

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

2018-2019

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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

- Improve the effectiveness of IT systems to reduce inefficiency in working practices
- Work with staff and IIP to build on our Gold accreditation
- Assess the staff and financial impact of Universal Credit
- 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.
- Increase our engagement with the community
- Develop and improve staff morale
- Continue to work towards GDPR compliance
- Prepare for Freedom of Information legislation
- Implement the New Regulatory Framework

LONG TERM - OBJECTIVES

- Identify and pursue development / expansion opportunities
- Monitor demand and supply within our area of operation
- 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 2017/18 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

Solar panels, external cladding, new windows & doors; our buildings have been looking better every year - but that's just on the outside.

What's on the inside is just as important – kitchen and bathroom renewals are continuing, heating systems are being replaced and, more importantly, there's safety (gas servicing every year & the planned installation of smoke & heat detectors.)

It's the same with the office. The building is sound and inside there's up to date software on computers that monitor income and expenditure and can produce all the reports & statistics required by the Scottish Housing Regulator, grant funding bodies, etc. Knowes Housing Association is just a sign above the office - without the hard working staff in the office it would just be machines & a building.

Owners and tenants don't just stay in buildings - they live in this community and Knowes works to maintain and improve it. Staff don't just sit still inside the office - links are created with schools, Guides and Scouts, nurseries, art groups, police, welfare advice, local councils, and other organisations working in the area. This is just another part of our role to strengthen the community. It stops a building just being a flat or house or an office.

This report will tell you all about the goals we've met and provide a lot of statistics but look carefully - there's also information on people that make up our community. It's not all about numbers - it is all about people.

The year 2018-19 was a stable year in terms of staffing, with one staff member leaving us at the end of the financial year and another staff member leaving for maternity leave shortly after the end of the year.

Universal Credit went live in our area, as planned, in November and we saw the number of our tenants in receipt of Universal Credit start to increase from the start of January onwards. This has resulted in an increase in our rent arrears and it also brings additional workload for our staff. The staff restructure in the previous year has helped us deal with this, however as the uptake of Universal Credit continues, so will the workload and associated rent arrears.

I am happy to confirm that 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 legislation requiring us to upgrade the fire protection equipment in our properties was passed by the Scottish Parliament, and we have two years to carry out the necessary work to our properties at a cost of around £450,000.

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 results of our rent review survey of tenants showed that a majority were in agreement with the proposals put forward.

We were successful in applying for a continuation of funding allowing us to continue to provide financial advice services throughout West Dunbartonshire via our partners. This is an important service for local people and has helped numerous people obtain benefits that they are entitled to but had not been receiving.

As part of our wider role in the community, we have been working with both Primary Schools with visits to the schools, poster competitions, supporting school fayres and raffles, also involvement in the new garden which has brought both schools together working on some amazing projects.

I hope you find this report detailed and informative and we welcome any feedback from you on the format - you will see from the information on the following pages that we continue to meet the challenging targets we set ourselves.

Finally, I would like to thank Knowes' Committee and Staff for their support and effort over the course of the year. I would also 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 to get involved in the Scrutiny Panel - just speak to Sandra Love, or any of the other staff, for information.

Thank you for making the time to read our report and taking an interest in what we are doing here at Knowes.

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 2016 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	615
Total number of tenants who responded	614
Very Satisfied	270
Fairly Satisfied	289
Neither Satisfied nor Dissatisfied	25
Fairly Dissatisfied	18
Very Dissatisfied	12
No Opinion	0
Percentage of tenants satisfied with the overall service provided by their landlord	91.04%

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	615
Total number of tenants who responded	615
Feel KHA is very good at keeping them informed	295
Feel KHA is fairly good at keeping them informed	283
Feel KHA is neither good nor poor at keeping them informed	31
Feel KHA is fairly poor at keeping them informed	6
Feel KHA is very poor at keeping them informed	0
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	615
Total number of tenants who responded	615
Very Satisfied	234
Fairly Satisfied	314
Neither Satisfied nor Dissatisfied	61
Fairly Dissatisfied	6
Very Dissatisfied	0
Percentage of tenants satisfied with the opportunities given to them to participate in their landlord's decision making processes	89.11%

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 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 2018/19, 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	21	N/A	13	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	21	100%	14	100%
Complaints upheld by the landlord in the reporting year	9	42.86%	1	7.14%
Complaints responded to in full within the timescales set out in the SPSO Model CHP	21	100.00%	14	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 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	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	1 Working Day	1 Working Day	1 Working Day
Time taken to answer telephones	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.

