



Business Plan

2019-20

Knowes Housing Association
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Knowes Housing Association Limited is a registered non making organization under the Community Benefit Act 2014 No 2518R(S) and a registered social landlord (HEP300), Scottish Charity No: SC027466 and a registered property factor (PF000201)

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

Background to Knowes Housing Association

Knowes was formed on 1st March 1998 following a large scale voluntary transfer of 1,115 properties in Faifley area from the former Scottish Homes. Knowes is a charitable registered social landlord managed by a committee of local tenants and owner occupiers.

Since 1998 Knowes had demolished 148 unpopular tenement flats and replaced them with 119 modern cottage type properties.

We were audited by Scottish Homes in 2000 and received an overall "C" which was deemed to be good for the new Association. Knowes was re-inspected in January 2008 and achieved an overall "B" grade which demonstrates an improvement since the first inspection. Knowes currently features in top quartile in the Scottish Housing Regulator's Annual Statistical Performance in all areas of performance.

We have 22 people employed in the office.

MISSION

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

VISION

“Shaping the Future of Housing and Improving the Quality of Life in our Community”.

STRATEGY

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 (2019 – 2020 FINANCIAL YEAR)

REFERENCE	BUSINESS OBJECTIVE	SUPPORTED BY THESE DEPARTMENTAL OBJECTIVES
S1	Improve the effectiveness of IT systems to reduce inefficiency in working practices	CS1, PS1, F1 – F4, HM1

S2	Work with staff and liP to build on our Gold accreditation	CS2, F5 - F6, HM2
S3	Assess the staff and financial impact of Universal Credit	CS3, & CS5, F7 – F9, HM3
S4	Attract new committee / share members	CS6, HM4
S5	Ensure committee has necessary skills to carry out their duties and continue to comply with the 9 year rule.	CS7, F10-F11, HM5 & HM6
S6	Take forward the Bowling Club development if viable	CS8, F12 – F13, PS2, HM7
S7	Continue to access funding for energy improvement initiatives	PS4
S8	Monitor issues of demand for properties within our area of operation.	HM8
S9	Increase our engagement with the community	CS10, HM9
S10	Develop and improve staff morale	CS11, HM10, F 13
S11	Continue to work towards GDPR compliance	CS12, HM12, F14
S12	Prepare for Freedom of Information legislation	CS12, F16
S13	Implement the New Regulatory Framework	
S14	Implement the 2014 Housing Act, May and November 2019	
S15	Carry out tenant survey. Within this gather equalities information and	

	assess the demand for a tenant portal	
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Longer Term Objectives (ongoing)

REFERENCE	BUSINESS OBJECTIVE	SUPPORTED BY THESE DEPARTMENTAL OBJECTIVES
L1	Identify and pursue development / expansion opportunities	PS7, F16, HM13, F17
L2	Monitor demand and supply within our area of operation and take appropriate action.	PS8, HM14
L3	Work with partners to promote the social and economic regeneration in our area of operation	CS 15, PS9, HM15
L4	Continue to work toward reducing incidences of crime and anti social behaviour	CS16, HM16
L5	Investigate sustainable and renewable energy initiatives	PS10
L6	Continue to improve financial viability in order to deal with future contingencies	CS18, F18 - F20, HM17, PS11
L7	<i>Continue developing our IT systems to fully meet our needs, including modernising payment methods and assessing the</i>	CS19, HM18, F21 – F22

	<i>demand for online access to our systems for customers.</i>	
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KNOWES HOUSING ASSOCIATION – BUSINESS PLAN

Corporate Services Objectives 2019-2020

BUSINESS OBJECTIVE	DEPARTMENTAL OBJECTIVE	WHO BY	WHEN BY
Short Term			
S1 Improve the effectiveness of IT systems to reduce inefficiency in working practices	CS1 Continue to work with QL archiving, the new intranet and our other systems to identify effective ways of doing things. Assess the usefulness of the intranet.	Team	Between April 2019 and March 2020
S2 Work with staff and IIP to build on our Gold accreditation	CS2 Implement Customer Service Excellence and IIP action plans	SMT, SCSO	As per action plan following IIP and CSE visits
S3 Assess the staff and financial impact of Universal Credit	CS3 Provide information to tenants through newsletters and other media CS5 Continue to review the impact of the reforms and monitor the revised staff structure to ensure we have adequate resources in Corporate.	SCSO, SMT	Throughout year
S4 Attract new committee / share members	CS6 Through advertising, liaison with other departments and various campaigns, attract new share members and committee members. It is particularly important to find new committee members, consider an open day event.	PDF, SCSO	Throughout year
S5 Ensure committee has necessary skills to carry out their duty and continue to comply with the 9 year rule.	CS7 Following on from the Committee Appraisals implement Committee training.	PDF, SCSO	May to July 2019

	Appraisals this year to be carried out by EVH		
S6 Take forward bowling club site if viable	CS8 Pierre will pursue WDC in an attempt to get this development up and running	PDF	Ongoing
S9 Increase our engagement with the community	CS10 Continue with the work with the local schools and other community groups	SCSO	Throughout year
S10 Develop and improve staff morale	CS11 Work with Corporate team to address the issues identified in the staff survey, including regular team meetings and one to one staff meetings.	Director, SCSO	Throughout year
S11 Continue to work toward GDPR compliance	CS12 Continue to clear out unnecessary information from computer systems	SCSO, PDF team	Throughout year
S13 Prepare for Freedom of Information legislation	CS13 Implement a plan for compliance with FOI legislation.	SCSO, PDF SMT	Plan to be in place by November
S15 Carry out tenant survey. Within this gather equalities information and demand for online access to our systems for customers.	CS15 Engage a consultant to carry out the survey. Consult with SMT to ensure we gather all the info we require and update QL with any info we feel will be of use.	SCSO, PDF SMT	Aim to carry out survey June to September
Long Term			
L1 Identify and pursue expansion / development opportunities	CS14 Continue to search for new build opportunities, also any other opportunities to expand.	PDF	Throughout year
L3 Work with partners to promote the social and economic regeneration in our area of operation	CS15 Work with Community Links, CIRC and others to promote social regeneration within Faifley.	PDF, SCSO, SMT	Throughout year
L6 Improve financial viability in order to deal with future contingencies	CS18 Work with SMT to ensure financial planning meets the objective	PDF, SMT	Throughout year

L7 Continue developing our IT systems to fully meet our needs including modernising payment methods and assessing the demand for online access to our systems from customers	CS19 Work with team to find best use of the IT system. Ask in the tenant survey about how people want to access our systems.	SCSO, PDF EL	Throughout year
DEPARTMENT SPECIFIC OBJECTIVES	CORPORATE SERVICES		
Committee Servicing	CS19 Reports, agendas, minutes, scanning, AGM	PDF, CST	Throughout year
Record keeping for committee reporting and ARC	CS20 Training records, Committee statistics, collating and filing ARC info for ARC folder both paper and electronically.	SCSO, SMT	Throughout year. ARC by end June
Website	CS21 Website to be kept up to date with news and performance, also Committee Minutes	Team	Throughout year
One Lan tv	CS22 Keep up to date with current info	Team	Throughout year
Staff training and development	CS23 Prepare a staff training and development plan	SCSO, SMT	By end June 2019
Staff Handbook	CS24 Assess if the intranet is worth continuing after 2019	SCSO	Throughout year
Organise AGM and annual report	CS25 Ensure AGM is arranged Annual Report and all papers sent out on time and minutes etc. produced	SCSO	As per our rules
Prepare 3 newsletters throughout year, and involve residents in newsletter	CS26 Quarterly newsletters to be prepared on time. Also continue to gather information on residents preferred method of receiving the newsletter.	SCSO	April, July, October, December
Implement SHR Governance Framework	CS27 Implement the changes required to comply with the new framework	PDF, SCSO	Throughout year

Implement Social Housing Charter	CS28 Ensure information is being gathered as required by the SSHC	SMT, SCSO	Throughout year
HR System	CS30 Maintain and update the information stored on the HR system. Also assist in compliance with GDPR within HR	PDF, SCSO	Throughout year
Monitoring of the complaints system	CS31 Prepare quarterly reports on complaints	SCSO	Ongoing
Health and Safety Management	CS32 Manage the Health and Safety file and carry out risk assessments and checks as per the procedure.	SCSO	Ongoing
Cleaners and housekeeping	CS34 Manage the cleaners and housekeeping inspections	SCSO	Ongoing
Manage dept workload	CS35 Continue to manage the team and workload	SCSO, PDF	Ongoing

KNOWES HOUSING ASSOCIATION – BUSINESS PLAN
Property Services Objectives 2019 – 2020

BUSINESS OBJECTIVE	DEPARTMENTAL OBJECTIVE	WHO BY	WHEN BY
Short Term			
S1 Improve the effectiveness of IT systems to reduce inefficiency in working practices	PS1 Continue to improve processes using QL.	All of team, EL	Ongoing
S2 Work with staff and liP to build on our Gold accreditation	PS2 Implement Customer Service Excellence and IIP actions plans.	SMT	Ongoing

S5 Ensure committee has necessary skills to carry out their duties and continue to comply with the 9 year rule.	<p>PS3 Carry out Property Services training with committee as required including Committee Training Modules</p> <p>PS4 Ensure committee reports sufficiently detailed information to allow the committee to make decisions and time is taken to explain the report and answer queries.</p>	PF	Ongoing
S6 Take forward the Bowling Club development if viable	PS5 Obtain a valuation for the site, obtain a view from planning re change of use, and if both of previous are positive, start the procurement process for the design team.	PDF	Dependent on WDC
S7 Continue to access funding for energy improvement initiatives	PS6 Follow up any funding streams which might allow us to improve the energy efficiency of our properties	PDF, PF	Ongoing
S10 Develop and improve staff morale	PS8 Through one to ones, staff meetings and team meetings contribute towards improving staff morale by identifying areas of concern and seeking solutions.	PF	Ongoing
S12 Continue to work towards GDPR compliance	PS10 In line with revised policy, ensure Property Services delete out of date data as required, and comply with all aspects of the policy including putting in place agreements with our contractors	PF, team	Ongoing
S13 Prepare for Freedom of Information legislation	PS11 Be aware of revised legislation , and assist SMT in developing new procedures by November	PF	By November
Long Term			
L1 Identify and pursue development / expansion opportunities	PS12 Continue to try and identify development opportunities	PDF	Ongoing

L2 Address issues of demand and supply within our area of operation	PS13 Address asset management plan in relation to supply and demand issues	PDF, MH, PF	Ongoing
L3 Work with partners to promote the social and economic regeneration in our area of operation	PS14 Ensure our contractors employ apprentices / trainees as required, and assist in community projects.	PF	Ongoing
L5 Investigate sustainable and renewable energy initiatives	PS15 Continue to try and find additional renewal energy projects	PF	Ongoing
L6 Improve financial viability in order to deal with future contingencies	PS16 Ensure maintenance programmes are financially viable whilst keeping housing stock at a good standard.	PF, PDF, ED,	Ongoing
L7 Continue developing our IT systems to fully meet our needs	PS17 Work with team to assist in developing QL and other systems	PF	Ongoing
DEPARTMENT SPECIFIC OBJECTIVES	PROPERTY SERVICES		
Approved Contractors	TS1 Manage all appointed contractors and ensure that an approved contractor list is submitted to Committee at least once per year.	KW, PF	May 2019
Maintenance Performance Management	TS2 Manage each maintenance contract from inception to completion including budgetary control in a prescribed format, providing monthly reports for the Director and the Committee	PF	Ongoing
Policy & Procedural Review	TS3 Review P&P's as required in conjunction with Business Plan	PF	Ongoing
Ensure Asset Management information is available	TS4 Ensure the plan is regularly updated and available to all staff	PF	Ongoing
Access funding for energy efficiency works	TS5 Contact utility providers to attempt to obtain funding for heating upgrading and wall insulation	PF	Ongoing

Pre/Post Inspection & Repairs Ordering	TS6 Carry out all inspections and repairs ordering, invoice processing and repairs queries in accordance with relevant policy/procedural documents	RR, AR, Team	Ongoing
Gas Servicing	TS7 All of team to be fully aware of Gas Servicing Procedure,	PF	Ongoing
Post Inspections	TS8 Ensure a minimum of 10% of completed repairs orders are post inspected	Team	Ongoing
Satisfaction Surveys	TS9 Ensure a minimum of 25% repairs satisfaction surveys (100% adaptation surveys) are issued, review this if response is poor & use phone surveys as well as postal. Report on this quarterly (six monthly for adaptations)	Team	Ongoing
Notification of Asbestos	TS10 Ensure all contractors are given access to Modus (Knowes online Asbestos Register)	PF, KM	Ongoing
Repairs Performance Management	TS11 Monitor both operational performance and budgets against targets and projections and report on a monthly basis to Director and sub committee	PF	Ongoing
SHQS	TS12 Through our programmes of maintenance ensure no properties move into SHQS failures, also initiate any work identified in the 2017 stock survey	PF	Ongoing

EESHS	TS14 Continue to bring remaining non EESHS compliant properties up to EESHS standard through energy efficiency measures.	PF	Ongoing
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**KNOWES HOUSING ASSOCIATION – BUSINESS PLAN
Housing Management Objectives 2019 – 20**

BUSINESS OBJECTIVE	DEPARTMENTAL OBJECTIVE	WHO BY	WHEN BY
Short Term			
S1 Improve the effectiveness of QL software to reduce inefficiency in working practices	HM1 <ul style="list-style-type: none"> • Continue to work with IT Manager to identify efficiencies in digital working and links into QL • Review of processes as part of upgrade. • Continue to develop reporting suite. • Work with staff to identify positive outcomes of using QL and encourage greater use of the system in assisting in the management of case`s. 	HM Team and IT Manager	Ongoing
S2 Work with staff IIP to build on our Gold accreditation	HM2 Implement Customer Service Excellence and IIP actions plans.	Senior Management Team	On-going

