



**Our Annual Report and Report
on Progress in Relation to the
Scottish Social Housing Charter
2019-2020**

Contents

Knowes Core Values	Page 13
Our Strategy	Page 13
Introduction	Page 14
What is the Scottish Social Housing Charter?	Page 14
Chairperson's Report	Page 15
The Customer / Landlord Relationship	Page 16
Accessible Information	Page 17
Complaints	Page 17
Communication Targets & Performances	Page 18
Housing quality and maintenance	Pages 19-21
Neighbourhood and Community	Page 22
Anti-Social Behavior and Neighbour Nuisance	Page 23
Access to Housing and Support	Page 24-26
Rent Arrears Performance in 2019 -2020	Page 27
Financial Review 2019-2020.....	Page 28-30
Wider Action Review	Page 31
Donations	Page 31
Our Management Committee and Staff Team	Page 32

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 2020-2021

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

LONGER-TERM OBJECTIVES - ONGOING

- Identify and pursue development / expansion opportunities
- Monitor demand and supply within our area of operation and take appropriate action.
- Work with partners to promote the social and economic regeneration in our area of operation
- Continue to work toward reducing incidences of crime and anti social behaviour
- Investigate sustainable and renewable energy initiatives
- Continue to improve financial viability in order to deal with future contingencies
- 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 2019/20 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.

Chairperson's Report

Thank you for taking the time to read this report and showing an interest on what we are doing here at Knowes.

Firstly, I would like to thank Knowes' Committee and Staff for their support and effort over the course of the year.

You will see from the information on the following pages that we continue to meet the challenging targets we set ourselves however, as everywhere, the Covid pandemic has had a massive effect on our Association.

2019-20 was a stable year in terms of staffing, with one staff member leaving us in January, however due to the Covid pandemic we were unable to fill the post until August this year.

Over the course of the year we have seen a steady increase in the number of people in receipt of Universal Credit and this has caused some predicted difficulties in terms of the work involved for our staff and also in increasing rent arrears.

We have made good progress in installing new fire detection systems and this work needs to be completed early next year. The Covid pandemic meant the work had to stop temporarily, however we remain confident that it will be complete on time.

We have managed throughout the year to continue to provide money and debt advice from our office, unfortunately we have had to suspend this since April – again due to the Covid pandemic.

On the plus side, the pandemic has made us look at how we do things, and we have automated our applications process, which has made the process more efficient, and we are investing in a tenant portal which will allow tenants to access their rent accounts and make payments as well as report repairs.

As part of our wider role in the community, we have continued to work with both Primary Schools – with visits to the schools, poster competitions, support for school fayres and raffles and also involvement

in the new garden which has brought both schools together working on some amazing projects.

More recently we have successfully obtained funding to help the local community. The funding is being directed through Failley Foodshare, the school Parent Council and through Knowes. This funding will help with essential household items, activity packs for children and helping people access the internet.

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 keeping rent increases to a minimum.

The annual rent review is something the Committee takes very seriously and we have a difficult job to balance rent affordability with ongoing provision of services to our tenants whilst ensuring we have enough cash to fund future maintenance programmes. We need to look at the long term, as it would be in nobody's interest to keep rents unrealistically low now at the expense of the properties falling into disrepair in the future. Fortunately the majority of our tenants were in agreement with the proposals put forward for the rent review.

I would like to encourage anyone interested in the work of the Association to put themselves forward as a potential Committee Member, either at the AGM or at any time during the year – or get involved in the Scrutiny Panel – just speak to Sandra Love, or any of the other staff, for information. You can also contact us and keep up to date with Knowes via the website www.knowes.org and now on Facebook too.

I hope you find this report detailed and informative 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 table below shows the response to questions in our survey carried out in 2019 in relation to these outcomes and standards:

Percentage of tenants satisfied with the overall service provided by their landlord (Indicator 1)	
Total number of tenants who were surveyed	729
Total number of tenants who responded	729
Very Satisfied	47.3%
Fairly Satisfied	42.9%
Neither Satisfied nor Dissatisfied	5.6%
Fairly Dissatisfied	2.2%
Very Dissatisfied	12
No Opinion	0.59%
Percentage of tenants satisfied with the overall service provided by their landlord	90%