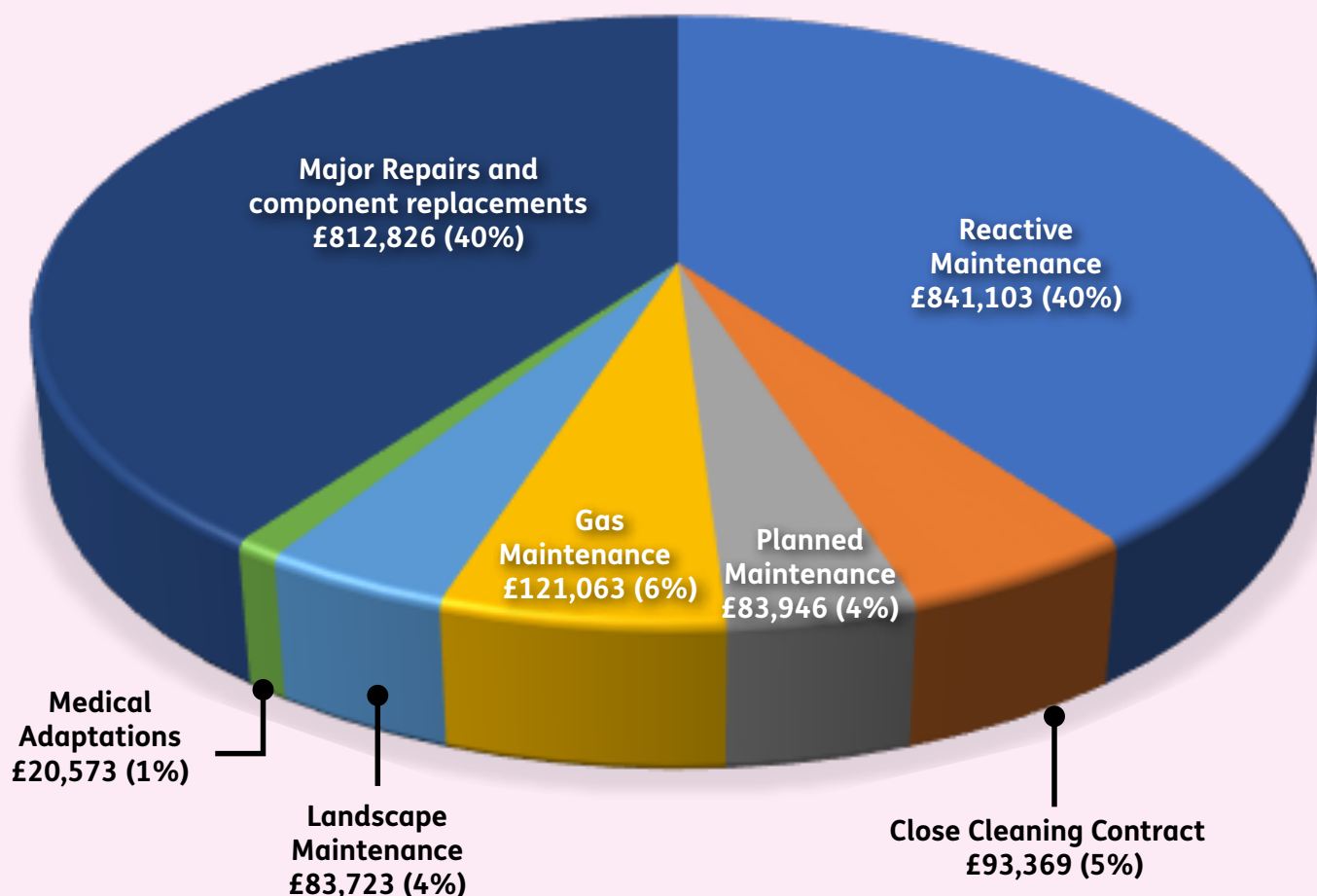
Throughout the financial year 1st April 2018 to 31st March 2019 the Association completed a number of projects which included the following upgrades:

