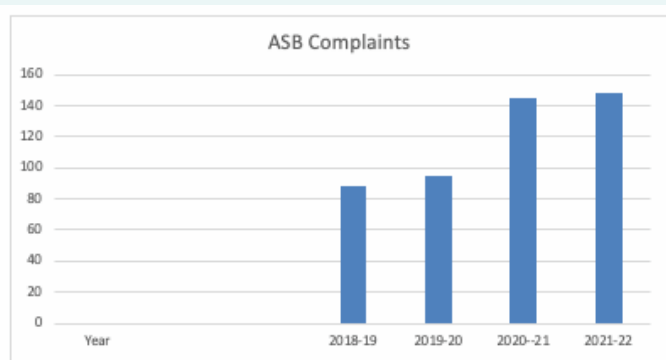
The Associations bulk uplift service introduced in September 2018 continues to see improved conditions of our backcourt and common areas. However we still experience problems

around bin collections. The responsibility of bin collection lies with WDC cleansing department, however the associated issues around bins not being emptied result in estate management issue.

ASB

The Association continues to use its own ASB policy and procedure and has support from the Police to deal with the more serious complaints received

A total of 148 cases of anti-social behaviour were reported in 2021-22, with 146 of these resolved within our target timescales. This figure saw an increase of 3 cases from the previous year.



The Association will continue to manage all complaints sensitively, and where required, use powers at our disposal through legislation outlined in the tenancy agreement.

We will continue to work closely with Police Scotland when dealing with ASB behaviour when tougher action is required to deal with issues. We will also utilise any services that the local authority provide to assist in the management of issues such as;

- Environmental Health
- Noise monitoring
- Cleansing
- Mediation
- Dog wardens

Access to Housing and Support

Outcomes and Standards

7, 8 and 9 Housing Options: As a social landlord we will work together to ensure that:

- People looking for housing receive information that helps them make informed choices and decisions about the range of housing options available to them
- Tenants and people on housing lists can review their housing options
- People at risk of losing their homes receive advice on homelessness
- We provide reasonable preference to the 3 groups identified in the Housing (Scotland) Act 2014 which was implemented in May 2019.

10 Access to Social Housing: We ensure that people looking for housing find it easy to apply for the widest choice of social housing available and receive the information they need on how the landlord allocates homes and their prospects of being housed.

Knowes Housing Association accepts housing applications from anyone aged 16 or over. We have introduced an on-line application process that can be accessed through the Knowes HA website. You can also access a Housing Application Pack that includes a housing application form, 'information about Knowes' leaflet, 'applying for a Knowes tenancy' leaflet, a map of Faifley and the Association's stock profile. This helps to ensure that the applicant has as much information as possible regarding the local area and other housing providers within the West Dunbartonshire area.

Any applicant who has not held their own tenancy or had their own home is interviewed by the Allocations Officer with a view to explaining the range of housing options and the responsibilities of having a Knowes' tenancy.

These groups are detailed below.

- 1. Homeless persons and persons threatened with homelessness and who have unmet housing needs.**
- 2. People who are living under unsatisfactory housing conditions and who have unmet housing needs.**
- 3. Tenants of houses which are held by a social landlord and which the social landlord selecting its tenants considers to be under-occupied.**

This enables the Association to identify any support needs and gives the applicant the opportunity to ask any questions in relation to their housing application, prospects, etc.

Applicants who consider themselves to be homeless or threatened with homelessness are given the appropriate advice in relation to West Dunbartonshire Council's Homeless Service.

We will continue to accept nominations from West Dunbartonshire Council, Positive Action in Housing, East Dunbartonshire Council and the Scottish Refugee Council predominately for our stock.

A total of 65 properties were let during the last financial year. This figure is the same as the previous year, making our average turnover around 6%. In 2021-22 a total of 40% of the Association's lets were to West and East Dunbartonshire Councils through Section 5 homeless referrals and nominations. Of the 65 re-lets the following groups received the following allocations:

Needs Groups	Number of Lets	% Lets
Medical	5	8%
Nominations	2	3%
Homeless (Section 5)	26	40%
Overcrowded	10	15 ½ %
Transfer	1	1 ½ %
Underoccupied	4	6%
Waiting List	15	23%
Other	2	3%

The above re-lets table demonstrates that we continue to support the most vulnerable in society with a high number of lets given to homeless cases referred to us from WDC. At the same time we manage our other waiting lists with lets to other applicants based on the type of property that becomes available.

The average days taken to re-let for 2021-22 was 6.2 calendar days compared to 15.2 calendar days in the previous year. Our target was 7 calendar days. The Scottish average is 21.9 days.

The void loss for 2021-22 was 0.16% of the annual debit. Our internal target is 0.2%. The Scottish average is 0.68%

Housing Application Surveys and New Tenant Satisfaction Surveys are carried out throughout the financial year to gauge the satisfaction levels of new tenants and how the application process has worked for them. The results of the surveys are presented to the Committee each year. In year 2021-22 the Housing Applicant Satisfaction Survey showed that 100% of applicants found the form and the questions clear and easy to understand and complete. The New Tenant Satisfaction Survey showed that overall 90.48% of respondents were satisfied with the quality of their home when moving in, while 100% were satisfied with the information provided by Knowes HA at the application stage.