Percentage of tenants who feel their landlord is good at keeping them informed about their services and decisions (indicator 3)	
Total number of tenants who were surveyed	729
Total number of tenants who responded	729
Feel KHA is very good at keeping them informed	52.1%
Feel KHA is fairly good at keeping them informed	42.1%
Feel KHA is neither good nor poor at keeping them informed	4.3%
Feel KHA is fairly poor at keeping them informed	0.8%
Feel KHA is very poor at keeping them informed	0.7%
Percentage of tenants who feel their landlord is good at keeping them informed about their services and decisions	93.98%

Percentage of tenants satisfied with the opportunities given to them to participate in their landlord's decision making processes (indicator 6)	
Total number of tenants who were surveyed	729
Total number of tenants who responded	729
Very Satisfied	39.5%
Fairly Satisfied	48%
Neither Satisfied nor Dissatisfied	11.1%
Fairly Dissatisfied	0.8%
Very Dissatisfied	0.5%
Percentage of tenants satisfied with the opportunities given to them to participate in their landlord's decision making processes	87.59%

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 and audio. We can provide translation services in certain circumstances. 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 Love on 01389 877752 (option 5), by emailing info@knowes.org or by calling into the office at 10 Field Road.

Complaints

In October 2012 the Association adopted the Scottish Public Services Ombudsman (SPSO) new model complaints handling procedure. The purpose of the procedure is to provide a standardised and consistent approach to customer complaints across the housing sector in Scotland. This is used for complaints related to dissatisfaction with our standard of service or action which the Association has or has not taken. The model involves a two stage process.

All complaints are reported to the Scottish Housing Regulator annually. We also publish our performance in dealing with complaints in our newsletter and on our website. 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 2019/20, there were no complaints received regarding equality issues.

Percentage of 1st and 2nd stage complaints resolved by the landlord (indicators 4&5)

Complaints regarding all other issues	1st Stage Complaints		2nd Stage Complaints	
	Number	Percentage	Number	Percentage
Received in the reporting year	35	N/A	7	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	35	100%	7	100%
Complaints responded to in full within the timescales set out in the SPSO Model CHP	35	100.00%	7	100%

Communication Targets and Performance

We have agreed timescales to ensure that we answer all forms of communication from our customers in a timely manner. These are set out below in a table showing our performance in these areas over the last three years to allow a comparison.

Area	Target	Actual 2019/20	Actual 2018/19	Actual 2017/18	Actual 2016/17	Actual 2015/16
Time taken to respond to letters and email	3 Working Days	1.1 Working Days	1.1 Working Days	2 Working Days	1 Working Day	2 Working Days
Time taken to respond to letters and email where a follow up is required	5 Working Days	2.5 Working Days	2.5 Working Days	1 Working Day	1 Working Day	1 Working Day
Time taken to answer telephones	2 Rings	2 Rings	2 Rings	2 rings	2 Rings	2 Rings



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.