S3 Assess the staff and financial impact of Universal Credit	HM3 Welfare Reform Mitigation <ul style="list-style-type: none"> • Continue to develop systems and processes to minimise effects of Welfare Reform, particularly Universal Credit. • Work with partners to develop practices that minimise effects of reforms. • Develop good working relations with DWP so that we are in a better position to manage our caseload of UC recipients. • Develop the Housing Assistant role to provide comprehensive advice and support to those affected by Welfare Reform, in particular Universal Credit. 	Housing Manager/IT Manager Housing Manager Housing Manager Housing Manager/Housing Officers	Throughout year and as guidance/information is supplied Ongoing Ongoing Throughout 2019-20
S4 Attract new committee / share members	HM4 Attract membership at both sign-up stage and new tenant visit.	HM Team	Ongoing
S5 Ensure committee has necessary skills to carry out their duty	HM5 Carry out Housing Management training with committee as required including Committee Training Modules HM6 Ensure committee reports sufficiently detailed information to allow the committee to make decisions and time is taken to explain the report and answer queries.	Housing Manager Housing Manager	Throughout year Throughout year
S6 Take forward the Bowling Club development if viable	HM7 Ensure that that we continue to have demand in our area so we are ready for any new development opportunities. This will be done by ensuring the area remains in good	Housing Manager/Allocations Officer/SMT	Throughout year

	condition through thorough estate management processes, we manage or ASB cases so that the areas does not have a reputation issue and that our rents remain competitive.		
S8 Monitor issues of demand for properties within the area of operation	HM8 Monitor the Associations waiting lists, turnover and property condition to determine changes in demand for certain types of stock and work with Asset Management to promote the Association to keep demand high. Keep rents at an affordable level. Particularly dealing with the potential low demand for the Associations larger tenement properties. This is both short and long term objectives.	Housing Manager and SMT	Throughout year
S9 Increase our engagement with the Community	HM9 Consult fully on any changes in the close cleaning contract with the community affected. Assist in the rent consultation process. Update all tenants with changes introduced by the implementation of the Housing (Scotland) Act 2014. Keep tenants updated with any Welfare Reform changes that will impact on them.	SMT, Housing Manager, Finance	Throughout the year
S10 Develop and improve staff morale	HM10 Through one to ones, staff meetings and team meetings contribute towards improving staff morale by identifying areas of concern and seeking solutions.	Housing Manager/SMT	Throughout the year
S11 Develop solutions to improve demand for upper 4 apt flats	H11 Monitor demand for our 4 apt flats and take steps to publicise availability to prevent them from becoming difficult to let. In	Housing Manager/Repairs	If there is evidence to confirm that

	addition work with Asset management to explore ways in which they can be adapted into more amenity properties.	and Maintenance Manager	demand is weakening
S12 continue to ensure GDPR compliance	HM12 Ensure Housing Management files and paperwork comply with data protection. Continue to move away from paper work and utilise our IT system to manage our files. Ensure that communication between Housing and external partners is secure and does not breach legislation.	IT Manager/SMT/ Housing staff	On-going
Long Term			
L1 Identify & Pursue development/expansion opportunities	HM13 Where appropriate, explore and contribute to potential opportunities, including Mortgage to Rent applications, buybacks etc.	SMT	Throughout year
L2 Address issues of demand and supply within our area of operation	HM14 Monitor the Associations waiting lists, turnover and property condition to determine changes in demand for certain types of stock and work with Asset Management to promote the Association to keep demand high. Particularly dealing with the potential low demand for the Associations larger tenement properties. This is both short and long term objectives.	Housing Manager and SMT	Throughout year
L3 Work with partners to promote the social and economic regeneration in our area of operation	HM15 Through wider action activity, such as the welfare benefits service, close cleaning project etc. promote socio-economic regeneration and improvements.	Housing Manager/SMT	Throughout year

L4 Continue to work towards reducing crime and anti-social behaviour	HM16 Continue to tackle Anti-Social Behaviour in partnership with the Police and other local housing providers	Housing Manager & HM Team	Throughout year
L6 Improve financial viability in order to deal with future contingencies	HM17 Work with SMT to ensure financial planning meets objective	Housing Manager & SMT	Throughout year
L7 Continue developing our IT system to fully meet our needs	HM18 Use our IT system to bring about efficiencies in our service, particularly our arrears management, void management and Estate Management	IT Manager, Housing Manager & Housing Team.	Throughout year

Housing Management Departmental Specific Objectives			
Meet the KPI targets for the financial year	<p>HM17</p> <ul style="list-style-type: none"> • Gross Arrears - 2.5% - 3.0% max • Technical Arrears - 1.7% max • Non-Technical Arrears –1.2% – 1.5% • Loch up and Garage site arrears - 0.2% • Void rent loss - 0.3% max • Re-let period calendar max - 7 days • Working Days to let - 5 • Response to ASB within set timescales – 100% • Estate inspections completed - 100% • Lettings to section 5 referrals/nominations – 50% • Application processing within 7 days - 98% • Satisfaction with Allocations process – 98% 		
Review all HM policies & procedures as necessary	<p>HM18 Ensure policy and procedures are prepared for the implementation of the changes introduced through the Housing (Scotland) Act 2014 in May and November 2019</p>	Housing Manager	Throughout year

Continue to monitor and report on all information in relation to this financial year's ARC submission	HM19 Ensure reporting systems are in place to gather data for the 2019-20 financial year in appropriate format for the H.M. section.	Housing Manager	Throughout year
Rent Management	HM20 Manage HM team to ensure rent arrears are maintained at a low level. Also monitor and report on the impact of bedroom tax & UC	Housing Manager	Throughout year
F.T. arrears	HM21 Work with finance Dept to recover F.T. arrears	Housing Manager and Finance Dept	Throughout year
Manage close and common area cleaning contract	HM22 Ensure tenant satisfaction through surveys and management of the contract and we receive value for money. Monitor the introduction of the quality control inspections.	Housing Manager / Director	Throughout year
Performance reporting	HM23 Prepare performance reports for committee and Management Team	Housing Manager	Throughout year
Represent the association at working groups and forums	HM24 Represent the Association as and when required	Housing Manager	Throughout year
Corporate leadership	HM25 Continue to develop leadership skills and demonstrate leadership through leading the HM team and participation in Management Team	Housing Manager	Throughout year
Update Business Plan	HM26 Update the H.M. objectives and input to the Asset Management Plan	Housing Manager / SMT	Throughout year

Core values	HM27 Demonstrate and encourage our core values within the team	Housing Manager / HM team	Throughout year
Competency Framework	HM28 To ensure staff consistently demonstrate the level of competence required for their role	Housing Manager / HM Team	Throughout year
Learning and Development	HM29 Update learning and development skills to continue to improve how we work	Housing Manager	Throughout year
Continue to monitor the bulk and refuse within the area and deal with accordingly	HM30 Monitor the area and work with WDC cleaning department to ensure estate is kept tidy.	Housing Manager, HM Team and Repairs	Throughout year

KNOWES HOUSING ASSOCIATION – BUSINESS PLAN

Finance Department Objectives 2019-20

BUSINESS OBJECTIVE		DEPARTMENTAL OBJECTIVE	WHO BY	WHEN BY	COMMENTS
Short Term					
S1 Improve the effectiveness of IT systems to reduce inefficiency in working practices	F1	Work with Tecnica and staff to resolve any issues with thin client	ED/PDF	April 2019 – March 2020	
	F2	Co-ordinate the switch over to SIP phone lines with Tecnica and Arthur McKay			
	F3	Ensure that systems are in place for a digital VAT return for 1/4/19 – Note VATable income is now less than threshold therefore no need for digital returns at present			
	F4	Work with staff to ensure procedures are continuously developed and documented for all areas of QL			
S2 Work with staff and IIP to build on our Gold accreditation	F5	Ensure that the recommendations of the IIP review are implemented.	ED/Management Team	Feb 2019	
	F6	Work on staff morale through team building, team meetings and training			

BUSINESS OBJECTIVE		DEPARTMENTAL OBJECTIVE	WHO BY	WHEN BY	COMMENTS
S3- Assess the staff and financial impact of universal credit	F7	Keep up to date with legislative changes and ensure staff receive training as necessary	ED with Management team	Ongoing	
	F8	Continue to assess impact on cash flow and Association's business plan			
	F9	Continue to assess impact on staff work load and ensure that necessary improvements made to collecting income			The new system will differentiate UC tenants and should report on separately. May consider Allpay or Direct Debits as way forward when numbers on UC increase.
S5 Ensure Committee has necessary skills to carry out their duties	F10	Carry out finance training as required	ED, SL	Throughout year	Sandra and Rhona will be carrying out the committee appraisals and training plans for 2018/19.
	F11	Ensure committee reports sufficiently detailed information to allow the committee to make decisions and time is taken to explain the report and answer queries.			Committee reports are reviewed with committee on an ongoing basis

BUSINESS OBJECTIVE		DEPARTMENTAL OBJECTIVE	WHO BY	WHEN BY	COMMENTS
S6 Take forward the Bowling Club development if viable	F12	Update business risk and cash flow projections.	ED/PDF	March 2018	There is a delay on this as are awaiting re-zoning of site from leisure to domestic use.
S10 – Develop and improve staff morale	F13	Implement action plan arising from staff survey and regular staff/team meetings/	ED/Management team	Throughout year	
S11 - Continue to work towards GDPR compliance	F14	Ensure policy and procedures are updated, organise cyber penetration testing, contracts updated and GDPR plan implemented	ED/EL/PDF/MH/PF	May 2018	
S12 Prepare for Freedom of Information Legislation	F15	Deadline 11/11/19 for RSLs. Ensure training for all concerned is in place and FOI implementation plan. Work with Corporate to ensure website has sufficient information and required document library.	ED/Mgt team/Staff and committee	March 2019	
13 Implement the new regulatory framework	F16	Work with management team and committee to ensure compliance with standards of Governance and Finance			
Long Term					

BUSINESS OBJECTIVE		DEPARTMENTAL OBJECTIVE	WHO BY	WHEN BY	COMMENTS
L1 Identify and pursue development/expansion opportunities	F17	Work with Pierre, and WDC to explore the available development projects in Clydebank and assist in putting together business plan and new business risk assessment	ED	2018 onwards	
L6 Improve financial viability in order to deal with future contingencies	F18	Incorporate scenario analysis into budgets and annual review of risks	ED/PDF	Ongoing	Done for 2018/19
	F19	Ensure through rent setting policies that association had adequate current and future cash reserves			Next review is October 2018.
	F20	Ensure that any new developments Knowes embarks on do not affect the viability of Knowes' existing business plan			Comments as above for F16
L7 - Continue developing our IT systems to fully meet our needs, including modernising payment methods and assessing the demand for online access to our systems for customers.	F21	Review uptake at cash counter and examine needs and business case for online access for rent payments	ED/PDF/EL	Ongoing	
	F22	Review information held in system and identify need for update			

Departmental specific objectives

	DEPARTMENTAL SPECIFIC OBJECTIVES		TASKS	WHO BY	WHEN BY	COMMENTS
F23	Update business continuity plan		Continue to work with IT support company and other software providers to put in place and test efficient recovery programme for emergency use	ED	On-going	Clydebank HA moving business continuity to new site. Visit and assess when available
F24	Ensure compliance with external audit,	1	Prepare year end accounts and audit files	ED	2018/19	Accounts for 2018-19 to be presented to committee in August 2019 and to AGM in Sept 2019 Need auditor to be appointed at AGM therefore tendering process should be complete by then
		2	Re-tender for external audit provision			
		3	Comply with new pension requirements			
F25					March 2020	

	Ensure compliance with internal audit	1	Put in place internal audit programme for 2019/20 and arrange suitable audit dates	ED/Mgt Team/Audit sub committee		
		2	Put in place management plan to address areas of improvement			

	DEPARTMENT SPECIFIC OBJECTIVES		TASKS	WHO BY	WHEN	COMMENTS
F26	Ensure requirements of Factors (Scotland) Act 2010 and Revised Code of Conduct for Factors is put in place and adhered to by Knowes	1	Monitor and follow up on owner occupier tasks	ED//MM/RR/AG/AR	On-going	Team objectives to be discussed with team at team meetings and individually
		2	Update online property factor's register by end of June 2019	ED	June 2019	
		3	Review production of owner invoices in QL and implement improvements	ED/MM/EL	Throughout year	
F27	Owner debt collection – increase recovery of owner debt to at least 20% on average per month and look to improve the 80% recovery rate at end of year		As per procedure	MM/AG	Quarterly returns to committee and annual report	
F28	Reduce levels of former tenant arrears		As per procedure	MM	Target – keep at under 0.5%	

					of rental income	
F29	Issue repair rechargeable invoices and improve procedures in QL		Every month as procedure	MM/AG/AR	Every month	
F30	Collect tenant rechargeable arrears – recovery rate target 2.0% per month/20% recover at year end.		As per procedure	AG/MM	Quarterly reports to committee	Dependent on staffing levels in section which is being addresses through recruitment.
	DEPARTMENT SPECIFIC OBJECTIVES		TASKS	WHO BY	WHEN	COMMENTS
F31	Produce annual rent letters and send out timeously		Work to be carried out in QL to address rent increase process	ED/EL/MM	Jan - Feb 2020	
F32	Prepare annual budgets and 30 year cash flow		As per procedure	ED	Oct 2019/Feb 2020	
F33	Rent collection process – ensure timeous and accurate		Daily tasks – open cash counter, take rents, update tenant and owner accounts, cash up, process bank standing orders, update cash book	Finance Team/EL	Daily	Review procedures in QL and continue to assess efficiency of process
F34	Process payments		Update purchase ledger	EM/AG/EL	Daily/Weekly payments	Explore importing invoices electronically in QL
F35	Keeping scanning up to date		Scan all invoices, letters, daily sheets etc.	EM/AG	Daily	

F36	Investigate moving scanning of purchase invoices to QL		Purchase invoices to be scanned into QL and not scanfile	ED/EL	March 2019	
F37	Bank reconciliations and keeping ledgers up to date		As per procedures	Finance team	Daily/Weekly	
F38	Collect and collate time allocation information			MM	Monthly	
F39	Produce quarterly management reports		Balance sheet, income and expenditure account, cash flow, detailed notes	ED	June. Sept, Dec and March – 4 weeks after quarter end	
	DEPARTMENT SPECIFIC OBJECTIVES		TASKS	WHO BY	WHEN	COMMENTS
F40	Process RAFs, check rent and void adjustments		As per procedure	AG	By each month end	
F41	Monthly rent debit		As per procedure	MM	1st of each month	
F42	Process payroll and Returns to Revenue and Customs, Pensions trust and Health Sure		As per procedure	MM	As per legislative requirements	
F43	VAT return			ED	End of each quarter	
F44	Maintenance of component accounting system		Training of team	ED	On going	

F45	Maintain and update asset register within component accounting system		As above	Finance team	On going	
F46	Ensure all mortgage to rents and buy backs are processed timeously		As per policy and procedure	ED/MM/Buy back group	On-going	
F47	Ensure Policies and procedures are reviewed as per Staff handbook			ED/MM	On-going	
F48	Work with Finance Team and ICT Manager to identify processes in QL which can be improved upon and streamline			Finance Team	On-going	
F49	Organise rent survey for tenants					December 2019 /January 2020

KNOWES HOUSING ASSOCIATION – BUSINESS PLAN

IT Department Objectives 2019-20

	IT Department Objectives 2019-20	WHO BY	WHEN BY	COMMENTS
IT1	To implement the voids module of QL	EL	APRIL 2020	
IT2	To further train staff on new system	EL	Ongoing	Taking into account Elaine is on maternity leave
IT3	To increase IT knowledge and skills in all staff and to provide appropriate training for staff as required.	SMT	Ongoing	
IT4	Develop use of intranet	Kiswebs	Sept 2019	New web site will have staff area
IT5	Upgrade website	Kiswebs	Sept 2019	Process is in progress
IT6	Upgrade server cabinet to house all servers	EL	May 2019	

IT7	Cyber security testing	TBA	October 19	External consultant to test this
IT8	Phone system upgrade, move to SIP	EL	July 2019	
IT9	DWP secure email and upload of payments	EL/ Aereon	August 2019	Aereon programmed to do this in August
IT10	Assessing demand for and Developing customer portal to pay rent, access accounts and report repairs etc.	SMT	Dec 19	Will be assessed following completion of survey
IT17	IT solution for FOISA	SMT/ Kiswebs	Nov 19	New web site will incorporate a section to meet the needs of our publication scheme



STRATEGIC PERFORMANCE MANAGEMENT PLAN 2019-20

INTRODUCTION

The purpose of this plan is to provide a framework which will ensure that Knowes achieves the levels of performance required by the Committee, the Scottish Housing Regulator and the customers that the Association serves.

