

## The AGM

Last year was the first time we held our AGM online, and whilst successful, the number of share holders attending was significantly down on previous years. At present we are not sure if we will be able to return to holding the AGM in Skypoint, however we have booked the hall in Skypoint for the evening of Tuesday 5th September. Should we be unable to hold the meeting in person due to Covid restrictions, we will hold the meeting using Zoom as we did last year. We will have more information nearer the time.

## Office Opening to the public:

We intend to re-open our office to the public over the coming months. We intend to work on an appointment system as much as possible, however we intend to install an online digital Kiosk in our reception area which will allow our customers to contact staff who are working from home, make payments to rent and owner accounts as well as reporting repairs and access to the internet.

By doing this we hope to be able to return to a relatively normal level of local contact. There will be some staff working in the office every working day going forward, but some of our staff will continue to work from home most of the time.

Our customers will continue to be able to contact our staff regardless of where they are based as our phones and IT systems are now available to all staff at home and in the office.



# Message from Pierre, Knowes' Director

**It is with excitement and some sadness that I announce in this newsletter, that this will be the last annual report that I will be writing. After 43 years of working, with 23 of them at Knowes, I have taken the decision to retire and spend time following other pursuits with my family and our new puppy. By the time this goes to press the Committee will be in the process of recruiting a new Director / Chief Executive, and I wish my replacement every success in leading what is a successful organisation, a great team of staff and is governed by a great Committee made up of people committed to leading the association and doing the best for the local community. I will remain in post up until 30<sup>th</sup> September.**

We are hopefully nearing the end of the Covid restrictions, although Covid is going to be with us now forever, but I hope that we will return to the new normal in terms of opening our office to the public fairly soon. I say new normal, as things will never be the same as they were prior to Covid. We have put in place a new flexible working policy, which will allow certain staff to continue working from home. Customers will experience the same high standard of service that they did before, however we will be using appointment based meetings more than before, and we also have new technology in place to allow customers access to our services 24/7 through our new tenant App. Also, customers



visiting the office will be able to access services through our “Kiosk” as well as speaking to staff face to face.

You may be aware that Knowes recently submitted a bid to become the transfer partner for Faifley Housing Association, however we were disappointed to hear that our bid was not accepted, and unfortunately Faifley Housing Association housing stock will be owned and managed by an organisation based in Dundee.

As you will see in the newsletter and annual report, we have performed exceptionally well over the course of the last year, and we have reversed the trend of increasing rent arrears despite the difficulties presented by the pandemic.

Our management team and Committee appreciate the difficulties tenants have in making ends meet, and we

agreed that for one year we would freeze rents rather than implement a rent increase, this is in an environment of rising inflation, which means our overhead costs are rising and we need to be careful to ensure we remain viable in the long term.

This newsletter includes information for our customers and signposts a number of useful agencies that can provide help and assistance with a wide range of topics. If you can't find the information you need in the newsletter don't hesitate to get in touch with our staff team.

I conclude by saying, it has been a privilege to have had the opportunity to lead Knowes for the last 14 years and look after our property service function for the 9 years prior to that. I will be leaving in the knowledge that Knowes is in good shape for the future, and in the safe hand of our Committee, Management Team and Staff.



# Home from Home Dumbarton



Home from Home provide second hand furniture, white goods, electricals free to new tenants, who are not working - delivery costs approx. £20/£30.

A referral can be made by our Tenancy Support Officer, Nikki Quinn by giving name, address and household composition and details of welfare benefits.

Home from Home also have a showroom for walk in customers who are able to pay for second hand furniture and delivery.

Home From Home is located;  
Unit 3 Ash Road, Broadmeadow Industrial Estate, Dumbarton, G82 2RS

Open 8.30am - Closes 4PM · 01389 733733

<http://www.homefromhome.plus.com/>



## Tenant Portal

We will soon be launching our tenant portal which will allow customers, to make payments, report repairs and contact staff. Keep a look out on our website and Facebook page for further updates and launch dates.