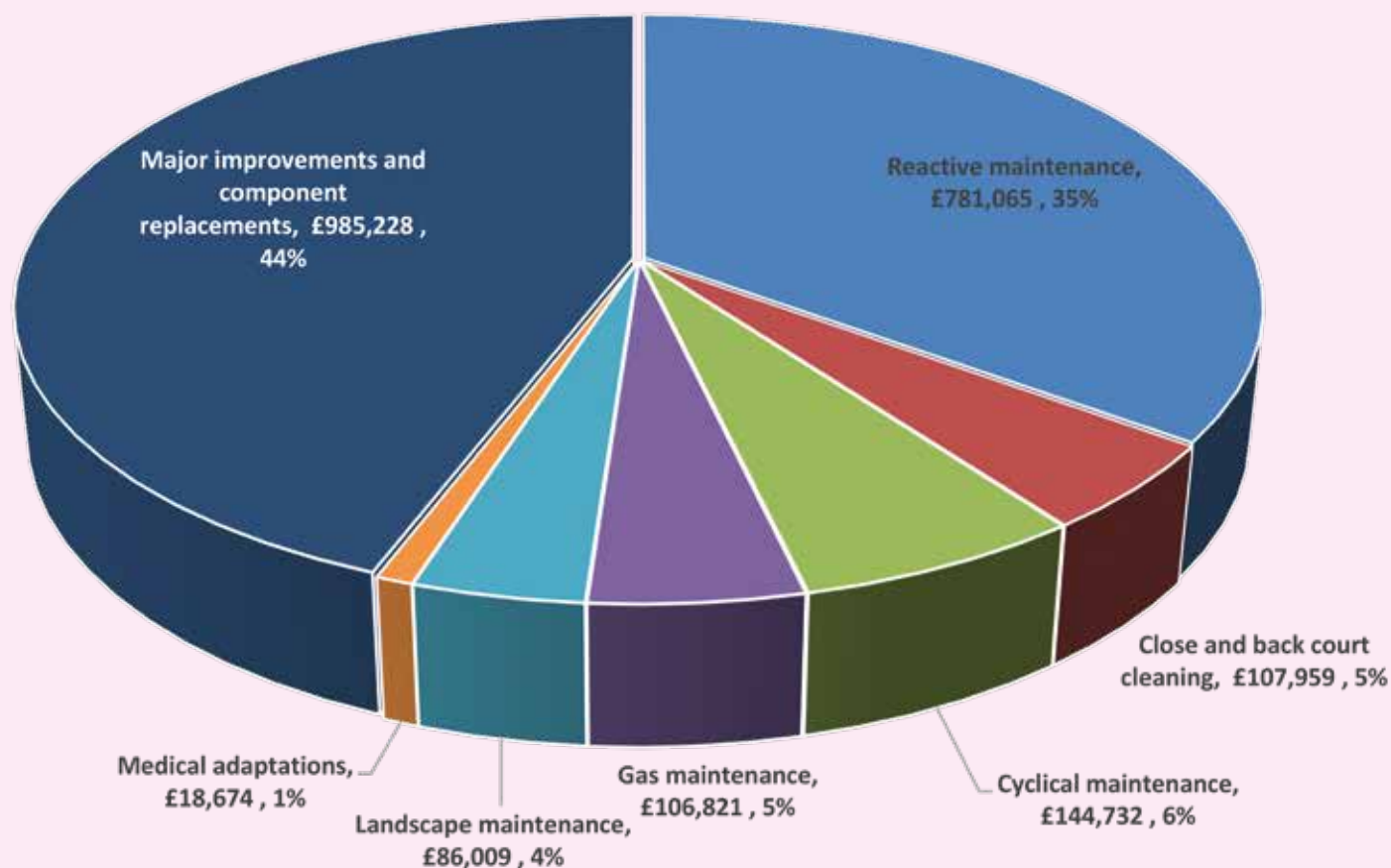
Throughout the financial year 1st April 2019 to 31st March 2020 the Association completed a number of projects which included the following upgrades:

Description of Work	Number of Properties	Area
Window Renewal	18	Veitches Court
Central heating systems	28	Whitehill Crescent
Dwelling Doors	85	Various
Bathroom replacements	46	Whitehill Crescent and various other areas
Kitchen replacements	64	Various
Fire detection equipment	910	Various

Description of Work	Number of Properties
Close and External Painting	One fifth of our stock
Gas Servicing	All properties with gas heating
Medical Adaptations	16

Housing Quality and Maintenance (continued)

Repairs and Maintenance Expenditure 2019-20



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 standard of their home when moving in (indicator 9)	
Total number of tenants who moved into their property in the last year who responded	19
Very Satisfied	79%
Fairly Satisfied	16%
Neither Satisfied nor Dissatisfied	0
Fairly Dissatisfied	5%
Very Dissatisfied	0
Percentage of tenants satisfied with the standard of their home when moving in	95%

Percentage of tenants satisfied with the quality of their home (indicator 10)	
Total number of tenants who responded	729
Very Satisfied	319
Fairly Satisfied	329
Neither Satisfied nor Dissatisfied	58
Fairly Dissatisfied	16
Very Dissatisfied	7
Percentage of tenants satisfied with the quality of their home	88.88%

Percentage of tenants who have had repairs or maintenance carried out in the last 12 months satisfied with the repairs and maintenance service (indicator 16)	
Total number of tenants who have had a repair carried out in the last 12 months who responded	144
Very Satisfied	108
Fairly Satisfied	20
Neither Satisfied nor Dissatisfied	5
Fairly Dissatisfied	7
Very Dissatisfied	4
Percentage of tenants who have had repairs or maintenance carried out in last 12 months satisfied with the repairs and maintenance service	88.89%

The table below highlights our repairs performance during the year.