This plan must be read in conjunction with the policies and procedures that govern the functional areas of operation.

Performance management underpins all that the Association does and ultimately impacts on the service provided to our customers. This plan will highlight the measures used to manage Knowes' performance at a managerial level.

FRAMEWORK

The performance management framework can be considered at an organisational level, a departmental level and an individual level.

1. ORGANISATIONAL LEVEL

At an organisational level the following tools will be the basis of the performance management framework:

- **BENCHMARKING**

The Association benchmarks with peer organisations using ARC data published by the Scottish Housing Regulator.

The Association also participates in the QEF benchmarking group, and uses this to benchmark the Association's main functions with the other members of the group.

Committee reports on an ongoing basis will compare the Association's actual performance with benchmarking information where appropriate. The peer groups we will benchmark with are all of Scotland and WDC based Housing Associations. The benchmark data will provide an indication on an ongoing basis as to where Knowes performance compares with others.

We will also use SFHA forums and the WDC Housing Manager forum to benchmark performance.

- **INVESTORS IN PEOPLE (IiP)**

The Association obtained the Gold Level IiP award in 2014 and has now opted to be assessed using the new IiP standard introduced in 2015. The sixth generation of the standard contains nine indicators that put management excellence at the heart of the organisation, this reflects the Association's move to a culture of coaching and mentoring.

- CUSTOMER SERVICE EXCELLENCE (CSE)

Knowes was awarded the Government Customer Service Excellence Award in 2010; an annual assessment is carried out by the CSE assessor to ensure that all criteria continue to be met. The Association currently holds the Compliance Plus award.

- INTERNAL AUDIT

The Association has appointed internal auditors to carry out a performance audit of specified functions on an annual basis. The functions audited rotate from year to year. The Association's audit subcommittee and management team agree which areas are to be audited each year. On completion of the audit an action plan will be produced to tackle any areas requiring improvement and noting areas of best practice. 2018 – 19 audit plan is still to be approved.

- SATISFACTION MONITORING

Our commitment to our tenants is that we will conduct a survey every 3 years to track our performance. The last full tenant satisfaction survey was carried out in 2016 / 17 and will be carried out again around September 2019.

Satisfaction surveys will also be carried out on the following service areas:

- All maintenance contracts
- Day to day repairs (reported quarterly)
- Allocations
- Medical adaptations
- Services to owner occupiers (every three years)
- Close cleaning annually

Once collated, the results of the surveys are analysed and an action plan prepared outlining areas where improvement can be made to improve the service we provide. These results and action plans are reported to the appropriate committee and a copy is given to the relevant department.

- CUSTOMER FEEDBACK

We have implemented the Scottish Public Service Ombudsman (SPSO) Complaints Handling Procedure. All complaints are regularly monitored at frontline and investigation stage and a report is presented to the Senior Management Team and the Management Committee on a quarterly basis.

Comments received from customers are analysed to assess the potential for implementing changes to improve the service. A suggestion box is located in reception and customers are also encouraged, through satisfaction surveys, to make suggestions.

Staff suggestions are reviewed with a view to improving any area of the Association's service delivery and working practices. Staff are encouraged to

make suggestions, and those which result in improvements being implemented are rewarded.

- POLICY AND SERVICE REVIEWS

All policies and procedures are reviewed on a maximum of three-year intervals to ensure compliance with current guidance and legislation. Where appropriate the service which the policy refers to will be reviewed at the same time as the policy. Reviews will involve an in-depth evaluation of how we deliver and monitor each service.

- REPORTING

The Director will report to the Committee as at the end of September and financial year end on KPIs as detailed in Appendix 1. The sub committees will also receive quarterly reports on the performance relevant to each sub committee.

2. DEPARTMENTAL LEVEL

- REGULAR REPORTING

Each departmental manager shall prepare reports comparing performance with key performance indicators. These reports will be discussed at Committee and Senior Management Team meetings.

The KPIs that will be monitored are:

Housing Services

Non Tech Arrears v target - monthly

Technical arrears v target - monthly

Total current arrears v target - monthly

Former tenant arrears v target – 6 monthly

Garage site / lock up arrears v target - monthly

Rent void loss v target - monthly

Average days taken to let – calendar v target - quarterly

Average days taken to let – working v target - quarterly

Number applications processed within target – quarterly

% tenants satisfied with condition of allocated property v target – 6 monthly

% tenants satisfied with allocation service provided by Knowes v target – 6 monthly

Property Services

Contract progress v programme - monthly

Contract spend v budget - monthly
Tenant satisfaction v target - quarterly
Works completions by category v targets - quarterly
Pre and Post inspection performance v target - quarterly
Expenditure v budget at budget heading level - monthly
Gas servicing performance v target - quarterly
Average time to complete emergency and non-emergency repairs - quarterly
Repairs appointments – quarterly
Right first time fix - quarterly

Development

Contract progress v programme - Monthly
Spend v Budget - Monthly

Finance

Budgets v Spend in all areas of operation – quarterly
Financial Ratios as follows:
Interest cover - quarterly
Debt per house - quarterly
Voids % - quarterly
Arrears % - quarterly
Bad Debts – 6 monthly
Staff costs / Turnover - quarterly
Liquidity ratios - quarterly
Profitability ratio - quarterly
Tenant recharge recovery – 6 monthly

Governance

Committee member attendance - monthly
Complaints dealt with v target – 6 monthly
Management Committee reports issued on time v target – 6 monthly
Completion of Management Committee and AGM minutes v target – 6 monthly
Average time lost through sickness v target – 6 monthly
Time taken to respond to letters, email and fax – 6 monthly
Time taken to answer phones (random sampling) – 6 monthly

- **DEPARTMENTAL OBJECTIVES**

Objectives are set for each department; these are linked to the strategic objectives and agreed on an annual basis. These will be assessed on an ongoing basis throughout the year at team meetings.

3. PERSONAL LEVEL

- **STAFF PERFORMANCE IMPROVEMENT AND TRAINING REVIEW**

The performance of staff is maximised through a system of mentoring/coaching, and performance review on an ongoing basis. The process recognises shortcomings of rigid annual/bi-annual performance appraisal systems. Training and development is discussed at team meetings and an annual training plan is put in place. The Director and Committee undergo a different arrangement from the rest of the staff in order to meet regulatory requirements. A competency based framework was developed in 2014; this will be used alongside a coaching style of management in order to ensure that all staff members demonstrate the behaviours that are expected of them. Ongoing coaching will ensure that there is support in place to help staff members develop.

The actual performance management framework will be reviewed annually by the Senior Management Team and the processes and outcomes will be a standing item for the monthly Senior Management Team Meetings.

Appendix 1

PERFORMANCE YEAR ENDING MARCH 2019 and TARGETS YEAR ENDING MARCH 2020

Committee Control & Accountability	Actual 14/15	Target 15/16	Actual 15/16	Target 16/17	Actual 16/17	Target 17/18	Actual 17/18	Target 18/19	Actual 18-19	Target 19-20	
Percentage of Committee present at full Management Committee Meetings	76%	80%	77.5%	80%	73%	80%	76.4%	80%	67.2%	80%	
Average time to issue written acknowledgement of investigation complaint (Definition changed 2012)	1WD	3WD	1WD	3WD	1WD	3WD	1WD	3WD	1WD	3WD	
Time taken to respond to frontline complaint	2WD	5WD	2WD	5WD	2WD	5WD	2WD	5WD	2WD	5WD	
Time taken to respond to extended frontline complaints	N/A	10WD	N/A	10WD	N/A	10WD	NA	10WD	N/A	10WD	
Average time to investigate & respond to investigation complaints	7WD	20WD	5WD	20WD	2WD	20WD	2WD	20WD	2WD	20WD	
Completion of Management Committee & AGM minutes following meetings	5WD	5WD	5WD	5WD	5WD	5WD	5WD	5WD	5WD	5WD	
Committee reports issued prior to meeting	7 Days	7 Days	7 Days	7 Days	7 days	7 Days	7 Days	7 Days	7 Days	7 Days	

Time taken to respond to letter and email	3WD	3WD	2WD	3WD	2WD	3WD	2WD	3WD	1.1WD	3WD	
Time taken to respond to letter and email where a follow up is required	1WD	5WD	1WD	5WD	1WD	5WD	1WD	5WD	2.5WD	5WD	
Time taken to answer phones	2 Rings	2 Rings	2 Rings	2 Rings	2 Rings	2 Rings	2 Rings	2 Rings	2 Rings	2 Rings	

Housing Management	Actual 14/15	Target 15/16	Actual 15/16	Target 16/17	Actual 16/17	Target 17/18	Actual 17/18	Target 18/19	Actual 18-19	Target 19-20	
Non-technical arrears	0.3%	0.4%	0.5%	0.6%	0.7%	0.6% - 0.8%	1.08%	0.6% - 0.8%	1.4%	1.3%	
Technical arrears	1.2%	1.6%	1.5%	1.7%	1.4%	1.7%	1.7%	1.7%	1.9%	1.7%	
Total current arrears	1.5%	2.0%	1.9%	2.3%	2.1%	2.3% - 2.5%	2.78%	2.3% - 2.5%	3.3%	3.0%	
Former Tenant Arrears	0.3%	0.2%	0.2%	0.2%	0.5%	0.2%	0.46%	0.5%	0.62%	0.5%	
Garage Site/Lock up arrears	0%	0.2%	0%	0.2%	0.2%	0.2%	2.27%	0.2%	0.75%	0.2%	

Rent Void Loss	0.1%	0.2%	0.2%	0.2%	0.2%	0.2%	0.33%	0.2%	0.23%	0.2%	
Average days taken to let – calendar days	5.9	7	6.8 days	7 days	6.1 Days	7 Days	7.6 Days	7 Days	7.4 Days	7 Days	
Average days taken to let – working days	3.9	5	4.4 days	5 days	4.2 Days	5 Days	5 Days	5 Days	4.8 Days	5 Days	
No applications processed within 7 days	100%	98%	100%	98%	100%	98%	98%	98%	100%	98%	
Satisfaction with allocations service provided by Knowes	100%	98%	100%	98%	100%	98%	98%	98%	100%	98%	

Repairs	Actual 14/15	Target 15/16	Actual 15/16	Target 16/17	Actual 16/17	Target 17/18	Actual 17/18	Target 18/19	Actual 18-19	Target 19-20	
Emergencies attended within 2 hours	98.2%	100%	95.8%	100%	100%	100%	100%	100%	100%	100%	
Emergency	98.2%	100%	99.4%	100%	96.73%	100%	99%	100%	100%	100%	
Call Out	99%	100%	97.9%	100%	100%	100%	99%	100%	100%	100%	
Gas same day	99.8%	100%	100%	100%	97.82%	100%	100%	100%	99.44%	100%	
Right to Repair	99.8%	100%	99.2%	100%	98.57%	100%	100%	100%	100%	100%	
Urgent	98.4%	98%	97%	98%	97.79%	98%	95%	98%	97..39	98%	
Routine	99.4%	98%	91.3%	98%	98.22%	98%	94%	98%	97.31%	98%	
Routine by Appointments	100%	100%	97.2%	100%	98.67%	100%	100%	100%	100%	100%	
Void	98%	100%	95%	100%	92.36%	100%	98%	100%	99.05%	100%	
Tenants satisfied with overall service	95%	98%	96%	98%	97%	98%	n/a	98%	95.5%	98%	
Quality control - % inspections passed	85.7%	90%	71.5%	90%	98.5%	90%	87%	90%	82.49%	90%	
Repairs Post - Inspected	10.1%	10%	8.3%	10%	6.92%	10%	7%	10%	6.4%	10%	
Gas servicing done within 12 month period	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	

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Maintenance	Actual 14/15	Target 15/16	Actual 15/16	Target 16/17	Actual 16/17	Target 17/18	Actual 17/18	Target 18/19	Actual 18-19	Target 19-20	
Tenants satisfied with Knowes service	99%	98%	100%	98%	93%	98%	95%	98%	96.5%	98%	
Tenants satisfied with Contractors service	98%	98%	100%	98%	97%	98%	77%	98%	98.3%	98%	
Contracts – Overall Satisfaction	96%	98%	100%	98%	93%	98%	95%	98%	98.1%	98%	

Staffing	Actual 14/15	Target 15/16	Actual 15/16	Target 16/17	Actual 16/17	Target 17/18	Actual 17/18	Target 18/19	Actual 18-19	Target 19-20	
Average time lost through sickness	2.77%	2%	1.49%	2%	3.46%	2%	2.75%	2%	3.3%	2%	

Finance	Actual 14/15	Target 15/16	Actual 15/16	Target 16/17	Actual 16/17	Target 17/18	Actual 17/18	Target 18/19	Actual 18-19	Target 19-20	
Owner Occupier Accounts recovery per month	18.2%	22.5%	17.9%	22.5%	16.7%	22.5%	17.1%	20%	18.5%	20%	
Owner occupier recovery rate for year	83%	85%	82.6%	85%	76.5	85%	76.9%	80%	82.7%	85%	
Tenants rechargeable repairs per month	4.1%	4.5%	3.8%	4.5%	2.0%	4.5%	1.6%	2%	2.5%	2%	
Debt per house £ Quarterly	£4,550	£8000	£3970	£8000	£960	£8,000	£56	£8,000	-£883	£8000	

Interest cover Quarterly	1587%	110%	1280%	110%	3299%	110%	3848%	110%	2276%	110%	
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MARKETING PLAN 2019-20

EXECUTIVE SUMMARY

The 2019 -2020 Marketing Plan for Knowes Housing Association outlines the activities that we will become involved in, to ensure a high demand for the products and services that we offer to tenants and owner-occupiers. We will build upon our strengths and continue to provide the delivery of high quality products and services that meet the needs of existing customers, and generate interest from new customers. This marketing plan is based on an analysis of the current market situation and enhanced with the information gathered at the Management and Strategy Away Days.

CURRENT MARKETING SITUATION

Knowes has three markets of interest:

1. **Letting**
2. **Development**
3. **Factoring**

The Marketing Plan will discuss each of these markets further to devise strategies we will use to effectively service these markets.

THE LETTING MARKET

This market consists of the following segments:

- Singles
- Couples
- Young families
- Established families
- Mature adults
- Applicants from other countries

THE DEVELOPMENT MARKET

Again here we have three or potentially four markets of interest:

- The Scottish Government
- West Dunbartonshire Council
- Private Landowners
- Mid market rent

THE FACTORING MARKET

We plan to consolidate the existing factoring services we offer to customers who live within Faifley and Duntocher. We also require to implement the requirements of the Property Factors (Scotland) Act 2011 and the accompanying code of practice. This Act places additional responsibilities on Knowes as a Property Factor.