## Gardens and hedges

As the weather gets warmer the growing season for gardens and hedging increases. For those with front and back gardens please ensure that you maintain them. If you are a tenant and struggling to manage your garden

due to illness or mobility issues, you can apply to be placed on the garden assistance scheme. Please contact us to check on whether you are eligible.

# Major Changes to Universal Credit Coming November 2021



**The Department for Work and Pensions will no longer allow new benefits or pensions recipients from collecting payments via Post Office card accounts, as the department prepares to phase out its use of the payment system entirely next year.**

Post Office Card Accounts has been a mechanism for DWP to pay state pensions and benefits

to people since 2003, but its contract with the Post Office will end in November 2021.

Work and pensions secretary Thérèse Coffey said the cost of the contract provided “poor value for taxpayers” given that most people using Post Office Card Accounts already have bank accounts. It is cheaper for DWP to pay money directly into bank accounts than to use the POCA system.

Around 900,000 people use POCA to collect payments.

However, DWP has been trying to encourage them to have benefits paid directly into their bank accounts instead.

The department has been writing to pensioners over the last three years saying they are now expected to use bank accounts.

**If you require any help and support in setting up a bank account please contact our Tenancy Sustainment Officer, Nikki Quinn on 0141 941 4326 or by email [nikki@clydebank-ha.org.uk](mailto:nikki@clydebank-ha.org.uk).**

## Mental Health Awareness

Nikki Quinn, Tenancy Sustainment Officer actively assists in offering support and referrals to promote mental health awareness for the residents within Knowes Housing Association.

If you may be struggling mentally, feeling lonely, isolated or just needing someone to talk to, Nikki can refer you to;

- West Dunbartonshire Befriending services

- Men matters Scotland
- Stepping stones
- Clydebank addictions team
- Recruitment/employability schemes

Centre 81 have also been successful with an application to the Communities Recovery Fund; part of the project will be to provide elderly people with lunch twice a week and it will be a great way to meet up and meet new people.



# STAFF CHANGES

## JACKIE FERRIE

It's with a fond farewell that we say goodbye to one of Knowes longest serving staff members. Housing Officer, Jackie Ferrie. Jackie has retired from Knowes HA after working with the Association since 1998. Jackie has seen many changes throughout her career with the Association.

I am sure you will join us in wishing Jackie all the best and to thank her for all the hard work over the years in helping her tenants. Staff, colleagues, and friends wish her all the very best.

## NATASHA ROBINSON

Natasha will be taking over the role of Housing Officer on a temporary basis until the recruitment process has been completed and a new officer appointed.

## Tenancy Sustainment Officer

Our TSO is available to assist any tenant who is struggling to manage their tenancy. Whether this is in relation to furnishings, decoration, benefits, budgeting, hoarding, or any other reason that you are finding your tenancy difficult to manage, please contact us and ask to speak to Nikki Quinn who is on hand to assist.

## On- Line Forms

Please remember that you can now access a number of forms through our website. You can apply for transfer, joint tenancy, succession, assignation, sub-letting, and completion of a termination of tenancy form.

Keep an eye on the website for more updates.

## Sporting Memories

**Sporting Memories Foundation Scotland became the first of its kind to be dedicated to the development and use of sports reminiscence, inclusive physical activities and intergenerational activities to support isolated older people across the country.**

Hosting weekly Sporting Memories club sessions, that brings together older people living with long term conditions such as dementia, the aim is to improve well-being and reducing loneliness and social isolation, along with a wee bit of fun.

Sporting Memories Foundation Scotland  
- Contact [Maurice@thesmf.co.uk](mailto:Maurice@thesmf.co.uk)





# Common Cleaning Contract Survey

We have received the outcome of the survey we conducted from those who receive the common cleaning service. From the 763 residents who receive the service we received 70 responses, so thank you to those who took the time to respond. The outcome of the survey is as follows.