Description of Work	Number of Properties	Area
Window Renewal	149	Faifley Rd, Flanders St, Criagpark St, Swallow Rd
Controlled Entry Doors	9 closes	Langfaulds Cres
Dwelling Doors	45	Abbeylands Road, Ferclay St, Lennox Dr, Middleward St
External Insulation	2	Limekilns St, Quarryknowe St

Description of Work	Number of Properties
Close and External Painting	One fifth of our stock
Gas Servicing	All properties with gas heating
Medical Adaptations	11

Housing Quality and Maintenance (continued)

Repairs and Maintenance Expenditure 2018-19



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	21
Very Satisfied	12
Fairly Satisfied	7
Neither Satisfied nor Dissatisfied	2
Fairly Dissatisfied	0
Very Dissatisfied	0
Percentage of tenants satisfied with the standard of their home when moving in	90.48%

Percentage of tenants satisfied with the quality of their home (indicator 10)	
Total number of tenants who responded	615
Very Satisfied	203
Fairly Satisfied	364
Neither Satisfied nor Dissatisfied	12
Fairly Dissatisfied	24
Very Dissatisfied	
Percentage of tenants satisfied with the quality of their home	92.20%

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 2015-16
Length of time taken to complete emergency repairs	0.56 mins	5.1 Hours
Length of time taken to complete non-emergency repairs	7.05 days	5.49 Days
Percentage of appointments kept	100%	95.4%
Proportion of repairs completed right first time	90.62%	90.2%
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	615
Very Satisfied	172
Fairly Satisfied	363
Neither Satisfied nor Dissatisfied	62
Fairly Dissatisfied	12
Very Dissatisfied	6
Percentage of tenants satisfied with the management of the neighbourhood they live in	86.99%

Housing Officers 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 issuing around stair-cleaning cleanliness to identifying and reporting repairs in and around the Association's properties. The Association provides a close cleaning service to 100 closes and we have introduced thorough quality control measures to

improve standards and customer satisfaction. We also and have a rapid response team in place to deal with any issue reported.

The Association introduced a bulk uplift service for the closes on the cleaning contract and this service has massively improved the maintenance of these areas and assisted in tacking ASB behavior. The service has also contributed towards managing pest control.

Landscape Services

Continental, our contractor, carries out the landscape maintenance services. The works comprise of the upkeep and regular maintenance of open space areas, backcourts and common shrub areas.