We have been informed that Ross and Liddell who factor 56 properties in Craigton and Burnbrae Streets have withdrawn their services from June 2014. Some of the properties are factored by Apex, however some remain not factored. It was not considered financially viable for Knowes to take over the factoring of these properties, nor was there consensus of the owners.

OBJECTIVES & ISSUES

- To attract tenants to the area by promoting Knowes and raising our brand awareness as an attractive housing provider in the Faifley and surrounding areas. We will monitor this objective by establishing the growth of our waiting list.
- To continue to provide a high quality service to the existing users of our factoring service.

MARKETING STRATEGY

We plan to adopt a strategy of 'informing' the target market to:

- raise awareness of Knowes
- educate the general public about what we are about –our products and services and create a brand image, which portrays us as 'providing good quality affordable housing which meets the needs of the communities we serve'.
- Target people directly in order to increase demand for properties not in high demand

For the **Letting market** we aim to target singles, couples, young families, established families and mature adults from all ethnic backgrounds from the local area and from further afield. By reaching all of these segments we hope to achieve a balanced and sustainable community. For Knowes to attract these segments we will maintain and increase our involvement in the regeneration of Faifley and surrounding areas, and will partake of wider action within the area to promote social inclusion. We will ensure that we highlight these activities so it is clear that Knowes cares about the community. The necessity for advertising activity will be determined through monitoring of waiting lists and where possible targeting advertising at groups that are underrepresented in the community.

We have currently identified a lack of demand for 4 apartment flats, and as a result we need to target this type of property specifically. The marketing activity relating to the letting market will therefore require to focus on media that is likely to reach families in particular.

Newsletters

We will continue to produce a quarterly newsletter for our tenants and owner occupiers to keep them up to date with what is happening in the community and help create a sense of community spirit.

Website

We will continue to update our website to ensure prospective tenants and customers have access to all the information they need in relation to our properties and services. We will use the website to advertise specific property types. We will use keywords to ensure that the website is found by search engines (this helps to ensure that individuals looking for properties in Clydebank will be directed to our website).

Onelan Screen

The Onelan screen in the Association's reception area will be used to provide up to date information for visitors to the office such as forthcoming events and performance figures.

Within other Organisation's Offices

We will ensure our literature is displayed within West Dunbartonshire Council offices and also within other RSL's offices throughout the authority area.

Schools

We will work with the two local schools on joint projects and ensure that Knowes is well publicised within both schools.

For the **Development market** there is currently little opportunity within West Dunbartonshire given that WDC has agreed to use the Wheatley Group as their preferred developer for the foreseeable future.

For the **Factoring market** we aim to ensure our customers receive a high quality factoring service and this is publicised so that we can attract our target market. Knowes wants to be known for its provision of a cost effective and high quality factoring service where we are meeting the needs of the community we serve.

ACTION PLAN

To ensure that the sources that direct tenants to ourselves (e.g. West Dunbartonshire Council) have the appropriate information about us and have a favourable attitude towards us :

- We have produced a leaflet that details the services we offer. We will keep the information up to date and ensure they are distributed to the desired sources. To monitor their use we will carry out checks to ensure that the leaflets are being displayed in an appropriate place for prospective applicants to view.
- As our current waiting lists mainly consist of prospective tenants who are from the local area or have connections within the area this suggests that our current tenants are providing us with free publicity. Therefore Knowes must maximise upon these positive word of mouth recommendations.
- Having an internet presence should greatly increase our potential for customer reach. We will endeavour to provide information to current and prospective tenants, which is up to date. We aim to continually improve upon our current website offering. We will ensure that our website uses keywords to bring our website into search criteria.
- We will investigate online advertising opportunities. This will include Right Move, Gumtree and other similar sites to advertise the regular availability of 4 apt flats in particular.
- We will investigate the benefits of advertising in the press, although we recognise that this is an expensive option and generally only covers a short period of activity.

To raise the awareness of Knowes locally and into the city.

Listed below are a number of advertising methods, which could be used to raise Knowes' awareness.

- **PR Events**
By getting involved in community projects we can utilise a cost-effective method of publicising the work we do. As well as portraying Knowes as a community based business we will also raise awareness of the Association.
- **Support Local Groups**
We will continue our involvement and support with local youth football teams, local youth groups, and school activities, to name but a few. We will review the groups which we support on an ongoing basis.
- **Advertising**
We will advertise in a variety of media such as the Clydebank Maps in libraries in West Dunbartonshire, the bags for books in libraries, Key Rings

and Fridge Magnets, PAIH directory, Clydebank Post and other media directed at people likely to be in need of social rented accommodation.

- **Internet**

We will use our website and search engine tags to ensure people looking for rented property online are directed to our website or specific adverts for particular properties.

By partaking of the above activities we will raise Knowes' profile within the area and increase brand awareness within the wider business community, in particular housing related organisations.

By highlighting and publicising our successes we can be shown in a positive light to these organisations.

BUDGET

For some of the marketing tools that we use there will be little or no additional cost. For the other marketing activities there will be a cost to bear.

The budget for 2018-19 is £1500

MONITORING OF PLAN

It is important that we evaluate the impact of using the selected advertising tools. The effectiveness of these activities will be assessed over the time period and this will inform future year's plans.

HUMAN RESOURCE PLAN 2019-20 (Incorporating Learning and Development Strategy)

INTRODUCTION

The purpose of this plan is to ensure that the Association recruits the right people, provides training and opportunity for staff development and allows staff to maximise their potential with a view to succession planning.

This plan must be read in conjunction with the policies and procedures that govern the functional areas of operation.

BACKGROUND TO ORGANISATIONAL STRUCTURE

Knowes Housing Association has undergone significant structural change since its inception in 1998, and particularly since 2007. The Association has varied its approach to filling vacancies during this time depending on the nature of the post and the skills/experience available within the organisation.

RECRUITMENT

The Association as an employer aims to identify and employ the most suitable candidate for any vacant post and recognises that in order to operate effectively there has to be the right people in the right place at the right time. The Association will endeavour to attract and retain the most suitably skilled and versatile people.

Staff will be encouraged to undertake vocational training and/or qualifications.

Recruitment, staff development and staff training will be offered to all staff with a view to maximising the potential of all staff and having trained staff who have the capability and drive to further their career.

A staff induction procedure is in place to ensure that new staff members feel more included within the overall team; it also helps to ensure that they fully understand our core values and processes.

SUCCESSION PLANNING

All members of staff will be given the opportunity to gain qualifications or training to give them the skills, confidence and qualifications to apply for any vacancies that may arise in the future within the organisation.

STAFF PERFORMANCE IMPROVEMENT AND TRAINING REVIEW

The Association will maximise the performance of staff members through a system of mentoring/coaching, self-directed teams and performance review on an ongoing basis.

The system has the following aims:

- To set realistic and achievable goals for each team, each member of staff and the Association
- To identify current achievements and establish ways to improve performance
- To promote good relationships between line managers and staff
- To promote the development of the individual and the Association
- To ensure the Association's core values are being adhered to in all areas of our work

The process will be driven by senior staff and relies on them driving a culture of change. Senior staff will undergo training to ensure they are competent coaches. The transition from the formal PDR process to self-directed teams will be assessed through staff surveys, liP interventions and a review of staff behaviours and attitudes. The process will also be regularly discussed at management and staff meetings.

STAFF SURVEY

A staff survey will be carried out every 2 years or sooner if deemed necessary. This year we will carry out another survey to follow on from the comments made in the 2017 survey. A group will be selected consisting of representation from each department who will design the survey questions and analyse the results. It is important to keep a level of consistency from one survey to the next in order to compare the results.

A survey was carried out in December 2017 through to January 18 and the results were analysed and discussed with staff March 2018 with an action plan discussed with staff with a view to improve on some of the results where it can be seen that levels of satisfaction, morale and happiness had dropped. An IIP survey and a Knowes staff survey will be carried out in April 2019.

LEARNING & DEVELOPMENT STRATEGY

The Association will ensure that staff and committee have the necessary skills to carry out their jobs and contribute towards the overall achievement of the organisation's objectives.

Underlying Principles

This Strategy is based on the following key principles:

- L&D will be based on identified needs following a skills mapping exercise.
- L&D will take account of the Association's short & long-term objectives.
- L&D will take account of each department's business objectives.
- L&D effectiveness will be evaluated through informal mechanisms including coaching and self-managed learning and formal mechanisms such as an analysis of Return On Investment (ROI).

- Learning will be focused on the development of the necessary competencies in order to enable individuals to perform to the best of their ability.
- L&D will be considered at 4 levels within the Association
 - o Legislative i.e. asbestos or gas regulations
 - o Corporate i.e. stress management or equalities training
 - o Team i.e. arrears management
 - o Individual

Identification of Learning and Development Needs

Departmental training meetings will be carried out on an annual basis in order to discuss both individual and team training requirements; the Management Team will discuss legislative and corporate training requirements and the information gathered will be passed to the SCSO and used to create an annual training plan for the Association.

Short and Long-Term Objectives

When carrying out skills mapping and discussing learning and development needs, managers and their teams must keep the short and long-term objectives of the Association in mind at all times. The SCSO and the Management Team will cross check the annual training plan against the objectives.

Departmental Business Objectives

Departmental business objectives are detailed in the Business Plan, managers will refer to the relevant ones for their department when discussing

training needs with their team at the annual training meeting and throughout the year in order to make sure that all objectives can be met.

Learning and Development Evaluation of Effectiveness

It is essential to regularly review and assess the learning and development that has been carried out in order to measure the effectiveness. It is acknowledged that measuring the effectiveness of certain training activities can be difficult, however where possible an effectiveness measurement will be carried out. A range of informal and formal evaluation methods will be employed including:

- Coaching by manager
- Direct observation (by manager and peers)
- Return on investment (the SCSO will carry out an evaluation on an annual basis)
- Post-training questionnaires (the SCSO will evaluate these on an annual basis)
- Return on expected outcomes (for example individuals are able to demonstrate those new or enhanced competencies that the learning intervention was anticipated to deliver)
- The impact on the Association's key performance indicators

Development of the Necessary Competencies

The Association has developed a competency-based framework, as well as addressing the business objectives, learning will be focused on the development of the necessary competencies in order to enable individuals to perform to the best of their ability.

Review of the Strategy

The strategy will be reviewed by the SCSO and the Senior Management Team on an annual basis and amended as necessary.

Adequate budgets will be set aside for Training & Development of staff and training and conferences for Committee Members. The training budgets will be agreed with the Committee in February each year.

In addition details of training courses for both staff and Committee Members will be circulated when they are received by the Director.

During 2015-16 we implemented a new IT system, and we continue to focus on ensuring staff are adequately trained on using the system.

The Property Services department will continue to develop skills in using the Asprey system.

INVESTORS IN PEOPLE (IIP)

The Association will continue to embrace the principles of Investors in People (IIP). The Association achieved the Silver award in 2012 following the January 2012 assessment and went on to achieve the Gold award in 2014. The Association has opted to be assessed using the new IIP standard introduced in 2015. The sixth generation of the standard contains nine indicators that put management excellence at the heart of the organisation.

AWAY DAYS

Following our ongoing Staff Satisfaction Surveys, there is a commitment to closing for one day every year for a team building session. The next teambuilding day will be in September 2019, we are also going to introduce a half day learning session in August / September 2020.

The senior management team and senior staff will have an away day every second year, and in the alternate years the senior management team and all staff members will have a strategy planning meeting with the Committee.

STAFF HANDBOOK

The Staff Handbook has been designed by staff and contains information, policies and procedures to assist staff in carrying out their day to day duties. Staff can access the handbook via the company's server.

Examples of the Policies in the handbook are as follows:

- Conditions of Service

- Code of Conduct

- Dignity at Work

- Recruitment Policy

- Training & Development Policy

- Communication Policy

- Stress Policy

- Whistleblowing Policy

IT PLAN 2019-20

OBJECTIVES

The objective of the IT plan is to ensure that Knowes continues to operate adequate systems to support the business both this year and in the future. The systems in place, and to be put in place will be designed to maximise the benefits of technology and increase the efficiency of the Association, provide management information and improve customer service.

OVERVIEW

The Association's Exchange mail server **is** currently Office 365 which is cloud hosted. We have three servers – Server 1, Server 3 (back up only) and Server 4 for remote access. (The old server 2 has now been virtualised to server 1 and is defunct).

The main software management systems are, Aareon QL, Asprey's E-state pro Asset Management and Component Accounting systems, Open Accounts (now held as read only) and Sage Payroll which replaced OpenPeople in July 2017.

The main operational system on the Association's PCs is Windows 10 and Microsoft Office 2013 (updated from 2011 in 2015-16 to accommodate documents produced from QL).

Other systems include Scanfile (upgraded to V8 in December 2007), Kellio (staff clocking system – upgraded in October 2018), Survey Monkey, HR system, Interact (staff handbook) and various Microsoft publishing tools.

STAFF

Knowes' ICT Manager has responsibility for the management of Knowes' ICT systems and liaising with the IT support company – currently Tecnica.

We also have an IT project group which meets on a six weekly basis with staff from each department discussing how to build upon and improve on the use of our IT systems.

Document storage

As far as possible Knowes aims to store all of its data files electronically.

Currently Knowes uses QL and Scanfile document storage and retrieval system to scan and store all paper files. We have an annual maintenance contract with Concept who supplies Scanfile and the system will continue to be supported. The Aareon QL system has an integrated document management system and as an organisation we are storing most of our customer and property related documents in QL and moving away from storage in Scanfile

In 2016 the Scanner printer has been upgraded as has the scanner PC.

HARDWARE

Knowes has three operational servers as detailed above.

We are currently backing up our system on a daily basis to Server 3. Daily backups are made via a dedicated fibre optic line to a server within Tecnica's premises.

In 2019, we moved away from individual desk PCs to thin client installations for staff.

QL AND QLx

On 1 March 2016 Knowes went live with the new Housing Management and Financial Software.

The modules implemented and now live are as follows:-

- Customer relationship module (CRM)
- Rent Accounting
- Repairs and maintenance
- Finance - nominal ledger, purchase ledger, cash books
- Task management centre
- Visual studio and Report writing
- Voids (to be implemented April 2020)

TELEPHONY

The telephone system was upgraded in 2018 and now incorporates call recognition, voice mail, direct dial and auto attendant features; these have increased the efficiency within the office. Arthur McKay is the supporting telecommunications company for Knowes HA. We are looking to move to a Session Initiation Protocol (SIP) system from July 2019.

FRANKING MACHINE

We have extended the contract of Knowes' Franking Machine for a further year. We are also using of 'i-mail' which is the process of sending letters directly to an external company which will envelope and post for us. This is proving to be more cost effective for owner invoices and other large mail drops.

PRINTERS/PHOTOCOPIERS

In February 2019 we purchased our existing printer/photocopiers and we will continue to run these for as long as they are supported and meet the business requirements. The support company is NCS.