	Knowes 2021-22	Scottish Average
Number of calendar days taken to let	6.2	21.9
Rent lost due to Voids	0.16%	0.68
% tenancies beginning in 2020-21 sustained by more than 12 months	91.05%	93%

Getting Good Value for Money from Rents and Service Charges Outcomes and Standards

13 Value for money: We must manage all aspects of our business so that tenants, owners and other customers receive services that provide continual improvement for value for the rent and other charges they pay.

Percentage of tenants who feel that the rent for their property represents good value for money	
Total number of tenants who responded	700
Very Good Value for Money	173
Fairly Good Value for Money	366
Neither Good nor Poor Value for Money	109
Fairly Poor Value for Money	39
Very Poor Value for Money	13
Percentage of tenants who feel that the rent for their property represents good value for money	77%

Percentage of factored owners satisfied with the factoring service they receive	
Total number of Owner Occupiers who responded	149
Very Satisfied	39
Fairly Satisfied	71
Neither Satisfied nor Dissatisfied	14
Fairly Dissatisfied	21
Very Dissatisfied	4
Percentage of tenants who feel that the rent for their property represents good value for money	73.83%

14 and 15 Rents and service charges: We must set rents and service charges in consultation with our tenants and other customers so that:

- A balance is struck between the level of services provided, the cost of the services, and how far current and prospective tenants and other customers can afford them
- Tenants get clear information on how rent and other money is spent, including any details of individual items of expenditure above thresholds agreed between landlords and tenants.

Rent Arrears Performance in 2021-22

The total arrears figure for year ending March 2022 was 2.00% of the annual debit, which is lower than last year. The total arrears figure includes former tenant arrears and write off for unrecoverable rent. The rent arrears performance highlighted the challenges that we faced due to on-going welfare reform, particularly the impact on arrears due to Universal Credit, covid, and cost of living issues.

The Housing Team also had an internal arrears target that was based on what we considered an actual arrear and a technical arrear that makes up the gross arrear, (Housing benefit

and UC payments makes up the majority of the technical arrears, as do any late monthly payments). Our internal target was 2% for the actual arrears and this was again a challenging target, however we bettered this target and achieved a very satisfactory performance of 1.62%.

A summary of our performance is detailed below for comparison with the national median of all RSLs and the performance of our own LSVT Peer Group, both as reported by the Scottish Housing Regulator for.

Key Performance Indicator	Year End Performance 2020-21	National Median	Benchmarking Group Performance
Total of Gross Arrears	2.0%	4.45%	3.39%

Wider Action Review

Tablets

Knowes HA successful during 2021-22 in securing funding of I pads and wifi provision for tenants to get on line to help with education for children, benefit applications and general internet access that they may not have been able to afford.



Energy Redress Scheme

We have been able to help tenants with energy costs through the Energy Redress Fund, which has enabled us to provide energy vouchers for tenants on pre-payment meters.

Community Regeneration Funding

We were successful during the year to be awarded £56,525 which was split between the Leamy Foundation, Citizens Advice, Y Sort It and the Lennox Partnership to help provide support to our residents following Covid lockdown to get back out in the community, help with isolation, get people back into work and get children fun activities within the local area.



Tenancy Sustainment Officer

Our Tenancy Sustainment Officer (TSO) continues to work closely with tenants across Faifley and Clydebank. The TSO provides information, advice and signpost tenants and customers of Clydebank, Knowes and Dalmuir Park Housing Associations to assist them to establish, manage and sustain their tenancies.

Our Management Committee and Staff

Our Management Committee

Steven McCabe	Chairperson	Lynsey Chrystal	Member
Katie Devenay	Vice Chairperson	Hilary Edgar	Member
Billy Stevenson	Secretary	Rhona Polak	Member
Yvonne McDonald	Treasurer	Ross Campbell Anderson	Member
Councillor Lawrence O'Neill	Member		

Our Staff

Senior Management Team

Erica Davidson	CEO
Kennedy Chilambe	Head of Finance
Joe Wilson	Head of Property Services
Martin Harvey	Head of Housing
Elaine Lewty	ICT Manager

Housing Management Team

Lisa-Marie Brown	Housing Officer
Nikki Quinn	Housing Officer
Nicola Gerrard	Housing Officer
Karen Grainger	Allocations Officer
Natasha Robinson	Housing Assistant

Corporate Services Team

Vacancy	Corporate Services Compliance Officer
Vacancy	Administrative Assistant

Property Services Team

Graham Burns	Repairs Officer
Allan McGarrity	Maintenance Officer
Joseph Mailley	Maintenance Officer P/T
Allison Rae	Repairs Assistant
Kirsty Murray	Property Services Assistant
Ethan Hart	Modern Apprentice

Finance Team

Maureen MacConnell	Finance Officer
Ann Gaggini	Finance Assistant
Jodie Hart	Finance Assistant

Cleaning Staff

Helen Shanley
Danielle Watson