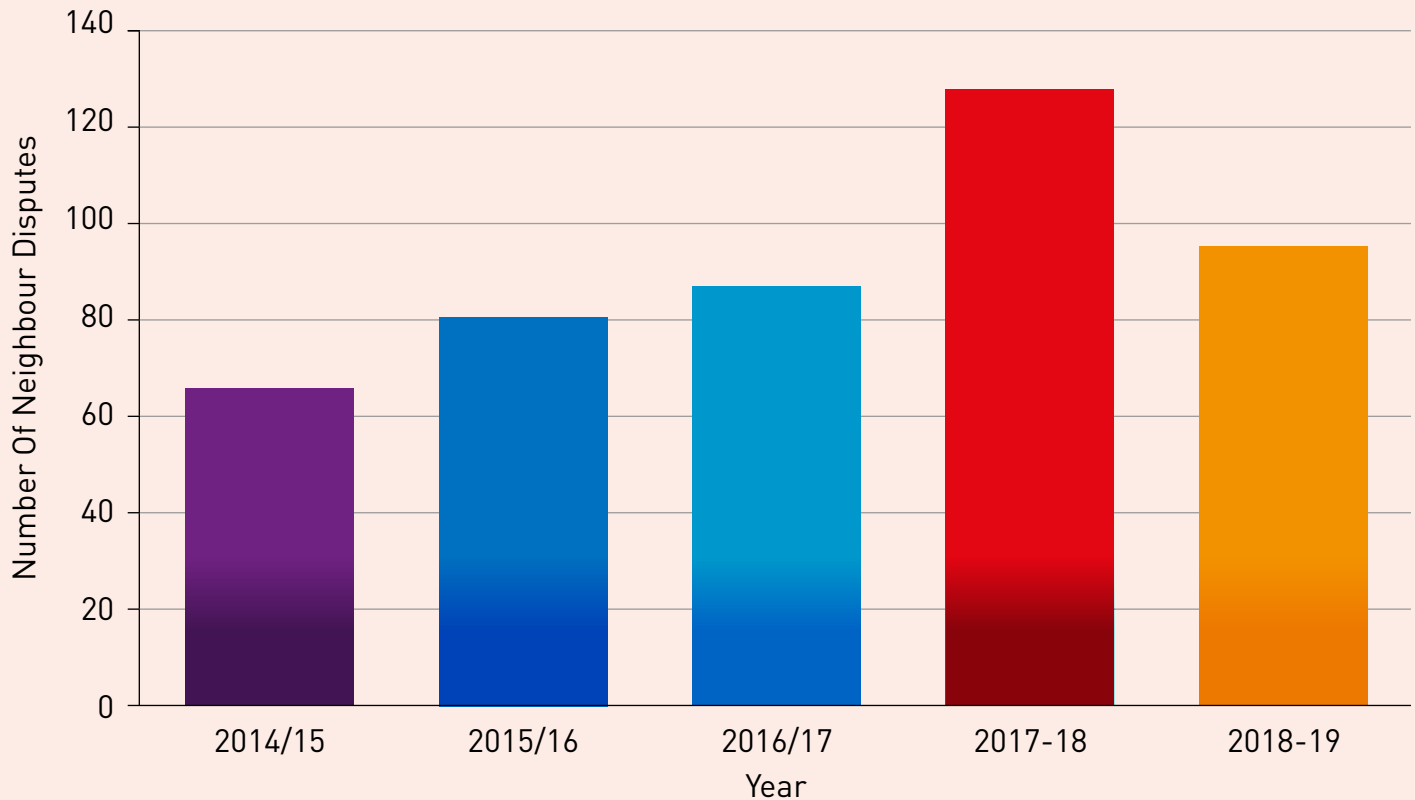
The regular maintenance work includes monthly grass cutting in amenity areas, rough grassed areas, areas of woodland, maintenance and inspection of mature trees, weed killing and common hedge maintenance.

Anti-Social Behavior and Neighbour Nuisance

The Association continues to use its own ASB policy and procedure and with support from the Police, this year we have seen a reduction in the complaints received.

A total of 96 cases of anti-social behaviour were reported in 2018-19, with 82 of these resolved within our target timescales. This figure saw a reduction of 31 cases from the previous year.