Description	Knowes HA	Scottish RSL Average 2018-19
Length of time taken to complete emergency repairs	1.54 hours	3.7 hours
Length of time taken to complete non-emergency repairs	7.7 days	6.6 days
Percentage of appointments kept	100%	95.4%
Proportion of repairs completed right first time	99.14%	92.5%
Proportion of repairs completed within our agreed response time	98.31%	N/A
Percentage of properties with a valid gas safety certificate	100%	99.8%

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	
Total number of tenants who responded	729
Very Satisfied	39.1%
Fairly Satisfied	49.9%
Neither Satisfied nor Dissatisfied	8.9%
Fairly Dissatisfied	1.9%
Very Dissatisfied	6
Percentage of tenants satisfied with the management of the neighbourhood they live in	89%

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 tacking ASB behaviour. The service has also contributed towards managing pest control.

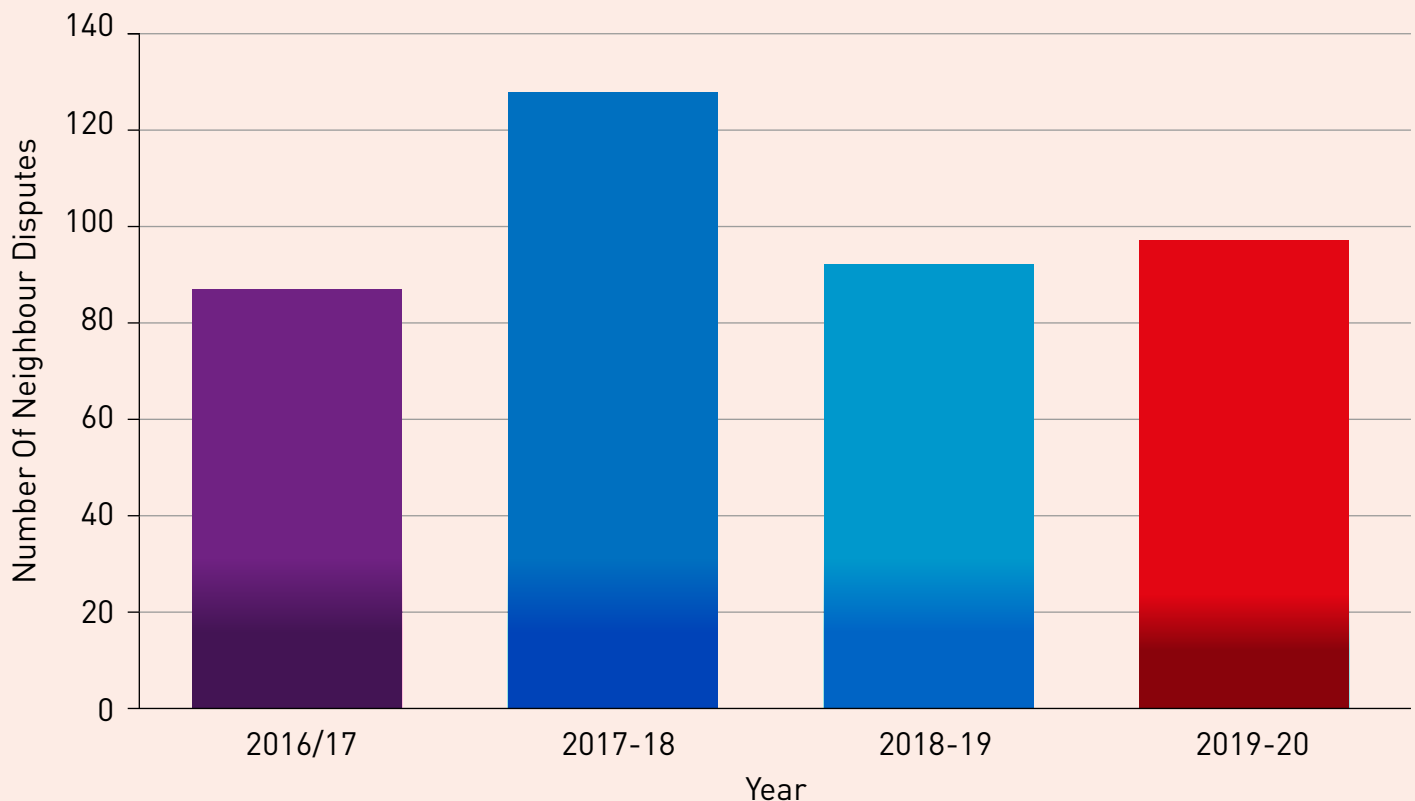


Anti-Social Behavior and Neighbour Nuisance

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 95 cases of anti-social behaviour were reported in 2019-20, with 90 of these resolved within our target timescales. This figure saw a reduction of 1 case from the previous year.