ASSET MANAGEMENT AND COMPONENT ACCOUNTING SOFTWARE

In the year 2011/12, Knowes implemented a new asset management and component accounting system. This was to meet the information requirements of increased housing and financial regulation by the Scottish Housing Regulator and the Accounting Standards Board respectively. The company which was chosen to provide this software was Aspree Management Solutions and their software is E-Statepro. This package was chosen as the most cost effective means of meeting the objectives of the organisation with regards to asset management and component accounting. The implementation of the new system took place from April 2011, the new system is currently live and the Association staff will continue to update the system with the results from the current stock condition survey.

The decision has been made by the Management Team to carry on using E-state pro rather than switching the asset management module in QL as the former better meets Knowes business requirements. The Property Services Team have had recent training on E-state pro and the staff at Aspree will be assisting Knowes in inputting the data from the next stock condition survey which will be completed by the end of this financial year.

We are also investigating an add-on to the current system called Contract Pro which may improve the system.

OPENACCOUNTS

Knowes' accounting software was OpenAccounts. From 1 March 2016 we switched to QLx which is fully integrated with QL Rent accounting and repairs modules.

However as historical transactions could not be uploaded from OpenAccounts to QLx we will require to retain access to OpenAccounts for five years following transfer. We have arranged this with Orchard. There is a cost to this - £972 per annum for five years.

INTERNET

Knowes' website was updated in 2016 following a virus attack on our existing site. We have changed our host to Kiswebs and we are working with Alan Neary to update the site.

We will continue to look for other ways we can use the Internet and e-mail to improve the way we do business with our suppliers. There will be the opportunity with the QL system to create supplier and customer portals.

MAINTENANCE AND DISASTER RECOVERY

All new equipment will have a 3-year onsite warranty.

Our critical equipment (servers) has a maintenance contract in place through Tecnica which means that the equipment will be repaired or replaced in the event of a breakdown.

In January 2018, Knowes went out to tender on its IT support services. Tecnica Ltd was appointed for a minimum of three years to provide hardware maintenance cover and IT support services.

Disaster recovery assistance is provided by Tecnica and Knowes have a contract with Clydebank Housing Association to use their disaster recovery suite in Clydebank Resource centre in the event of Knowes' office being non-accessible due to a major incident.

A daily back up is made to Server 3 and also an off site server at Tecnica. We will ensure that Tecnica test this back up periodically.

KNOWES' FIVE YEAR PLAN IT FOR 2019 - 2024

Objective	Estimated cost	Timescale
To implement the voids module of QL	2 days training with staff	1 st April 2020

To further train staff on new system	On-going	ongoing
To utilise the new system as effectively as possible and review existing work practices.	n/a	Ongoing
To increase IT knowledge and skills in all staff and to provide appropriate training for staff as required.	Staff time	Ongoing
Develop use of intranet	Set up costs and ongoing costs for intranet	2019 onwards
Upgrade server cabinet to house all servers		April to May 2019
Upgrade website	£2500	September 2019
Cyber security testing	£5000	October 2019
Move to SIP telephony	£2500	April to May 2019
DWP secure email	£2500	2019
Assessing demand for and Developing customer portal to pay rent, access accounts and report repairs etc.	£25,000 to £50,000	2024

Tenant Participation Plan 2018-20

OBJECTIVE	TASK	PARTICIPANTS	TIMESCALE
To seek customers' views on all aspects of our service provision and to use a variety of communication methods to consult on the services and policies of the Association.	Carry out a wide range of surveys. Promote any areas we wish to consult on in the newsletter and on the website. Ask customers how they wish to be consulted. Next full tenant survey to be carried out starting September 2019	S Love	All surveys to be carried out in accordance with survey timetable.
To use customer feedback to influence and continuously improve our services.	Carry out a wide range of surveys. Record all complaints in accordance with the SPSO Model Complaints Handling Procedure.	S Love	All surveys to be carried out in accordance with survey timetable. Complaints to be recorded in accordance with SPSO Procedure timescales.
Increase the opportunity for customer involvement throughout Faifley, Duntocher and Clydebank.	Encourage residents to get involved through articles in our newsletters and on our website and questions in our surveys. Also interact with customers through groups such as the camera club.	S Love	Ongoing
To establish and provide support to a tenant scrutiny panel.	To encourage more residents to join the scrutiny panel and to provide support to the group on an on-going basis.	S Love	Panel with a minimum of 6 members in place by Dec 2018.

Tenant Participation Plan 2018-20 – cont'd (2)

OBJECTIVE	TASK	PARTICIPANTS	TIMESCALE
To assess performance against the Charter and collect all relevant information for the ARC.	Collate all ARC information and reports and save on the common drive in the sequence of the ARC indicators.	S Love & Management Team	Assess information on an on-going basis. Complete and submit Annual Return on Charter (ARC) to SHR by May 2019.
Attract new Committee/Share Members	Explore different avenues, ensuring that membership is discussed with contacts who may be aware of interested individuals. Publicise in Newsletters, on website and in surveys. Aim for 200 share members and a minimum of 10 committee members.	S Love & All Staff Members	By December 2018
To encourage residents to get involved in the social and economic regeneration of our area.	To support the Faifley Community Council, assist in advertising employment opportunities.	S Love	Ongoing

Tenant Participation Plan 2018-20 – cont'd (3)

OBJECTIVE	TASK	PARTICIPANTS	TIMESCALE
To ensure that Committee Members and the wider community have access to training and resources to enable them to participate in the decision making process.	<p>Implement Committee training plan and prepare a new training plan following committee appraisals.</p> <p>Identify any relevant training/resources that may be of benefit to the wider community.</p>	<p>P De Fence & S Love</p> <p>S Love</p>	Committee appraisals complete by September 2018, and training plan submitted to October committee.
To ensure that customers are kept informed in several ways.	To provide information through our tenants' handbook, quarterly newsletter and information leaflets. To update our website and performance board regularly. To display our current Committee Members on the performance board at reception.	S Love	Ongoing

GOVERNANCE AND PERFORMANCE MONITORING RISK MAPS

Risk	Like lihood	Impact	Risk score	Responsible Person	Existing controls	Reports	Further Action Required
1. Poor performance of association not identified	3	5	15	Management Team	<p>Performance monitoring plan is integrated into the business plan</p> <p>Performance monitoring is one of the key risks assessed by our internal auditors</p> <p>The management team report on key performance indicators on a monthly basis to the committee of management, on a quarterly basis to our lender and on an annual basis to The Scottish Housing Regulator</p>	<p>Reports to management team meetings, committee meetings and SHR are as follows:-</p> <ul style="list-style-type: none"> ✓ Business Plan ✓ Annual budgets set by committee ✓ Quarterly reports of income and expenditure against budgets ✓ Financial ratio analysis ✓ Benchmarking ✓ Annual performance return (ARC) ✓ Financial viability report ✓ FCA return ✓ Financial statements and quarterly/monthly financial reports and ratio analysis ✓ Health and Safety ✓ Estate management ✓ Voids/arrears/allocations/etc. ✓ Repairs/Maintenance reports ✓ SCSO report ✓ SHR 5 year return 	<p>Ensure continuous improvement and self-awareness are at the forefront of our business and service delivery. Continue with benchmarking and continuous monitoring of performance.</p>

Risk Maps – Page 2

GOVERNANCE AND PERFORMANCE MONITORING RISK MAPS

Risk	Likelihood	Impact	Risk score	Responsible Person	Existing controls	Reports	Further Action Required
2. Failure of Management Committee to control & direct activities	4	4	16	Director/ Management Team	<ul style="list-style-type: none"> System of induction, training and annual appraisals in place for all committee members Committee training needs analysis included in annual appraisals. Internal audit - three year plan looking at significant areas of business 	<p>Progress of training reported back to Committee</p> <p>Reports to internal audit committee and implementation of auditor recommendations</p>	<p>Continue to ensure committee members receive adequate training</p> <p>Implement the SHR Governance and Regulatory framework</p>
3. Failure of Management Committee to understand/respond to information on business matters	3	5	15	Director/ Management Team	As above and also Committee Meetings and comprehensive committee reports including risk analysis where appropriate.	As above	As above
4. Failure to spot problems or take appropriate action	3	4	12	Director/ Management team	<ul style="list-style-type: none"> Performance monitoring a key part of committee and management team meetings and regular reports to committee. Internal audit focussing on risk areas 	Full reports on performance to committee and internal auditor reporting back to committee	As above and review of internal audit plan with internal auditor each year.

Risk maps – Page 3

GOVERNANCE AND PERFORMANCE MONITORING RISK MAPS

Risk	Likelihood	Impact	Risk score	Responsible Person	Existing controls	Reports	Further Action Required
5. Policies & Procedures lack consistency, not compliant with good practice or legislation. Staff unsure of association's policies and procedures	3	4	12	Director/ Management Team	Schedule of policies with review dates (3-year cycle) or when new act introduced. Applies to all areas of business. Staff Training. All policies on staff handbook/intranet, and staff consulted on policy reviews. Policy template Tenants consulted directly re policies which concern them e.g. Allocations and Rent.	Minutes of meetings with policy reviews	Ensure committee and staff are consulted / aware of policy reviews.
6. Strategic & Service Planning Framework - No strategy or planning framework – no direction, no cohesion	2	5	10	Director/ Management Team	30-Year Business Plan. Performance Management Plan. Full Suite of Policies and Procedures. Strategy Away Days to set SMART objectives, Scenario Planning. 30-year financial plan linked to business plan. Monthly Management Team, Management Committee, etc. meetings. Team & Staff Meetings	Minutes of monthly meetings. Business Plan Monthly reports to Sub Committees. Performance Targets reported monthly	Revise Business Plan and Strategy annually

Resource Management							
7. Lack of adequate IT resources to effectively carry out our business	3	4	12	Head of Finance / Director/ICT Manager	Management team review our IT resources regularly. We have budget to renew systems as required. We use ICT Manager and IT support company to advise us in our IT needs.	Management team minutes, Finance subcommittee reports	Update of IT Plan annually linking to budgets
8. Lack of physical resources to adequately carry out our business	3	4	12	Director/ Head of Finance	Office was purpose built to facilitate our business needs and is modern and well maintained. As long as our organisation remains of similar size the facilities will suit our needs	Management team, Committee Meetings / minutes	

Risk maps – Page 5

GOVERNANCE AND PERFORMANCE MONITORING

Risk	Likelihood	Impact	Risk score	Responsible Person	Existing controls	Reports	Further Action Required
9. Lack of support for our housing management and finance systems.	2	4	8	Director/ Head of Finance/ICT Manager	<ol style="list-style-type: none"> 1. On the retirement of the Miracle staff, after an comprehensive procurement process, Knowes purchased a new HM and integrated finance system which has now been up and running for almost three years. 2. Aareon is an established company with a growing RSL clientele throughout the UK and a number of RSL users in the West of Scotland 3. Knowes' ICT manager with a number of years' experience in using QL and SQL databases. 4. Staff who are all trained in the IT system and are involved in when any new updates occur. 	We will continue to report to Committee via the annual IT Plan and other relevant ad-hoc reports throughout the course of the year	Update IT Plan for 2019/20

Risk	Likelihood	Impact	Risk score	Responsible Person	Existing controls	Reports	Further Action Required
10. Lack of skilled staff	3	4	12	Director/ Management Team	Implement training and development plans. Continue to work with IIP. Use sound recruitment procedures and staff induction procedures. Effective appraisal process. New member of staff recruited to assist with additional workload. ICT Manager to assist with training, support and report writing for QL. Training opportunities are provided and where there are skill gaps training provided.	Reports to employment sub committee Minutes Staff Meetings, Management Team Meeting Minutes.	Continue to monitor. Use IIP and staff satisfaction process to identify areas for improvement Training and support for new system. Coaching and mentoring training going ahead for senior staff
Commitment to continuous Improvement							
11. Failure to adopt a framework which promotes continuous improvement	3	3	9	Director/ Management Team/All staff	Satisfaction surveys on all aspects of our work, action plans, continual review of policies and procedures. Business Plan. Respond to feedback. Benchmarking, IIP, etc. Customer Engagement policy, satisfaction surveys on all aspects of our service, complaints monitoring and customer feedback.	Survey results Benchmarking. Committee Reports and Senior Management Team Meetings	Consider framework for formal service reviews.
12. Failure to obtain customer and stakeholder views and take	3	3	9	Director / Management	Consultation Panel and postal consultation. Committee	Action plan from CSE award	

them into account				Team / SCSO	meetings and AGM. Customer service excellence award. Scrutiny Panel.		
13. Failure to keep staff up to date in terms of knowledge and good practice	3	3	9	Management team	Training and development plans, regular minuted team meetings, IIP, adequate training budget, training feedback at staff meetings	Reports to employment sub committee	Action plan for annual IIP visit and assessment

Risk maps – Page 8

GOVERNANCE AND PERFORMANCE MONITORING RISK MAPS

Risk - <u>Openness & Confidentiality</u>	Likelihood	Impact	Risk score	Responsible Person	Existing controls	Reports	Further Action Required
14. Breach Data Protection and Access to Information legislation. Suspicion and lack of confidence of customers	4	5	20	Director/ Management Team	Openness and Confidentiality Policy in place. Confidentiality stressed in Code of Conduct for Committee and Staff. Staff training. Whistleblowing policy. Data Protection Policy Annual review of access to information register IT and Email policy. ICT security in place. GDPR awareness now in place after comprehensive training and IT Managers compliance officer.	Access to Information Register/Report to committee on GDPR actions taken by Knowes.	Register to be updated annual and kept beside other registers. FOI legislation is likely to apply to RSLs later in 2019. Further training for staff will be required in this area.
15. Independence & Constitution Committee not independent, or influenced by other organisation	2	3	6	Director	The Committee is a mix of one local councillor, local residents and housing professionals. There is no external organisation with significant representation on the committee. Declaration of interest every meeting and also declaration signed every year	Minutes of management committee and AGM.	