Anti-Social Behavior Complaints



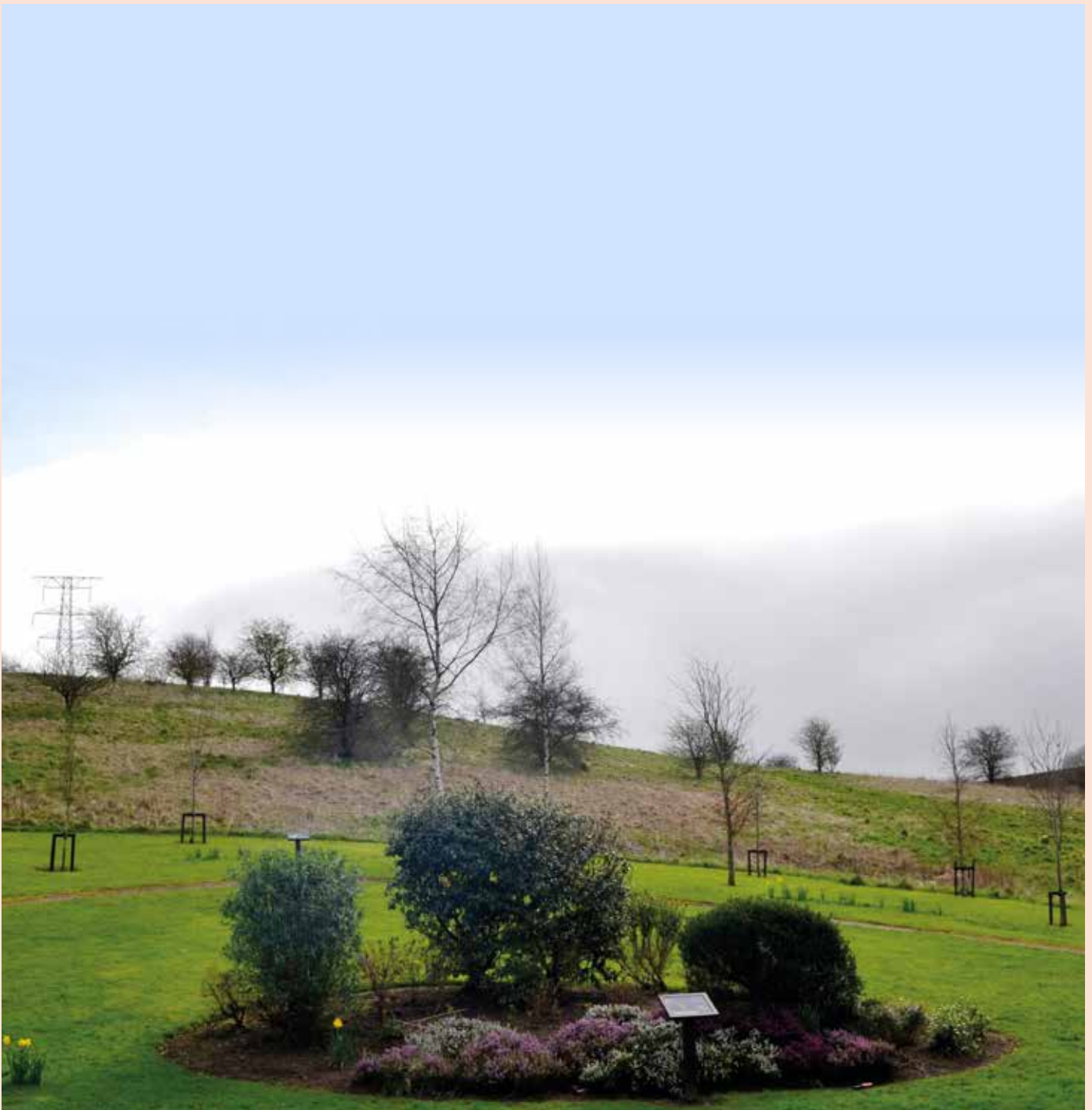
The Association introduced a bulk uplift service in September 2018 and we rapidly saw an improved position in terms of the condition of backcourt and common areas. However we still experience problems around bin collections. The responsibility of bin collection lies with WDC cleansing department, however the associated issues around bins not being emptied result in estate management issues.

Progress in 2019/20

- The Association will continue to work towards managing 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



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. Our Housing Application Pack 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. 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.

Our Allocations Policy underwent a comprehensive review taking into account the views of applicants, tenants, our Scrutiny Panel, our Committee, WDC and our neighbouring RSL's. The review also took into account the legislative changes introduced under the Housing (Scotland) Act 2014.



The changes are in the following areas.

- Reasonable preferences will be given to applicants who are homeless, under occupying their current property and applicants who are living in unsatisfactory housing conditions who have unmet housing needs.
- Succession, assignation and sub-letting requests will be restricted to those who have been residing in the property for a minimum of 12 months AND that the Association has been informed of their residence 12 months in advance of any request for the tenancy under these criteria.
- 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 111 properties were let during the last financial year. This figure increased by 13 from the previous year, making our average turnover around 10%.

In 2018-19 a total of 41% of the Association's lets were to West and East Dunbartonshire Councils through Section 5 homeless referrals and nominations.

Of the 111 re-lets the following groups received the following allocations:

Needs Group	Number of Lets	% of Lets
Management Transfer	0	0
Medical	12	11%
Nominations	9	8%
Homeless (Section 5)	37	33%
Overcrowded	14	13%
Transfer	4	4%
Underoccupied	6	5%
Waiting List	27	24%

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 overcrowding and waiting list applicants being let homes.

The average days taken to re-let for 2018-19 was 7.4 calendar days compared to 7.6 calendar days reported in 2017-18. Our target was 7 calendar days. The Scottish average is 20.24 days.

The void loss for 2018-19 was 0.22% of the annual debit. Our internal target is 0.2%. The Scottish average is 0.63%

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 2018-19 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.