**77% of respondents were satisfied with the cleanliness of the close and stairs**

**75% of respondents were satisfied with the cleanliness of the front entrance path.**

**99% of respondents confirmed that the bins were being taken out for collection fortnightly.**

**97% of respondents confirmed that the bins were returned to the bin stores.**

**77% of respondents were satisfied with the overall contract.**

The service we provided over the past year was impacted by the covid pandemic and was altered to assist in the management of infection. Although the satisfaction levels are below what we expected, with over three quarters of responders satisfied with the service, we can see positives from the survey in tasks undertaken through the contract, such as bin management. We continue to carry out quality control checks on the service to ensure residents are getting value for money.

Some of the feedback we received from residents also showed some positives from the service.

***“Pleasant bunch of guys who go about their business”***

***“Clean and mop all levels of close not just ground and 1st.”***

***“Regarding the service we get I am satisfied with the work they do”***

***“One satisfied customer!”***

***“Staff providing service are always friendly and well mannered. I can always see a difference when cleaning has taken place.***

We are currently carrying out the selection of a new contractor and will shortly be making a decision on this. We will take the survey responses and use these as a guide to ensure the service continues to improve.



# **Our Annual Report and Report on Progress in Relation to the Scottish Social Housing Charter 2020-2021**



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# Knowes Core Values

## Respect and Equality of Opportunity

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

## Customer Focussed

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

# 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. This will be achieved by meeting our objectives.

## Short-Term Objectives

S1	Improve the effectiveness of IT systems to reduce inefficiency in working practices and take forward a tenant portal
S2	Work with staff and liP to build on our Gold accreditation
S3	Continue to monitor impact on resources and finances of Universal Credit and make sure our plans are fit for the future
S4	Attract new committee / share members
S5	Ensure committee has necessary skills to carry out their duties and continue to comply with the 9 year rule.
S6	Take forward the Bowling Club development if viable
S7	Continue to access funding for energy improvement initiatives
S8	Monitor issues of demand for properties within our area of operation.
S9	Continue our engagement with the community
S10	Continue to assess compliance against the Regulatory Framework
S11	Continue to work towards GDPR compliance
S12	Set out a plan in response to tenant and owner surveys

## Longer-Term Objectives

L1	Identify and pursue development / expansion opportunities
L2	Monitor demand and supply within our area of operation
L3	Work with partners to promote the social and economic regeneration in our area of operation
L4	Continue to work toward reducing incidences of crime and anti social behaviour
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 to fully meet our needs, including modernizing payment methods and assessing the demand for online access to our systems for customers

# 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 2020/21 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
<b>The Customer/Landlord relationship</b>	1: Equalities 2: Communication 3: Participation
<b>Housing quality and maintenance</b>	4: Quality of housing 5: Repairs, maintenance and improvements
<b>Neighbourhood and community</b>	6: Estate management, anti-social behaviour, neighbour nuisance and tenancy disputes
<b>Access to housing and support</b>	7, 8 and 9: Housing options 10: Access to social housing 11: Tenancy sustainment 12: Homeless people
<b>Getting good value from rents and service charges</b>	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.

# 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.**

Firstly, I would like to thank Knowes' Committee and Staff for their support and good work over the course of yet another year that proved there are always new ways to get things done.

The information on the following pages show that we continue to meet the challenging targets which we set ourselves however, the Covid pandemic has had an effect on our Association as it has everywhere.

In terms of staffing, 2020-21 saw three staff members leaving us, all due to retirement, and this has meant a couple of new staff coming on board. Another change will happen in the next few months since Knowes' Director, Pierre De Fence, who has worked for the association since it's formation in 1998, announced he will retire at the end of September this year. We have begun the process of looking for a successor.

The number of people in receipt of Universal Credit is still increasing steadily and this continues to cause some difficulties in terms of the work involved for our staff and also puts pressure on rent arrears.

We managed to maintain the provision of money and debt advice from our office throughout the year until, unfortunately, we had to suspend this early in 2021, again due to the Covid pandemic.