GOVERNANCE AND PERFORMANCE MONITORING RISK MAPS – Page 9

<p>Governing Body</p> <p>16. Low take up of places on Committee. Low attendance – poor representation of residents.</p> <p>17. Lack of necessary skills on management committee</p>	<p>4</p> <p>4</p>	<p>3</p> <p>4</p>	<p>12</p> <p>16</p>	<p>Director/SCSO</p>	<p>SCSO has target to fill vacant committee places, advertisements in all newsletters, SCSO to follow up all new tenants</p> <p>Induction training given and continuous training given to all committee members. Annual Personal Development reviews</p>	<p>Committee reports by SCSO</p> <p>Training records, Employment Sub Committee</p>	<p>Continue to speak to residents with a view to filling all committee positions</p> <p>If membership remains low then consider advertising for professionals</p>
<p>Ethical Standards</p> <p>18. Damage to reputation. Contravention of Code of governance</p>	<p>3</p>	<p>5</p>	<p>15</p>	<p>Director/ Management Team / Committee</p>	<p>Declaration of Interest Register. Code of conduct. Internal and External Audit Staff and Committee training re Code of Governance</p>	<p>Monthly Committee Meeting Minutes Registers</p>	<p>9 year rule – need to demonstrate that Committee members still add value to organisation. SCSO to organise appraisals for the Committee by an independent trainer.</p>

GOVERNANCE AND PERFORMANCE MONITORING RISK MAPS – Page 10

Risk	Likelihood	Impact	Risk score	Responsible Person	Existing controls	Reports	Further Action Required
<p>Equalities</p> <p>19. Minority groups under-represented</p>	3	2	6	Director/SCSO	Equalities Policy. Commitment to equal opportunity. Staff training. Happy to Translate	Monitoring reports on lettings, recruitment etc.	Continue to monitor stats.
20. Lack of monitoring of minority group statistics	3	3	9	Director / Management Team	Consultation with minority residents, monitoring of applications and allocations. Seeking reasons as to why minority residents move away.	Housing Services Committee Reports	Gather data as part of satisfaction survey ensuring GDPR requirements are adhered to

<p>Equal Opportunities</p> <p>21. Failure to ensure all of the community has equal access to our services</p>	2	4	8	Director / Management Team	Equalities policy recently reviewed, information available in various formats, service reviews to incorporate EO check	Policy reviews	Feed EO into service reviews.
Risk	Likelihood	Impact	Risk score	Responsible Person	Existing controls	Reports	Further Action Required

<p>Complaints & Appeals</p> <p>22. High number of complaints – damage reputation</p>	3	3	9	Director/SCSO/ Management Team/All staff	Complaints Policy, Guidance. Staff training. Complaints database, monitoring of frontline and investigation complaints	<p>Complaints database and annual reports, committee and management team meeting minutes.</p> <p>Also implementation of QL module for complaints and ASB in 2017/18.</p>	Maintenance of database by SCSO
<p>Performance Reporting</p> <p>23. Unaware of poor performance of contractors/ arrears/voids/meeting legal obligations e.g. equal opportunities</p>	2	5	10	Director/Management Team	Carry out surveys and report in newsletters, performance notice board, press etc. Report monthly performance to Committee. Annual performance in Annual Report to SHR, to residents, Set targets compare figures with previous year, previous months etc.	Minutes, Notice Board, Newsletters, Annual Report, Statistical Returns	Monitoring by Senior Management team

FINANCE RISK MAPS - FINANCIAL MANAGEMENT – page 13

Risk	Likelihood	Impact	Risk score	Responsible Persons	Existing controls	Reports	Further Action Required
24. Loss or damage to housing assets	3	5	15	Director/Head of Finance/Senior Property Services Officer/Housing Manager	<ul style="list-style-type: none"> ✓ Insurance in place with Zurich Municipal (15/3/19 to 14/3/22) – reviewed annually to ensure adequate ✓ Covers owners in our factoring service ✓ Adequacy of insurance is reviewed annually ✓ Insurance is re-tendered every three - five years to ensure VFM ✓ Property register kept in QL and updated on continual basis ✓ Disaster recovery and emergency plans in place to cope with wide scale damage ✓ Comprehensive repairs and maintenance programme – life cycle costings reviewed every five years ✓ Quarterly close inspections ✓ Stock condition survey carried out in Dec 2016/Asset mgmt. plan updated annually 	<ul style="list-style-type: none"> ✓ Annual report on insurance cover to committee ✓ Monthly reports to committee on repairs and maintenance programmes ✓ Quarterly report on budgets and spend ✓ Annual programmes announced at AGM and in Annual report ✓ Annual report on estate management ✓ Quarterly close inspections 	

25. Loss of (or damage to) our non-housing fixed assets, i.e., office furniture, computer equipment, motor vehicle, equipment	3	4	12	Head of Finance	Insurance cover reviewed annually, asset register kept and updated quarterly, disaster recovery plan in place, IT strategy, maintenance programme in place with IT specialists	Internal and external audit reports, reports from our broker on Insurance claims, asset value reported to committee as part of quarterly mgmt. accounts.	
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FINANCIAL MANAGEMENT – FINANCE RISK MAPS – Page 15

Risk	Likelihood	Impact	Risk score	Responsible Person	Existing controls	Reports	Further Action Required
26. Failure to comply with Finance legislation, policies and procedures	3	5	15	Head of Finance	Internal and external auditors appointed by tendering process taking into account RSL knowledge and experience, Finance policies and procedures including schedule of internal controls reviewed on at least a three year cycle, HOF and staff attend relevant training courses and updates	<ul style="list-style-type: none"> ✓ Internal audit reports to management team by independent internal auditors ✓ Audit committee meets at least three times a year to review reports and action plan ✓ External auditors review internal controls as part of audit. Management letter reporting weaknesses to committee. 	
27. Failure to set budgets and provide adequate budgetary information to Knowes managers, committee and external clients. Unable to make informed decision making concerning Knowes' finances.	3	5	15	Head of Finance	Budgets set annually and reviewed mid- year – tie in with business plan and long term cash flows. Accounting systems in place to accurately record and allocate spend to cost centres. Reviewed by internal and external auditors. Finance Sub meets to review and approve information at least six times per year.	Spend v Budgets reported to Management team monthly, quarterly reports to lender and committee, annual reports to SHR and FCA. Annual report to members at AGM	

FINANCIAL MANAGEMENT – FINANCE RISK MAPS – Page 16

28. Fraud or theft resulting in financial loss to association	3	4	12	Head of Finance	<ul style="list-style-type: none"> ✓ New finance staff subject to disclosure checks ✓ Daily reconciliation of cash takings to batch totals ✓ Two people to open mail – all cheques/POs received recorded daily ✓ All tenants/owners issued with official receipt ✓ Cash drawer kept locked ✓ Safe used for storage of cash ✓ Cash balances picked up daily by Securicor ✓ Bank reconciliations performed on a continual basis ✓ Finance policies and procedures in place for cash management and reviewed periodically ✓ Internal and external audit focus on high risk areas ✓ Purchase ledger reconciled ✓ Payments report ✓ Procurement policy ✓ IT policy/Use of internet and e-mail restricted – policy in place ✓ Payments to suppliers approved by two senior members of staff ✓ Supplier changes of bank account details checked with known contact at supplier place of business ✓ New supplier form to be completed and approved 	<ul style="list-style-type: none"> ✓ Daily bank reconciliations ✓ Monthly rent reconciliation ✓ Internal audit reports ✓ External audit management letter ✓ Fraud register in place ✓ Tender register in place 	<p>On-going review of policies and procedures.</p> <p>On-going review of Cyber security</p>
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FINANCIAL VIABILITY – RISK MAPS PAGE 17

Risk	Likelihood	Impact	Risk score	Responsible Person	Existing controls	Reports	Further Action Required
29. Financial resources are inadequate to meet current and future business commitments	3	5	15	Head of Finance	<ul style="list-style-type: none"> ✓ Loan facility with the Nationwide BS to meet projected spend per 30 year business plan ✓ Cash flow updated twice a year ensuring we take into account the possible effects of Welfare Reform and Pension Liabilities ✓ Budget process and annual review of rents ✓ Projected out turns to committee mid-year ✓ Debtors control procedures in place for owners and tenants ✓ Bank accounts reconciled on an ongoing basis ✓ Life cycle costings on housing properties updated every five years ✓ Ensure Association always retains adequate cash balances (at least £1.5m in cash reserves). This is part of budget process. 	<ul style="list-style-type: none"> ✓ Quarterly and monthly financial reports to committee and mgmt. team ✓ Explanations given of variances from budgets ✓ Key performance indicators in terms of void loss, arrears % and liquidity ratios reported monthly to committee ✓ Budgets/30 year cash flow reported twice a year to committee ✓ Arrears figures reported monthly to committee ✓ Rent reconciliation report reported monthly to committee ✓ Outstanding creditors report and payments report to committee monthly 	Continual monitoring of our finances and review of budgets. SHR reporting requirements and financial viability return - for detailed five yearly spends and ratio analysis

FINANCIAL VIABILITY – RISK MAPS PAGE 18

Risk	Likelihood	Impact	Risk score	Responsible Person	Existing controls	Reports	Further Action Required
30. Creditors not paid on time – loss of reputation to Association	3	3	9	Head of Finance	<ul style="list-style-type: none"> ✓ Purchase ordering procedures in place ✓ Goods received notes matched to invoices ✓ Invoices logged on system daily and paid on weekly basis ✓ Outstanding creditors reviewed on weekly basis as part of payments run 	<ul style="list-style-type: none"> ✓ Payments report monthly to committee ✓ Outstanding creditors report to committee 	Continue to review and update procedures
31. Debtors not managed effectively	3	4	12	Head of Finance/ Housing Manager	<ul style="list-style-type: none"> ✓ See Housing management rent arrears controls ✓ Rent accounts updated daily from cash counter takings, postal receipts and bank standing orders ✓ FTA policy and procedure in place ✓ Tenants billed once a month for rechargeable repairs. Procedures in place for collection of debts. ✓ Owners invoiced twice yearly (once a year for non-factored owners) or when work is completed. Procedure in place for collection of arrears ✓ Outstanding debtor balances reviewed monthly and performance indicators compared month on month ✓ Twice yearly review of old debt and appropriate provision made in accounts 	<ul style="list-style-type: none"> ✓ Finance reports to committee on a monthly basis charting levels of tenant and owner debt and procedures being used to recover debt ✓ Reports to committee twice yearly on provision and write offs ✓ Benchmarking with other RSLs as part of APSR. 	<ul style="list-style-type: none"> ✓ Ongoing review by Housing Manager and Head of Finance.

FINANCIAL VIABILITY – RISK MAPS PAGE 19

Risk	Like liho od	Imp act	Risk score	Respon sible Person	Existing controls	Reports	Further Action Required
32. Reduced Income as a result of welfare reform	5	4	20	Management Team	<ul style="list-style-type: none"> ✓ Knowes has put in place a variety of ways for tenants to make payments and these are continually under review ✓ Cash flow is monitored regularly to ensure we can meet ongoing commitments ✓ Housing officers regularly monitor and control arrears. Additional staff member (Housing Assistant) employed in 2019 to support HO and assist with UC collection. ✓ Owner debts are continually monitored and numerous debt collection methods employed to increase collection of monies due ✓ Support and connect project in place 	<ul style="list-style-type: none"> ✓ Quarterly income and expenditure reports to committee ✓ Budget reports and budgets reviewed twice yearly ✓ Arrears reports monthly to committee 	<ul style="list-style-type: none"> ✓ Continue to review and update budgets and projected cash flow ✓ Look at ways of collecting cash included increased office opening and Allpay systems ✓ Monitor the project up to and on completion

33. Pension contribution becomes unaffordable	4	4	16	Committee/Management Team	<ul style="list-style-type: none"> ✓ Pension contributions included in budget plans and long term cash flow ✓ Knowes operates alternative scheme – CARE 1/120 or DC scheme for new staff or for existing staff who wish to switch ✓ Past service deficit has now significantly reduced and is repayable over 5 years instead of the original 11.5. Awaiting results of 2018 valuation. 	<ul style="list-style-type: none"> ✓ Reports to Employment Subcommittee on pensions 	Committee have taken decision to remain in final salary for existing staff and switch to DC or CARE 1/120 for new staff. Regular review of participation in scheme every three years following scheme valuation.
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TREASURY MANAGEMENT – RISK MAPS PAGE 20

Risk	Likelihood	Impact	Risk score	Responsible Person	Existing controls	Reports	Further Action Required
34. Failure to meet loan covenants	3	5	15	Head of Finance	<ul style="list-style-type: none"> ✓ Cash flow and borrowing requirements for short term and long term plans reviewed on a twice yearly basis ✓ Good relationship with funders, quarterly reports and liaise regularly 	<ul style="list-style-type: none"> ✓ Thirty year business plan ✓ Annual budgets ✓ Loan covenant return Above all reported to committee and bank.	Ensuring loan covenants are adhered to per loan agreement and loan covenant matrix.
35. Failure to implement Treasury management policy	3	4	12	Head of Finance	<ul style="list-style-type: none"> ✓ Policy reviewed on three year cycle ✓ Financial status of new lenders checked against industry wide ratings ✓ Internal controls in place for signing of new loans and drawing down existing facilities 	<ul style="list-style-type: none"> ✓ Quarterly reports on status of loans to committee ✓ Policy presented to committee for review 	Continual review of existing loans and ensure best rates and terms achieved.

					<ul style="list-style-type: none"> ✓ Relationship built up with existing funders and potential new ones ✓ Excess funds invested in low risk accounts with approval of committee 		
36. Fluctuating interest rates	3	3	9	HOF	<p>Check forward interest rates regularly and fix part of loan as appropriate. Sensitivity analysis included in 30 year cash flow</p>	<ul style="list-style-type: none"> ✓ Loan covenant return to CS annually ✓ Reports to committee 	

RENT SETTING AND OTHER INCOME – RISK MAPS PAGE 21

Risk	Likelihood	Impact	Risk score	Responsible Person	Existing controls	Reports	Further Action Required
<p>37. Failure to set rents at a level which are affordable to our tenants, comparable with other landlords and ensure viability of the organisation</p> <p>38. Failure to comply with legislation</p>	4	4	16	Head of Finance	<ul style="list-style-type: none"> ✓ Rent policy which is reviewed on at least a three yearly cycle and which takes into account guidance from the SHR, the Housing Act and the Housing Charter and consultation with tenants. ✓ Consultation with tenants annually ✓ Rent increase tied in with transfer agreement, budgets and thirty year business plan ✓ Benchmarking rents with other relevant landlords on an annual basis ✓ Including all costs within budgets and cash flows including the likely effects of welfare reform and pension increases ✓ Using the new SFHA guide to rent setting and comparing our rents using the SFHA affordability tool 	<ul style="list-style-type: none"> ✓ Annual rent and budget papers to committee ✓ Full annual consultation with tenants ✓ Information on rents in newsletter and website 	<p>Rent harmonisation ongoing to bring all rents for similar house types in Failley to comparable levels</p> <p>Continue to measure our rents against the SFHA affordability tool.</p>
<p>39. Failure to collect factoring income and reduce factoring debts</p>	3	3	9	Head of Finance	<ul style="list-style-type: none"> ✓ Policy and procedure in place ✓ Option of different payment methods to owners – including monthly standing order or credit card ✓ Offer of debt counselling and money advice numbers advertised in newsletters ✓ Use of debt collection agencies and legal proceedings where appropriate ✓ Owner satisfaction survey to assess how owners see service. 	<ul style="list-style-type: none"> ✓ Quarterly report on balances and methods of collection to committee ✓ Annual review of factoring fee. 	<ul style="list-style-type: none"> ✓ Owner satisfaction survey took place in 2016. Next due 2019