11 Tenancy Sustainment: We ensure that tenants get the information they need on how to obtain support to remain in their home and ensure suitable support is available, including services provided directly by the landlord and by other organisations.

In the year, we re-let 111 properties

	Knowes	Scottish Average 2017-2018
Number of calendar days taken to let	7.4	30.73
Rent lost due to voids	0.22%	0.85%
% tenancies beginning in 2017-18 sustained by more than 12 months	89.09%	93.35%

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.

The table below shows the percentage of tenants who believe that their rent represents good value for money taken from our 2016 Tenant Satisfaction Survey.

Percentage of tenants who feel that the rent for their property represents good value for money (indicator 29)	
Total number of tenants who responded	615
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 (indicator 33)	
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 tenants who feel that the rent for their property represents good value for money	83.33%



Rent Arrears Performance in 2018 - 2019

The total arrears figure for year ending March 2019 was 2.02% 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 makes up the majority of the technical arrears, as do any late monthly payments). Our internal target was 0.8% for the actual arrears and this was again a challenging target, and so it proved with the Association achieving 1.18%.

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. Taking this into account the housing team will be employing an additional member of staff who will provide assistance in managing a wide range of 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 2018-19.

Key Performance Indicator	Knowes Year End Performance March 2019	National Median 2018-19	Benchmarking Group Performance 2018-19
Total of Gross Arrears	2.02%	3.95%	3.67%%



Finance Review 2018/19

Statement of Comprehensive Income

	31.3.19	31.3.18
	£	£
INCOME		
Income from Rents and Service Charges	4,265,553	4,129,603
Income from Owners charges	26,158	27,678
Revenue grants	188,070	175,662
Gain on sale of housing properties	0	36,332
Interest Received	26,332	24,109
Project and other income	99,454	93,370
	4,605,567	4,486,754
EXPENDITURE		
Staff costs and overheads	1,249,066	1,206,590
Reactive Maintenance Costs	821,358	610,761
Planned Maintenance/Major repairs	1,219,314	928,308
Void and bad debts	31,607	24,442
Cost of owner services	45,665	44,731
Interest paid and finance charges	63,165	38,292
Wider action and other service costs	123,945	95,362
	3,554,120	2,948,486
Surplus for the year	1,061,447	1,538,268
Capitalised component expenditure	659,794	368,154
Changes in pension fund valuation	(815,000)	6,000
less depreciation of housing stock	(782,280)	(778,930)
Total income for the year	113,961	1,133,492