Work was ongoing in installing new fire detection equipment in all our properties.

As part of our wider role in the community we successfully obtained funding to support the Faifley Foodshare in providing essential household items to local people; we supported

the parent council at Edinbarnet school with activity packs; we funded the White Church in the installation of new entrance screens; we were able to employ a Tenancy Sustainment Officer, we provided ipads and tablets to 40 local families and we provided a digital training service to local people throughout Clydebank and Faifley.

Staff have carried on working from home during the year and ensured that we could deliver services to our customers in the same way that we did when the office was open. We are also installing Kiosks in our office to give customers access to information and staff remotely.

At the end of the financial year the Association remains in a financially sound position which allows us to continue our programme of property improvements whilst not increasing the rents for our tenants.

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 Sandra McPhee, 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](http://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.

*Rhona Polak*

Chairperson



# 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 during 2019 with 729 being surveyed.

Percentage of tenants satisfied with the overall service provided by their landlord	
Very Satisfied	345
Fairly Satisfied	313
Neither Satisfied nor Dissatisfied	41
Fairly Dissatisfied	16
Very Dissatisfied	10
No Opinion	4
<b>Percentage of tenants satisfied with the overall service provided by their landlord</b>	<b>90.26%</b>

Percentage of tenants who feel their landlord is good at keeping them informed about their services and decisions	
Very good	380
Fairly good	307
Neither good nor poor	31
Fairly poor	6
Very poor	5
<b>Percentage of tenants who feel their landlord is good at keeping them informed about their services and decisions</b>	<b>94.24%</b>

Percentage of tenants satisfied with the opportunities given to them to participate in their landlord's decision-making processes	
Very Satisfied	288
Fairly Satisfied	350
Neither Satisfied nor Dissatisfied	81
Fairly Dissatisfied	6
Very Dissatisfied	4
<b>Percentage of tenants satisfied with the opportunities given to them to participate in their landlord's decision-making processes</b>	<b>87.52%</b>

## 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 Sandra McPhee on 01389 877752 (option 5), by emailing [info@knowes.org](mailto: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 2020-21, 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 <sup>st</sup> Stage Complaints		2 <sup>nd</sup> Stage Complaints	
	Number	Percentage	Number	Percentage
Received in the reporting year	4	N/A	4	N/A
Carried forward from previous reporting year	0	N/A	1	N/A
Complaints responded to in full by the landlord in the reporting year	4	100%	5	100%
Average time taken in working days for a full response	4.25 days		6.00 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 by April 2015 and continue to meet it thereafter, 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.

Due to the Pandemic, our Planned Maintenance Programme, with the exception of the Painting Contract, was put on hold as no access was permitted to tenant's properties for this kind of work. The programmes which were put on hold have been planned for this financial year, 2021/22.

**Despite the challenges of the last year, throughout the financial year 1st April 2020 to 31st March 2021, 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	5

**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	319
Fairly Satisfied	329
Neither Satisfied nor Dissatisfied	58
Fairly Dissatisfied	16
Very Dissatisfied	7
<b>Percentage of tenants satisfied with the quality of their home</b>	<b>88.89%</b>





**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	53
Very Satisfied	47
Fairly Satisfied	4
Neither Satisfied nor Dissatisfied	0
Fairly Dissatisfied	1
Very Dissatisfied	1
<b>Percentage of tenants who have had repairs or maintenance carried out in last 12 months satisfied with the repairs and maintenance service</b>	<b>96.23%</b>

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	1.63 hours	3.6 hours
Length of time taken to complete non-emergency repairs	8.40 days	6.4 days
Proportion of repairs completed right first time	98.50%	92.4%
Number of times we did not meet our statutory duty to complete a gas safety check	34	N/A

# 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	285
Fairly Satisfied	364
Neither Satisfied nor Dissatisfied	65
Fairly Dissatisfied	14
Very Dissatisfied	1
Percentage of tenants satisfied with the management of the neighbourhood they live in	89.03%

## Estate Management

Housing Officers and the Housing Assistant carry out regular inspection of the closes and communal areas on a quarterly basis (as a minimum) and this 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 100 closes and we have introduced thorough quality control measures to improve standards and customer satisfaction. We also have a rapid response team in place to deal with any issue reported.