IT MANAGEMENT – RISK MAPS PAGE 22

Risk	Likelihood	Impact	Risk score	Responsible Person	Existing controls	Reports	Further Action Required
40. Breach of security of IT systems/cyber attack	4	5	20	ICT Manager	Policies in place for backing up data and for access to internet and email. Firewall in place and contract in place for a test of the backup and restore. Review by internal auditors and IT support company. Ongoing review by ICT Manager to cover network, website, hardware and user access. Cyber insurance in place.	IT report for SMT and committee	Cloud solution in place for back up. Premise available at Clydebank resource centre in case of office being inaccessible.
41. Business continuity disrupted	3	5	15	SMT	Contract in place for provision of alternative office accommodation with workstations in event of office becoming unavailable.	As above	Continue to liaise with Tecnica to test back up of system
42. Future proof IT systems	3	3	9	ICT Manager	IT plan reviewed annual as a part of business strategy	As above	Review of Knowes' IT systems and software by IT Manager

WIDER ACTION - RISK MAPS PAGE 23

Risk	Likelihood	Impact	Risk score	Responsible Person	Existing controls	Reports	Further Action Required
43. Lack of clear rationale for Knowes' involvement in wider role activities	2	2	4	Mgt committee/Director	<ul style="list-style-type: none"> ✓ Wider action policy which links to business plan ✓ Assessment of community needs by tenant and owner satisfaction surveys ✓ Work in partnership with other agencies – Community Links, WDC, CPP Failley HA, Community Health Partnership, etc to ensure work is integrated with and complements that of other groups ✓ SCSO responsible for helping co-ordinate wider role activities ✓ Work with Community Links to develop three-year strategy. ✓ Consultation at AGM to seek views of residents, committee and staff 	<ul style="list-style-type: none"> ✓ Monthly report to Mgt committee ✓ Income and expenditure reported to Finance sub committee ✓ Detailed staff time sheets kept ✓ News articles and reports published on various projects 	More work is needed to develop indicators to measure success of projects
44. Act out with scope of rule book and charitable status	3	4	12	Mgt committee / Director	<ul style="list-style-type: none"> ✓ New projects approved by committee and ensure fall within scope of Knowes' allowed activities ✓ Director and Management team assess each project to ensure compliance with the Association's rules. ✓ Committee training given on SHR governance standards and standing orders and rule book 	Report to committee	

WIDER ACTION – RISK MAPS PAGE 24

Risk	Likelihood	Impact	Risk Score	Responsible Person	Existing controls	Reports	Further Action Required
45. Risk that wider role activities affect financial viability of core housing activities	2	4	8	Director/Head of Finance	<ul style="list-style-type: none"> ✓ At present scope of new projects not large enough to affect financial viability of Association ✓ All projects accounted for in separate cost centres ✓ Time allocation sheets kept – costs allocated to project ✓ Ensure adequate insurance in place to cover public liability risks of new projects – either held by contractor or by Knowes as appropriate ✓ Wider role projects are funded from non-Association funding 	Reports to committee on quarterly basis	

REPAIRS, DEVELOPMENT, PLANNED MAINTENANCE AND IMPROVEMENTS – RISK MAPS PAGE 25

Risk	Likelihood	Impact	Risk score	Responsible Person	Existing controls	Reports	Further Action Required
46. Lack of plans for future property maintenance	2	4	8	Director Property services Manager (PSM)	Annual plans taken from stock condition surveys. Stock condition survey carried out every 5 years	Monthly reports to committee	Stock condition survey finalised and plans agreed
47. Poor quality maintenance work carried out	3	5	15	Director/ PSM	Regular inspections of contractors work, contractor selection process, tenant satisfaction surveys. A contractor review and tenant survey is carried out at the end of each contract. The results of this are taken into account in future contractor selection.	Weekly TI report, end of contract assessment report, satisfaction survey results.	Continue with regular monitoring
48. We do not achieve best value through procurement	3	3	9	Director / PSM	We have a procurement strategy that reflects good practice. We use Partnering in both development and maintenance work and ensure that training and local employment is maximised through our work. We have set up joint procurement with other RSL's to achieve value and also allow the employment of an apprentice. All contracts now look at opportunities of creating local training; we have created over 10 apprenticeships through our partnering arrangements.	Monthly reports to committee.	

REPAIRS, DEVELOPMENT, PLANNED MAINTENANCE AND IMPROVEMENTS - RISK MAPS PAGE 26

Risk	Like lihood	Imp act	Risk score	Respo nsible Person	Existing controls	Reports	Further Action Required
49. Non-compliance with procurement legislation	2	4	8	Director / PSM	Our policies are regularly updated to comply with legislation	Committee reports / tender reports	
50. Failure to comply with procurement strategy	2	4	8	Director / PSM	We have a procurement strategy that reflects good practice. We use Partnering in both development and maintenance work and ensure that training and local employment is maximised through our work. We have set up joint procurement with other RSL's to achieve value and also allow the employment of an apprentice. All contracts now look at opportunities of creating local training; we have created over 10 apprenticeships through our partnering arrangements.	Monthly committee reports	
51. Failure to manage key development risks for each proposal	3	4	12	SMT	We assess risks during preparation of our New Business risk analysis	Development reports to committee	Update New Business risk policy
52. Lack of funding for development period works	3	3	9	Director / HOF	We secure funding prior to the start of each project. Funding is obtained through agreed loan structure.		Update of treasury management plan 2015/16

REPAIRS, DEVELOPMENT, PLANNED MAINTENANCE AND IMPROVEMENTS – RISK MAPS PAGE 27

Risk	Likelihood	Impact	Risk score	Responsible Person	Existing controls	Reports	Further Action Required
53. Long term non-viability of new development projects	3	4	12	Director/Head of Finance	We carry out a 30 year life cycle costing which is integrated in our 30 year business plan	New business risk plan to committee	
54. Poor project performance.	3	4	12	Director	Performance is monitored and reported monthly. Corrective action is taken where required. To date we have not had to take any major action in relation to performance other than changes instigated as a result of feedback.	Monthly committee reports	

REPAIRS, DEVELOPMENT, PLANNED MAINTENANCE AND IMPROVEMENTS – RISK MAPS PAGE 28

Risk	Likelihood	Impact	Risk score	Responsible Person	Existing controls	Reports	Further Action Required
55. Failure to meet objectives with development projects.	3	3	9	Director/Housing manager	The design team meet to assess the achievement of KPI's and propose changes in light of outcomes. For example, tenants were dissatisfied with information provided on operation of heating systems; we now provide a training session on this prior to handover.	Design team and committee reports	
56. Tenants dissatisfied with product	3	3	9	Director/Housing Manager	We carry out surveys of all tenants following allocation of new build houses. Tenants views have been very positive	Reports to committee	
57. Product does not meet future demographic needs	3	3	9	Director/Housing Manager	We assess demand through waiting list statistics and local knowledge	Reports to committee	

REPAIRS, DEVELOPMENT, PLANNED MAINTENANCE AND IMPROVEMENTS – RISK MAPS PAGE 29

Risk	Likelihood	Impact	Risk score	Responsible Person	Existing controls	Reports	Further Action Required
58. Repairs are not carried out to a high standard	3	4	12	Director/PSM	We carry out a random 10% post check on repairs carried out by all contractors; this is reported to committee monthly. Again high levels of performance are reported. Satisfaction Surveys carried out	Monthly reports to committee	
59. We do not comply with current legislation in relation to repairs	3	4	12	Director/PSM	Our policies and procedures are regularly updated to incorporate current legislation.	Policies reviewed at committee	

60. We do not consult with residents on repairs issues	2	3	6	Director/PSM /SCSO	We ask our tenants through consultation database, questionnaires and our committee. Recent consultation on Repairs Policy and timescales/categories	Satisfaction Survey results	
61. There is no clear guidance on responsibility for repairs	2	3	6	Director/PSM	Tenancy agreement has a detailed breakdown of responsibilities plus a provision of leaflets. See also Policy for delegated responsibility (financial)		
62. Not all tenants have equal access to repairs service	2	3	6	Director/PSM	The service can be accessed in a number of ways which ensures all tenants have access to the service at all times of day and night.		

Risk	Likelihood	Impact	Risk score	Responsible Person	Existing controls	Reports	Further Action Required
63. Not getting value for money on repairs service	3	3	9	Director/PSM	We operate a term contract which is now a partnering type arrangement. The contract was procured competitively in 2013. The agreement also includes provision of apprenticeships, e-business, and various other benefits for the association. In addition VFM can be measured through APSR comparisons and our benchmarking role.	Tender reports/Budget reports	Continue to benchmark and compare.
64. Liability through safety hazards in the estate	4	4	16	HM/PSM	Regular inspections of closes and common areas and adopted footpaths	All inspections are detailed in standard forms	
65. Liability for injury in play areas	3	3	9	PSM	Regular inspections of play areas	Forms completed	
66. Winter risks	3	3	9	PSM	Information to tenants/gritting car park at office	Newsletter advice	

67. No clear internal controls relating to repairs work	2	3	6	DIRECTOR/ PSM	This is all detailed in the repairs policy, and the Schedule of Internal Controls	Repairs Policy and reporting to Committee	
68. Non-compliance with gas safety regulations	3	5	15	PSM	Gas maintenance policy details procedures required, also monthly meetings to assess progress. Now moved to a 10-month rolling programme to ensure 100% compliance	Monthly committee reports and regular monitoring report Ongoing Monitoring	

HOUSING MANAGEMENT RISK PLANS – PAGE 33

Risk	Likelihood	Impact	Risk score	Responsible Person	Existing controls	Reports	Further Action Required
69. Knowes not considered as an option by applicants for housing – in turn have no waiting list and experience limited demand and high number of voids and rental loss	3	5	15	HM/ Allocations Officer	Publish information about service with other agencies; advertise when appropriate, manage our waiting lists and turn over voids quickly. Participation with other local landlords in initiatives such as Section 5 Protocols and nominations agreements.	Monthly Void Reports, Annual Statistics on Waiting List numbers	Update Marketing plan
70. Allocations carried out in a haphazard fashion – non-compliance with legislation/best practice/allegations of bias/unfairness.	1	3	3	HM/Allocation s Officer	Our allocations policy has been reviewed in accordance with legislation and best practice/all allocations are counter-signed and we have clear and open audit trail on every allocation.	Policy – Committee approval. Quarterly lettings reports and annual lettings plan.	As above

Risk	Likelihood	Impact	Risk score	Responsible Person	Existing controls	Reports	Further Action Required
71. Lack of understanding of tenants' rights and responsibilities resulting in breakdown of the tenant/landlord relationship	1	4	4	Housing Management Team	Almost every tenant and all new tenants have signed a SST and received Knowes New Tenant Information Pack. This details all right, responsibilities and obligations and is delivered via an interview with the Allocations Officer who explains the key issues, this is followed up with New Tenant Visits. HM staff are undergoing training on the changes to tenant's rights in the 2014 Housing Act which is still to be enacted	Internal reporting and monitoring on number of new tenants and rolling log is kept to ensure everyone receives their New Tenant Visit.	
72. Association not equipped to deal with tenancy changes through succession or sub-lets etc. resulting in poor information and inaccurate records	1	2	2	Housing Management Team	A thorough review of the "Tenancy Management Policies and Procedures" has been undertaken and implemented by the Association. Housing Act 2014 changes are ready to be implemented and staff trained on the changes	Annual Reporting of number of cases	New legislation will require an update of procedures.

73. Tenants abandon houses resulting in vandalism, high maintenance costs and arrears/void loss	3	3	9	HM	Tenants are advised of how to terminate their tenancy through New Tenant Pack and on contacting the Association. Officers identify potential abandonments through estate management or arrears control and implement the Abandoned House Procedure.	Abandonments recorded and annual reporting to Committee	
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74. Void Properties are vandalised and damaged.	1	3	3	HM/PSM	Where necessary properties are security shuttered immediately and the void process is geared towards a quick turnaround.	Reports on voids and dates of let etc. are reported to the Housing Services Sub Committee.	
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HOUSING MANAGEMENT RISK PLANS – PAGE 37

Risk	Likelihood	Impact	Risk score	Responsible person	Existing controls	Reports	Further action required
75. Delays in Void Process resulting in rental loss	3	3	9	HM/PSM	Both the Void Management Policy and the Allocations Policy and their procedures are geared towards having the void repaired and ready to relet quickly and having a new tenant ready to move in ASAP. Monitor work of contractor to ensure that they are turning around voids within agreed timescales	Voids Report submitted monthly to Housing Subcommittee. Lettings Report identifies days taken to let each property and this is measured against a target. Annual Lettings Plan	
76. Low Demand properties/areas become vandalised and less popular resulting in an inability to let	4	4	16	HM/PSM	Areas of low demand have been identified and improvements actioned to generate demand. Estate Management and close inspections help to reduce and deal with vandalism and anti-social issues.	Void Reports and Lettings Reports identify any low demand issues and relet problems	Look at marketing activities to improve demand.

HOUSING MANAGEMENT RISK PLANS - PAGE 38

Risk	Likelihood	Impact	Risk score	Responsible person	Existing controls	Reports	Further action required
77. Rent arrears spiral to an unacceptable level with a serious impact of the Associations finances	4	5	20	Director/HM	Arrears Policy & Procedure prompts early intervention, and advice on prevention. Monthly audits take place with to examine cases. There are concerns about the effects on rental income due to welfare reform, particularly Universal Credit which will impact on income as well as the team ability in meeting performance targets.	Monthly reports to Committee show performance against targets and past performance; Arrears Bandings Report show no. of cases within values	Continue intensive management of arrears. Monitor impact of Universal Credit and any other welfare reform changes that result in affordability issues for low paid tenants.
78. Resources to deal with Housing Management services	3	5	15	Director/HM/FM	The impact on welfare reform, particularly Universal Credit, may result in staff ability to manage workloads especially when UC results in intensive interaction with the tenant. This may impact on overall arrears management as well as on the quality of time available to deal with other aspects of Housing Management such as estate management and ASB. We have employed a		

					Housing Assistant who will help in the management of certain tasks and this is now a full time position.		
79. Anti-Social Behaviour permeates the estate and leads to stigmatisation and deterioration in quality of life for residents	1	3	3	HM/HOs	Staff trained to deal with anti-social behaviour and implement neighbour dispute policy & procedure. Joint working with WDC and the Police to deal with ASB. Common ASB Policy in place across partners	Neighbour Dispute Policy approved at Committee and any Committee notified of any major incidents culminating in legal action. Quarterly reports on no. of incidents and joint working arrangements	
80. Poor condition of closes leads to accident within, i.e. faulty window catches, spills, slippage hazards etc.	3	3	9	HM/PSM	Housing Officers carry out quarterly close inspections on all closes to ensure there are no hazards etc.	Records	Continue with inspections

HEALTH & SAFETY – RISK MAPS – PAGE 40

Risk	Likelihood	Impact	Risk score	Responsible person	Existing controls	Reports	Further action required
81. Staff not equipped to deal with incidents in the course of their job resulting in damage/injury etc.	3	5	15	Director/SCSO/Management Team/all employees	Comprehensive Health & Safety Policy/Manual and Management Systems in place to ensure that all health & safety matters are dealt with timeously and in the correct manner.	Standing agenda item at Committee and Staff Meetings	
82. Lone worker comes under attack has an accident or suffers illness or injury in the building	3	5	15	Director – All Staff	Lone working procedure being implemented. Lone working kept to a minimum.	None	
83. Either property, employee or visitor is injured or worse due to lapse in Health & Safety management within the Association	2	5	10	All Staff	Health & Safety Manual implemented throughout the Association and regularly monitored and adhered to. ACS through EVH provide all updates and audit	Audit reports H&S Manual	Continue to monitor, review and update accordingly