Statement of Financial Position

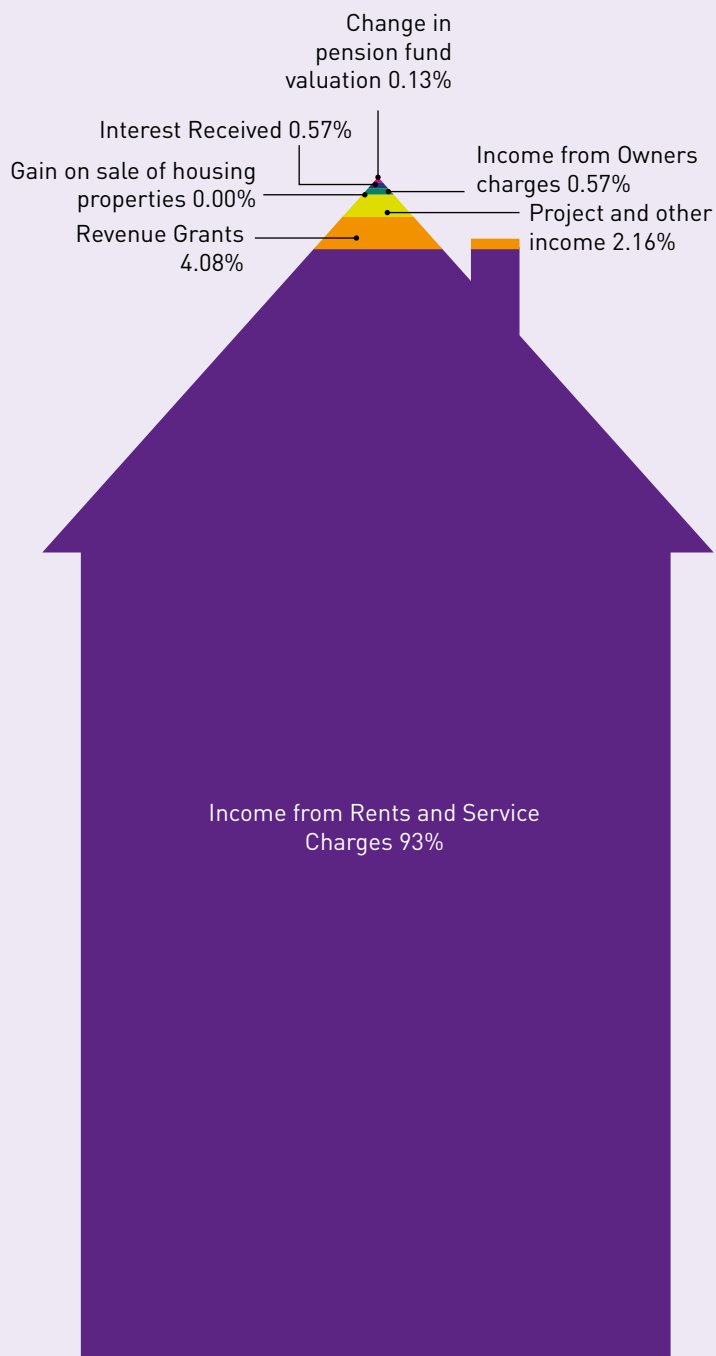
Assets

	31.3.18	31.3.18
	£	£
Housing Properties (net of depreciation)	17,839,785	17,550,777
Other Assets (office premises and equipment)	370,796	418,406
Receivables - money owed to Knowes	240,297	292,040
Cash at Bank and in short term deposits	3,715,261	3,520,490
	22,166,139	21,781,713