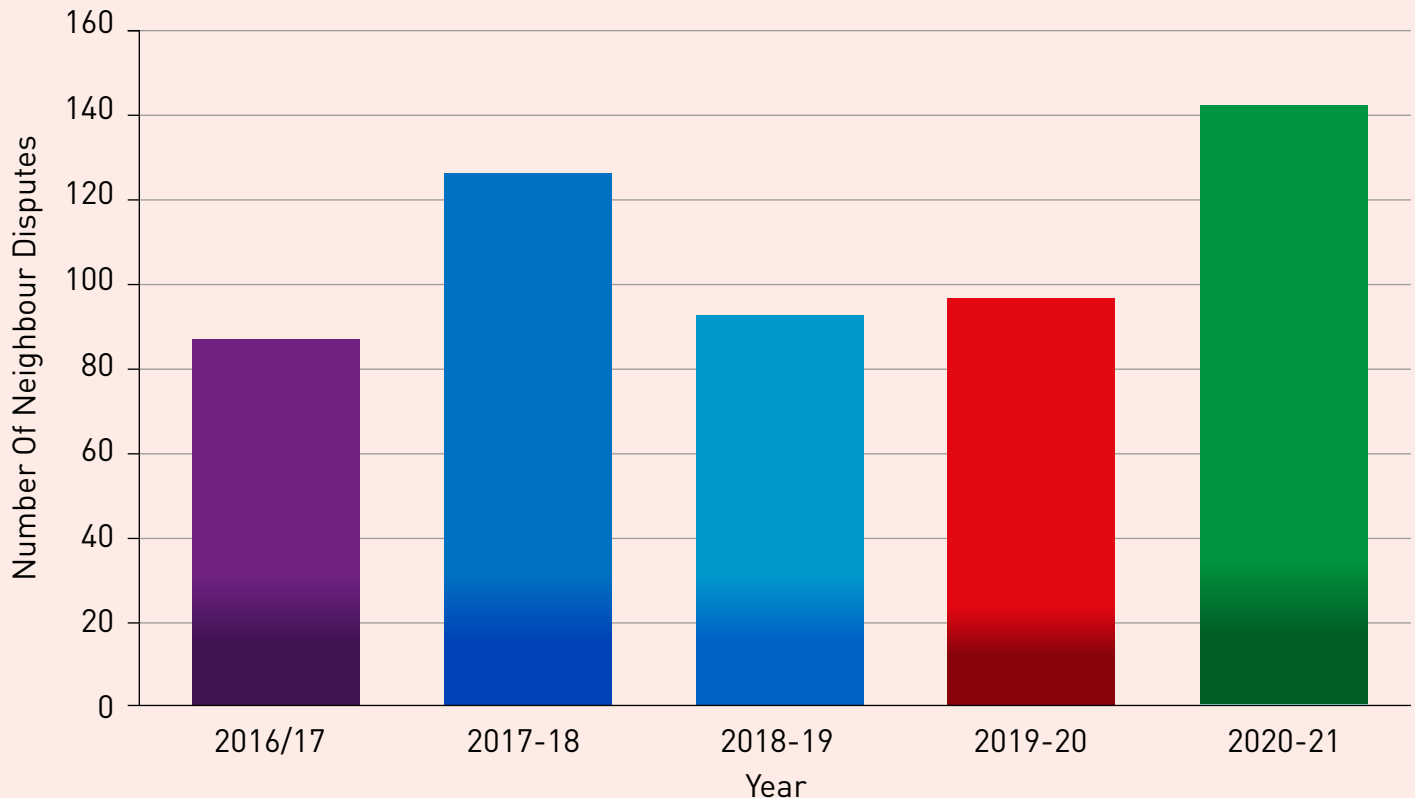
The Association continues to provide a bulk uplift service for the closes on the Common cleaning contract and this service has massively improved the maintenance of these areas and assisted in tackling ASB. The service has also contributed towards managing pest control.