Anti-Social Behavior Complaints



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 issue

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. 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.

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 Fairley 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. 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 77 properties were let during the last financial year. This figure decreased by 34 from the previous year, making our average turnover around 7%. In 2019-20 a total of 48% of the Association's lets were to West and East Dunbartonshire Councils through Section 5 homeless referrals and nominations. Of the 77 re-lets the following groups received the following allocations:

Needs Group	Number of Lets	% of Lets
Medical	9	12%
Nominations	9	12%
Homeless (Section 5)	28	36%
Overcrowded	5	6%
Transfer	2	3%
Underoccupied	1	1%
Waiting List	22	29%
Other	1	1%

The above re-lets table demonstrates that we continue to support the most vulnerable in society with the highest 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 2019-20 was 7.6 calendar days compared to the same amount of calendar days in the previous year. Our target was 7 calendar days. The Scottish average is 31.9 days.

The void loss for 2019-20 was 0.15% of the annual debit. Our internal target is 0.2%. The Scottish average is 0.9%

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 2019-20 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 Average 2019-20	Scottish Average 2018-19
Number of calendar days taken to let	7.6	31.9
Rent lost due to voids	0.15%	0.9%
% tenancies beginning in 2018-19 sustained by more than 12 months	89.8%	N/A

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.

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 2019 - 2020

The total arrears figure for year ending March 2020 was 2.99% of the annual debit, which is higher 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 1.3% 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 2019-20	National Median 2019-20	Benchmarking Group Performance 2019-20
Total of Gross Arrears	2.99%	3.59%	3.67%

Percentage of tenants who feel that the rent for their property represents good value for money (indicator 29)

Total number of tenants who responded	729
Very Good Value for Money	29.6%
Fairly Good Value for Money	46.6%
Neither Good nor Poor Value for Money	18%
Fairly Poor Value for Money	4.5%
Very Poor Value for Money	1.2%
Percentage of tenants who feel that the rent for their property represents good value for money	76.2%

Percentage of factored owners satisfied with the factoring service they receive (indicator 33)

Total number of tenants who responded	100
Very Satisfied	19%
Fairly Satisfied	52%
Neither Satisfied nor Dissatisfied	12%
Fairly Dissatisfied	6%
Very Dissatisfied	8%
Percentage of tenants who feel that the rent for their property represents good value for money	71%

Finance Review 2019/20

Statement of Comprehensive Income

	31.3.20	31.3.19
	£	£
INCOME		
Income from Rents and Service Charges	4,416,014	4,265,553
Income from Owners charges	25,501	26,158
Revenue grants	176,763	188,070
Interest Received	28,819	26,332
Project and other income	57,251	99,454
	4,704,348	4,605,567
EXPENDITURE	£	£
Staff costs and overheads	1,217,827	1,249,066
Reactive Maintenance Costs	781,065	821,358
Planned Maintenance/Major repairs	1,449,423	1,219,314
Voids and bad debts	72,269	31,607
Cost of owner services	43,604	45,665
Interest paid and finance charges	64,199	63,165
Wider action and other service costs	65,572	123,945
	3,693,959	3,554,120
Surplus for the year	1,010,389	1,051,447
Capitalised component expenditure	769,058	659,794
Changes in pension fund valuation	1,224,000	(815,000)
less depreciation of housing stock	(822,134)	(782,280)
Total income for the year	2,181,313	113,961

Statement of Financial Position

	31.3.20	31.3.19
	£	£
Assets		
Housing Properties (net of depreciation)	18,137,602	17,839,785
Other Assets (office premises and equipment)	304,636	370,796
Receivables - money owed to Knowes	178,192	240,297
Cash at Bank and in short term deposits	4,086,278	3,715,261
	22,706,708	22,166,139
Liabilities	£	£
Short term payables/creditors	1,345,870	1,122,790
Long term payables/creditors	1,987,397	3,731,227
Deferred income - property grants	4,878,509	4,998,485
Share Capital	132	151
Revenue Reserves	14,494,800	12,313,486
	22,706,708	22,166,139