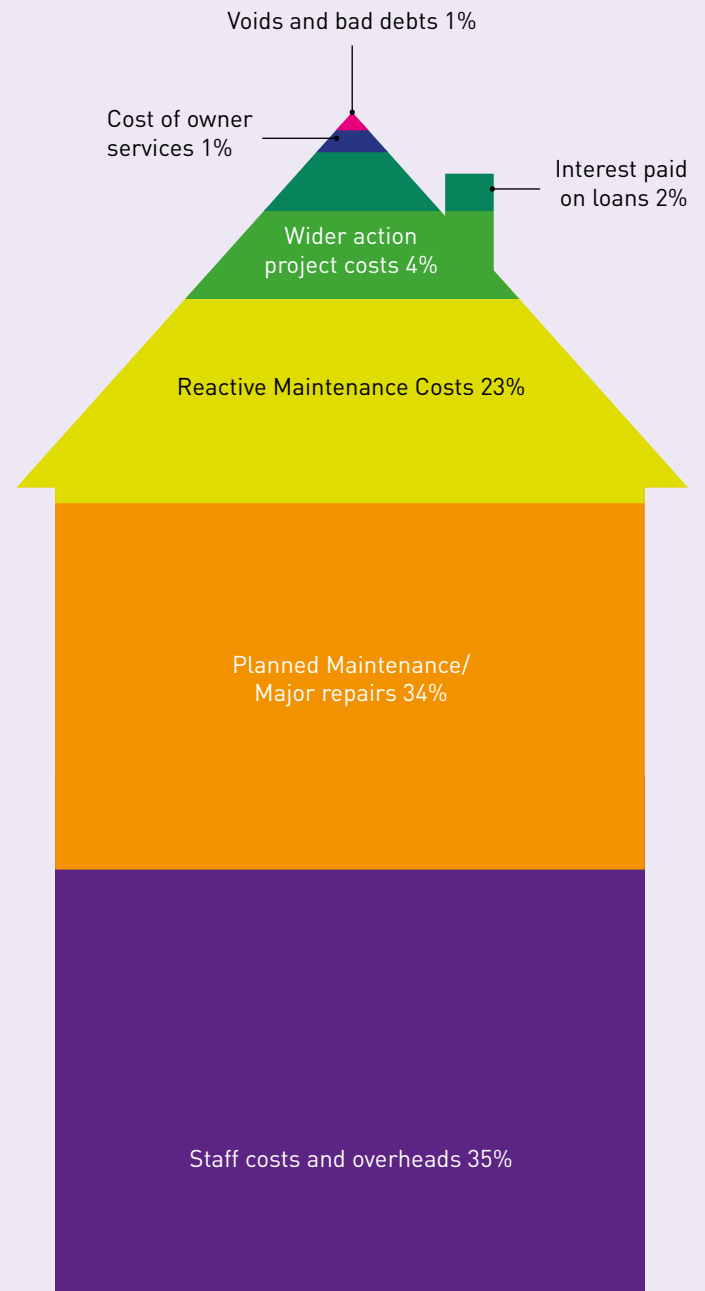
Liabilities

	£	£
Short term payables/creditors	1,122,790	1,029,802
Long term payables/creditors	3,731,227	3,458,409
Deferred income - property grants	4,998,485	5,093,829
Share Capital	151	148
Revenue Reserves	12,313,486	12,199,525
	22,166,139	21,781,713

INCOME 2018/19



EXPENDITURE 2018/19



Analysis of finances - comparison to average results of social landlords

	Knowes HA		Scottish average
Efficiency	31.3.19	31.3.18	31.3.18*
Bad debts (%)	0.3%	0.3%	0.8%
Staff costs/turnover (%)	20.8%	20.1%	23.6%
Liquidity			
Quick ratio	3.52	3.70	2.30
Profitability			
Gross surplus (%)	21.1%	25.0%	21.4%
Net surplus (%)	20.4%	25.7%	15.1%
Loan covenant ratios			
Interest cover	2640%	3848%	1017%
Net (asset)/debt per property	(£883)	£56	£7,141

* - comparisons not yet available for 2018/19 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.

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 increased since last year due to the need for more housing management resources within the organisation to address Universal Credit issues. However we still 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 spent 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 decreased from last year due to increased spend this year on reactive maintenance and major repairs. Net surplus has decreased since last year due to higher maintenance spend, higher interest rates on our loan and increased pension fund charges.

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. This year Knowes has moved into a net asset position as the outstanding loan is less than cash reserves.

Wider Action Review

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.

Linsey, the Clydebank Energy Advice Officer can assist, advise or give information regarding issues with suppliers such as complaints or looking for a new or cheaper supplier. With rising fuel prices (several suppliers have put prices up twice in 2018) many people are struggling to pay their bills. If you are concerned about costs or have a debt or

bill that you cannot pay, Linsey can assist with setting up repayment plans or look to see if help is available to pay the debt. Linsey can also look at ways of maximising your income such as looking at grants and other entitlements.

If you wish information or assistance with issues regarding suppliers, bills, meters, fuel debt, energy efficiency measures, heating systems grants and discounts, Linsey is available at Knowes Housing Association Office on the last Thursday of every month from 2.00pm.

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 7 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.

Progress to Date

The project has now been delivering the services for over 5 years and we are pleased to announce that we have exceeded all our targets.

The project is expected to exceed the targets that have been predicted by some margin. In the past year over 1000 people have been seen in

relation to money advice with 20% of these cases relating directly to Housing Benefit or Rent Arrears. There have been over 300 benefit checks carried out which will help people better manage their finances and the project has also generated over £750, 000 in benefits for clients.

Future

The project is will finish in September this year and we will need to look at how we can fund the continued provision of this valuable service.

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
- 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	Yvonne McDonald	Member
Katie Devenay	Vice Chairperson	Janet Cassidy	Member
Billy Stevenson	Secretary	Councillor Lawrence O'Neill	Member
Sheila Cope	Treasurer	Claire McGraw	Member
Councillor Jim Finn	Nominated Member by WDC	Lynsey Crystal	Member
		Gary Clark	Member

Our Staff

Senior Management Team

Pierre De Fence	Director
Erica Davidson	Head of Finance
Peter French	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
Nikki Quinn	Housing Officer
Karen Grainger	Allocations Officer
Natasha Robinson	Housing Assistant

Corporate Services Team

Sandra Love	Senior Corporate Services Officer
Isabel Pringle	Corporate Services Assistant
Wilma Scott	Corporate Services Assistant P/T

Property Services Team

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

Finance Team

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

Cleaning Staff

Helen Shanley
Danielle Watson



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