# Anti-Social Behavior and Neighbour Nuisance

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 145 cases of anti-social behaviour were reported in 2020-21, with 145 of these resolved within our target timescales. This figure saw an increase of 55 cases from the previous year.

## Anti-Social Behavior Reports 2020-21



The Association will continue to manage all complaints sensitively, and where required, using the powers at our disposal through legislation outlined in the tenancy agreement. Furthermore, we will be using additional resources to improve on the management of our areas especially around estate management and lower level nuisance behaviour.

We will continue to work closely with Police Scotland when dealing with ASB behaviour in addition to where 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
- Mediation
- Noise monitoring
- Dog wardens
- Cleansing

The Associations bulk uplift service introduced in September 2018 rapidly saw an improved position in terms of the condition of 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 issues.



# 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

**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.

2014 which was implemented in May 2019. 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;

And

3. Tenants of houses which are held by a social landlord and which the social landlord selecting its tenants considers to be under-occupied.

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. 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 decreased by 12 from the previous year, making our average turnover around 6%. In 2020-21 a total of 31% 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	% of Lets
Medical	10	15%
Nominations	3	5%
Homeless (Section 5)	20	31%
Overcrowded	7	11%
Transfer	2	3%
Underoccupied	2	3%
Waiting List	21	32%
Other	0	0%

The above 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 a high number of medical and waiting list applicants being let homes.

The average days taken to re-let for 20-21 was 15.3 calendar days compared to 7.6 calendar days in the previous year. Our target was 7 calendar days. The Scottish average is 21.9 days.

The void loss for 2020-21 was 0.24% 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 2020-21 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 2020-21	Scottish Average 2019-20
Number of calendar days taken to let	15.3	21.9
Rent lost due to Voids	0.24%	0.68
% tenancies beginning in 2019-20 sustained by more than 12 months	87.95%	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 continually improving 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	<b>615</b>
Very Good Value for Money	160
Fairly Good Value for Money	345
Neither Good nor Poor Value for Money	61
Fairly Poor Value for Money	43
Very Poor Value for Money	6
Percentage of tenants who feel that the rent for their property represents good value for money	82.11%

Percentage of factored owners satisfied with the factoring service they receive	
Total number of tenants who responded	12
Very Satisfied	6
Fairly Satisfied	4
Neither Satisfied nor Dissatisfied	2
Fairly Dissatisfied	0
Very Dissatisfied	0
Percentage of factored owners satisfied with the factoring service they receive	83.33%

**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 service 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 2020-21

The total arrears figure for year ending March 2021 was 2.32% 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.

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 2.6% for the

actual arrears and this was again a challenging target, and so it proved with the Association achieving 2.32%.

Welfare Reform has resulted in arrears management becoming more difficult for staff, who as the year progressed found themselves spending more time managing rent accounts than in any other year. This impact on our resources had, and continues to have an impact on our other operational activities.

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 2019-20.

Key Performance Indicator	Knowes Year End Performance 2020-21	National Median 2020-21	Benchmarking Group Performance 2020-21
Total of Gross Arrears	2.33%	4.45%	3.39%

# Wider Action Review

## Faifley Foodshare

Unfortunately, because of the Covid pandemic we were unable to run our annual bus trip in July for Faifley residents over sixty. The good news is that our bus trip sponsors, the McDougall Group, donated £350 towards Faifley Foodshare. Both David Robbie, Managing Director of the McDougall Group and Knowes HA Director, Pierre De Fence went down to the White Church to hand over the cheque and see for themselves the fantastic work that is going on in the community.