INCOME 2019/20

EXPENDITURE 2019/20



Analysis of finances - comparison to average results of social landlords

	Knowes HA		Scottish average
Efficiency	31.3.20	31.3.19	31.3.19*
Bad debts (%)	1.40%	0.40%	1.09%
Staff costs/turnover (%)	19.90%	20.40%	23.50%
Liquidity			
Quick ratio	3.17	3.52	2.31
Profitability			
Gross surplus (%)	21.30%	21.10%	19.60%
Net surplus (%)	46.70%	2.50%	12.80%
Loan covenant ratios			
Interest cover	2987%	2640%	1563%
Net (asset)/debt per property	(£1,754)	(£883)	£7,235

* - comparisons not yet available for 2019/20 figures

Explanation of financial ratios

Knowes bad debt ratio shows the amounts of rents written off due to being non recoverable expressed as a percentage of rent due. The lower the percentage then the less debt we are writing off – this shows how efficient Knowes is at recovering rent debt. The bad debt ratio has increased this year due to a decision to increase the provision given the current economic situation in Scotland.

Staff Costs ratio shows total staff costs expressed as a percentage of turnover. This measures how efficiently we can generate income for the Association through our staff resources. Staff costs have decreased since last year due a reduction in some employee's hours worked. We compare favourably to the sector average.

The liquidity ratio is the ratio of current debts over payables due in one year and the higher this ratio then the more financially strong the organisation is. Knowes has good cash reserves to be retained

within the business and spend on future maintenance programmes.

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

Wider Action Review

Supporting Change in West Dunbartonshire

Supporting Change in West Dunbartonshire is a People and Communities Funded project that has been funded by the Scottish Government. The project was set up by Knowes HA to provide advice and support for tenants on a number of changes to the welfare system including the introduction of Universal Credit throughout West Dunbartonshire.

The project is a partnership between seven organisations, with Knowes Housing Association being the lead organisation. The project includes five housing associations and two advice agencies.

The aim of the project is to mitigate the impact of welfare reform for local residents and address negative effects from the introduction of universal credit.

As a response to these changes the Project aims to increase the provision of advice for tenants relating

to debt and information on changes to benefits and how it may have affected them. This advice service is provided by Clydebank Independent Resource Centre and West Dumbarton Citizens Advice Bureau.

Providing the advice will aim to help with these changes by offering residents the following:

- Access to advice surgeries
- Help and support completing benefit forms
- Help with appeals against sanctions
- Benefit checks
- Income and expenditure assessment

The above list is not exhaustive as other areas of advice will also be included.

Free Energy Advice Service

The Local Energy Awareness Project was set up to provide information, advice and support to residents of West Dunbartonshire to help make heating their homes more affordable.

For first part of the year staff were based in our office on Thursday's and provided advice on energy awareness and possible savings, and latterly from their offices in Clydebank and Dumbarton. If you are concerned about costs of fuel or have a debt or bill that you cannot pay, Clydebank Energy Advice can assist with setting up repayment plans or look

to see if help is available to pay the debt. They can also look at ways of maximising your income such as looking at grants and other entitlements.

If you would like information or assistance with issues regarding suppliers, bills, meters, fuel debt, energy efficiency measures, heating systems grants and discounts more information is available on their website at: <https://www.west-dunbarton.gov.uk/housing/maintenance-repairs/energy-advice/>

Donations

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

- Faifley Art Group
- Clydebank FC
- Faifley Community Council
- St Joseph's Primary School
- Edinbarnet Primary School
- Auchnacraig Nursery School

- Faifley Gala Day – Faifley's Got Talent (2019)
- Support and Connect Advice project
- Dogs Trust Events
- Paint Giveaway Event

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	Janet Cassidy	Member
Katie Devenay	Vice Chairperson	Councillor Lawrence O'Neill	Member
Billy Stevenson	Secretary	Lynsey Crystal	Member
Yvonne McDonald	Member	Gary Clark	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

Corporate Services Team

Sandra Love	Senior Corporate Services Officer
Isabel Pringle	Corporate Services Assistant

Finance Team

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

Housing Management Team

Jackie Ferrie	Housing Officer
Nicola Gerrard	Housing Officer
Thomas Millar	Housing Officer
Nikki Quinn	Housing Officer (Temp)
Karen Grainger	Allocations Officer
Natasha Robinson	Housing Assistant

Property Services Team

Roberta Russell	Repairs Officer
Allan McGarrity	Maintenance Officer
Joe Mailley	Assistant Maintenance Officer P/T
Allison Rae	Repairs Assistant
Kirsty Woods	Property Services Assistant
Jodie Keatings	Property Services Assistant (1 day)

Cleaning Staff

Helen Shanley
Danielle Watson