We were also able to help Faifley Foodshare by securing funding through the Support for Communities Grant for brand new doors to be installed at the Foodshare distribution hall in

the White Church. The previous doors were too narrow to allow people to pass each other at a safe distance as per the Covid 19 restrictions, and as the new ones are double-glazed the hall will be warmer too.

The Support for Communities grant also allowed us to provide activity packs for Faifley children and families during the summer months and personal protective equipment for those accessing the White Church. The grant also funded the purchase of Argos vouchers for distribution by Faifley Foodshare for big-ticket items such as fridges, cookers and washing machines.

## Knowes Nursery Donations

We were delighted to help Lennox Drive Early Learning Centre and Auchnacraig Nursery School with their Christmas appeals. We donated the money to purchase three gazebos at Auchnacraig to help the children to stay dry while they enjoyed outdoor learning and helped with the purchase of Christmas presents for Santa to give out at the Christmas party at Lennox Drive.

## Digital Connector

Digital exclusion can create additional layers of social exclusion and exacerbate social and economic problems. We have obtained funding to employ a digital connector through help our digitally excluded tenants within Faifley and Clydebank. The post holder will provide training and support to build knowledge and confidence in digital skills and using the internet effectively whilst staying safe.

## Tablets

Knowes HA managed to secure funding from the Scottish Government to purchase 51 tablets (and wifi where needed) which we have distributed within the community to folk referred by their housing officer or Faifley Foodshare.

## Energy Redress Scheme

We have been able to help tenants with energy costs through the energy redress project, which has enabled us to obtain energy vouchers for tenants on pre-payment meters.

## Tenancy Sustainment Officer

We have obtained funding to employ a Tenancy Sustainment Officer for 30 months to work across Faifley and Clydebank. They will provide information, advice and signpost tenants and customers of Clydebank, Knowes and Dalmeir Park Housing Associations to assist them to establish, manage and sustain their tenancies. By providing this support we aim to minimise the costs (financial and social) to the individual, their local community and to the Associations that are associated with tenancy failure.

# Donations

The Association supported the following groups/organisations throughout the course of the year by providing donations of cash/gift vouchers.

- Faifley Art Group
- Faifley Community Council
- St Joseph's Primary School
- Edinbarnet Primary School
- Auchnacraig Nursery School
- Support and Connect Advice project



If you are involved in a local group and would like to apply for a donation from the Association to help with a specific event or to develop the activities of your group, please put your request in writing and for the attention of our Director, Pierre De Fence.

# Our Management Committee

Rhona Polak	Chairperson	Lynsey Crystal	Member
Katie Devenay	Vice Chairperson	Gary Clark	Member
Billy Stevenson	Secretary	Hilary Edgar	Member
Yvonne McDonald	Treasurer	Stephen McCabe	Member
Janet Cassidy	Member	Ross Campbell Anderson	Member
Councillor Lawrence O'Neill	Member		

## Our Staff

### Senior Management Team

Pierre De Fence	Director
Erica Davidson	Head of Finance
Joe Wilson	Property Services Manager
Martin Harvey	Housing Manager
Elaine Lewty	IT Manager

### Housing Management Team

Thomas Millar	Housing Officer
Jackie Ferrie	Housing Officer
Nicola Gerrard	Housing Officer
Karen Grainger	Allocations Officer
Natasha Robinson	Housing Assistant

### Corporate Services Team

Sandra Love	Senior Corporate Services Officer
Isabel Pringle	Corporate Services Assistant

### Property Services Team

Graham Burns	Repairs Office
Allan McGarrity	Maintenance Officer
Joseph Mailley	Assistant Maintenance Officer P/T
Allison Rae	Repairs Assistant
Kirsty Woods	Property Services Assistant
Jodie Hart	Property Services Assistant (1 day)

### Finance Team

Maureen MacConnell	Finance Officer
Ann Gaggini	Finance Assistant
Jodie Hart	Finance Assistant (4 days)

### Cleaning Staff

Helen Shanley  
Danielle Watson