HEALTH & SAFETY – RISK MAPS – PAGE 41

Risk	Likelihood	Impact	Risk score	Responsible person	Existing controls	Reports	Further action required
84. Inadequate arrangements for dealing with accidents or emergencies	2	5	10	Director/ SCSO/ Management Team/	Health & Safety Manual implemented throughout the Association and regularly monitored and adhered to. Policies and procedures in place to ensure appropriate measures are implemented for dealing with accidents and emergencies both in an out of the office	H&S Manual Standing agenda item at Committee and Staff Meetings	
85. Insufficient first aid provision or expertise causing inability to treat injured or unwell person	3	5	15	Director/ SCSO/ Management Team/All Staff	One first aider and two emergency first aiders in place. First aid kit stored in office and regularly checked. Up to date signage noting location of supplies and identity of first aider.	First Aid Book	

Risk	Likelihood	Impact	Risk score	Responsible person	Existing controls	Reports	Further action required
86. Eye strain, musculoskeletal disorders, stress, irritation or mental fatigue caused by Display Screen Equipment (DSE)	2	5	10	Director/ SCSO/ Management Team/All Staff	DSE Risk Assessment carried out including assessment of each users workstation and implemented controls where required. SCSO has now been trained and will be carrying out risk assessments annually Regular breaks from DSE are encouraged.	DSE Risk Assessments	All staff to have an annual assessment
87. Inadequate fire safety arrangements in place	2	5	10	Director/ SCSO/ Management Team/All Staff	Fire Risk Assessment in place. Fire detection system in place. Fire-fighting equipment in place and tested regularly. Quarterly housekeeping inspections carried out. Staff members are trained in drills.	Monthly Fire Checks Housekeeping Inspection Fire Drill Record In/Out board to be lifted off wall for staff count in the event of a fire.	
88. Inadequate gas safety arrangements in place	2	5	10	Director/ SCSO/ Management Team/All Staff	System in place to ensure all gas appliances are maintained in a safe state, in good repair and inspected annually by a CORGI registered contractor.	Records	

Risk	Likelihood	Impact	Risk score	Responsible person	Existing controls	Reports	Further action required
89. Inadequate electrical safety arrangements in place	2	5	10	Director/ SCSO/ Management Team/All Staff	PAT testing carried out on an annual basis Fixed electrical installation inspection and test carried out every five years Emergency lighting checked by SCSO on a monthly basis and by a qualified contractor on an annual basis	PAT testing records Fixed electrical test report Monthly emergency lighting checks and annual emergency lighting checks	
90. Inadequate arrangements in place to deal with asbestos management	3	5	15	Director, PSM, all staff in Property Services	Asbestos Management Policy, Annual Training	Record keeping on asbestos register	Continue annual training

Brexit – Risk Maps page 44

Risk	Likelihood	Impact	Risk score	Responsible person(s)	Existing controls	Reports	Further action required
High inflation	4	5	20	HOF, Management team	Scenario planning as part of business planning and budgeting process	Thirty year business plan Rent reports	Cost cutting exercises would be required to stop rents becoming unaffordable, effects would be dependent on length of time inflation remained high
Interest rates increasing	2	2	4	HOF	As above. Our loan has a short period left, therefore overall effect should not be significant	Thirty year business plan	Interest rates are unlikely to go up if inflation is increasing
Cost of materials increasing	4	5	20	Management team	Asset management plan revised twice per year Reserves of cash to draw on. Rent setting process Budgets	Budget reports, Committee maintenance report	Further review of asset management plan
Shortage of skilled labour in building/maintenance industry leading to delays in repairs and maintenance being carried out and costs of delivering service going up	2	5	10	PSM	Gas and building maintenance contractors are fully staffed and are unlikely to be affected by labor shortages. If we needed to delay component replacement plans for a year the effect would be minimal.	Property Services Reports to Committee and SMT	Monitor contractor's workforce.

Risk	Likelihood	Impact	Risk score	Responsible person(s)	Existing controls	Reports	Further action required
Higher costs of living for tenants	3	3	9	SMT	Arrears monitoring and void monitoring. Provision of money, benefits and debt advice	HM and Finance Committee Reports	Higher cost of living would probably manifest in increased rent arrears and property becoming unaffordable to rent.
Higher cost of living for staff – increased stress and higher wage demands	3	2	6	SMT / Committee	Money advice available to staff through EAP. EVH unlikely to agree excessive wage demands	Reports to Employment Sub Committee	
Essential services e.g. NHS being affected leading to higher stress for staff and tenants	2	5	10	SMT	At an organizational level there would be little we could control other than information.		
Pension funds affected leading to staff delaying retirement dates and increased pension costs	3	4	12	SMT	Pension valuation expected March 2019, if costs increase options will need to be considered.	Committee Finance and Director's reports	Information for staff and Committee
Civil disorder and disobedience – rioting, acts of vandalism, increase in crime rates	2	4	8	SMT	Civil disorder would most likely be in city centers		
Second independence vote for Scotland	3	4	12	SMT	This would result in further uncertainty but we would deal with it like we did before.	Committee reports	

Freedom of Information Act – Coming into force November 2019 – Page 46

Risk	Likelihood	Impact	Risk score	Responsible person(s)	Existing/New controls	Reports	Further action required
Noncompliance with Freedom of Information Act leading to loss of reputation and fines	3	3	9	Director/Corporate services team	<ul style="list-style-type: none"> • Training for senior management team and Corporate services officer • Action plan in place for getting reading for Act coming into force for RSLs in November 2019 	<p>Policy to committee to approve.</p> <p>Report to committee on requests when received</p>	<ul style="list-style-type: none"> • Policy and procedure on dealing with FOI requests • Publications scheme on website • Update of Knowes' website • Pro-forma in place for FOI request • General training for all staff

PROPERTY ASSET MANAGEMENT PLAN

2018-19 to 2022-23

INTRODUCTION

The purpose of this plan is to ensure that the Association's property assets are strategically managed in line with our overall business strategy. This plan forms a framework which explains how our property assets support the business by asking the following questions.

- Why are property assets important to Knowes?
- What do we need?
- What have we got?
- What will close the gap?
- How do we know we are getting there?

In answering these questions we will cross reference our business aims and objectives:

The Association's departmental objectives will reflect the Property Asset Management Plans direction. The processes detailed below have been used in producing the current plan, and will also form a template for revising the plan on the 5 year cycle.

WHY ARE PROPERTY ASSETS IMPORTANT TO KNOWES?

Property assets are important to the sustainability of Knowes as without good quality property assets we would be unable to achieve our mission to “provide good quality affordable housing and services which meets the needs and aspirations of the community we serve....” Property assets generate 95% of our income and are security on our loans.

WHAT DO WE NEED?

To consider what we need we will look at the demand for our properties and the views of our tenants regarding the properties they live in.

West Dunbartonshire Demographic Context

The information below is taken from the Glasgow and Clyde Valley Housing Needs & Demand Assessment 2010.

The Glasgow and the Clyde Valley Strategic Development Planning Authority (GCVSDPA), in exercise of the functions delegated to it by East Dunbartonshire, East Renfrewshire, Glasgow City, Inverclyde, North Lanarkshire, Renfrewshire, South Lanarkshire and West Dunbartonshire Councils, has prepared a **Main Issues Report** (MIR) and related **Environment Report** for consultation. A series of supporting **Background Reports** featuring more detailed technical information has also been prepared.

The following statistics provide the most recent demographic projections for West Dunbartonshire:

- West Dunbartonshire has the highest unemployment level in the GCV area
- It will take up to a decade for employment levels to reach 2008 levels
- Of those in employment WD has the lowest average wage
- Over the last 17 years there have been reductions in the number of children and young adults, and a significant increase of those of middle age and elderly.

- Over the next 17 years there will be an increase in number of pre retirement and elderly people, over 75s will increase by around 35%
- WD has highest proportion of social rented housing at 38%
- WD population has been decreasing year on year, and is projected to continue to do so by up to 200 people per year
- Number of children expected to decrease by up to 100 pa
- Number of working population expected to decrease
- Number of pensionable age expected to increase significantly 2015 to 2020
- Number of over 75s expected to increase significantly
- Number of households expected to increase by up to 200pa, this is a fairly unreliable projection

Overview of WD over the period to 2020

WD is the most deprived and economically poorest of the GCV authorities with the highest proportion of social rented housing

Demand for home ownership is relatively weak reflecting persistent out migration which is expected to continue.

Private rented housing in WD is relatively affordable with only 30% of new households considered unable to afford market housing. A large increase in private rented housing (141%) is expected raising the sector to 6% of the stock. The social rented sector is predicted to grow very slowly.

WD will be characterized by a weak owner occupier market with pressure on rented housing.

Welfare Reform

Over and above the information obtained from the GCVHNDA detailed above, the introduction of the UK government's welfare reforms will see a significant reduction in the income of many of our tenants. Whilst the decrease in the incomes of people will tend to increase demand for social rented property, a number of people will have real problems in affording to pay the rent

Furthermore, as Universal Credit is rolled out we are also seeing an increase in tenants in difficulties with rent payments. From October 2018 UC live service will be rolled out, this is likely to see a reduction in the Association's income, and an increase in the resources required to collect rent and maintain arrears and bad debt at a low level.

Provision of financial and welfare advice

The Association has worked for many years with the Clydebank Independent Resource Centre to ensure that a local service is available for our customers that can provide money and debt advice as well as ensure residents are maximising their access to benefits.

With the introduction of welfare reforms, and particularly universal credit, the Association in partnership with the other community based Housing Associations in West Dunbartonshire applied for a grant from the Scottish Government People and Communities Fund. We were fortunate to be offered grant funding in 2015, and as lead organisation for the project Knowes was responsible for the project delivery, the project was extended to March 2018. Reduced funding will see the outreach delivery halved for the first quarter of 2018-19 and hopefully additional funding can be found to continue to deliver the project thereafter.

This project is providing additional financial advice to residents with local surgeries in all of the Association's local areas. This project is also designed to minimise the impact of the introduction of universal credit as it is rolled out across the country.

Demand for Knowes Housing Stock

Demand for the Associations housing stock is fair with 201 housing applications being received in 2017/18, which is a decrease of 4% from the previous year, which was up on the year prior to that by 2%. Despite this however, there are still concerns for the amount of applicants requesting 4apt tenemental accommodation particularly the higher floor level flats, and the Association is trying to market these types of properties using different, marketing tools e.g. by advertising them in other Association offices, in the press, web site and through information leaflets etc.

In addition to the direct applications we have received 51 nominations and Section 5 Homeless referrals from East and West Dunbartonshire Council. The nominations and homeless referrals are for all types and sizes of properties. In addition we have the agreement of the Committee to accept referrals from Positive Action in Housing but there have been none in the past financial year.

We have 366 applicants on our lists seeking accommodation, which is a small decrease of just over 1% from the previous year, despite re-housing anywhere between 100 and 110 applicants this year, and applications being cancelled following annual reviews. However this last year has shown a further decline in demand for 4apt flats and this is something that we will need to monitor and manage over the next few years. Most of the demand continues to be focussed on cottage types and smaller accommodation. The Association carries out marketing periodically to generate increased demand to ensure that we do not reach a position where there is difficulty in letting our larger sized properties.

In the last financial year, 99 tenancies were ended, thereby requiring a new allocation. This is an increase of 5 on the previous year. Cottages / four-in-block properties are still in very high demand and with only 13% of these becoming available last year, where turnover remains low. While there are streets which are considered less desirable than others the tenement flats are still a popular choice and there are no designated areas of "low demand" or "difficult-to-let". There is no pattern to where tenancies are terminated and no excessive % turnovers in any one street. By 31st March 2018, 100% of our void properties were re-let in under 8 weeks, with 82% of our properties being let in under 2 weeks. Our average days taken to let is 7.6 calendar days, which compares well with other Associations within the West

Dunbartonshire area. This is a result of procedural changes which have impacted significantly on days taken to turnover and our void loss which is also very low at 0.2%.

Fuel Poverty

Fuel poverty is defined as a household spending 10% or more of its income on fuel bills. Fuel poverty has risen sharply as energy prices have grown well above inflation in the past 10 years. While Housing Associations have the most energy efficient homes in Scotland, many of the families they house often have limited incomes and are in danger of falling into fuel poverty. Fuel poverty can have a negative impact on health and educational attainment. One in three households in Scotland were in fuel poverty in 2012.

Knowes Housing Association is keen to promote energy efficient homes and is working with energy companies to raise funding to carry out external and internal wall insulation, loft insulation, solar PV and improved double glazing.

The cost of upgrading homes often requires substantial investment and the Association is currently working with energy companies to secure funding to insulate all of our properties. We have a programme of window and heating renewal over the next 5 years through our major repairs programme.

Tenant aspirations

An integral part of our stock condition surveys in 2007, 2012 and 2017 was to seek the views of our tenants as to the condition of their properties and to rank in terms of importance the areas we should be focusing our investment.

The Tenant Survey mirrored the main elements and components examined in the Stock Condition Survey.

The purpose of this survey was to gauge our tenants opinions of the general condition of their homes and to assess the opinions of tenants as to whether they considered components required upgrading or replacement. The Tenant Survey provided a yardstick for comparison with the Stock Condition Survey in assessing proposals for creating a Property Asset Management Plan incorporating Life Cycle Costing.

WHAT HAVE WE GOT?

Properties

To identify what we have in terms of the condition of our assets, Knowes Maintenance Policy states that a sample of at least 10% of each property type will be surveyed every 5 years, and that a 30 year life cycle cost projection will be produced based on the survey data. To this end a stock condition survey was procured in August 2002, 2007, 2012 and again in 2017. JMP carried out surveys between November of 2016 and January 2017 with a final report being issued in March.

Within each Element up to 32 different categories were examined in line with the SHQS pass fail criteria.

In the Stock Condition survey it can be seen that there was no work required to achieve the SHQS, and abeyances will be brought up to standard as properties become vacant.

Looking forward, the Scottish Government has introduced a minimum energy standard for social housing, to be achieved by 2020. We have now assessed all of our properties in relation to the standard, and at the time of writing this plan 30 properties fail the EESSH. Assessment against the EESSH will be a continuous process as we carry out energy improvements to our properties. Over the last year we have brought a number of properties up to EESSH standard, and we will be EESSH compliant by 2020.

EstateConcerns & Initiatives

The Association has 1 Housing Manager and 3 housing officers who deal with incidents of anti-social behaviour, neighbour nuisance and estate management/improvements. This is done in accordance with Association Policies and Procedures, and in partnership with West Dunbartonshire Council's Anti-Social Team, and other agencies.

Faifley does not suffer excessively from anti-social behaviour although there are ongoing cases and incidents, as is the case with most housing schemes. The Association, with partners, takes early action to resolve incidents and to date has been successful in doing this. Over the last financial year there have been no evictions due to anti-social behaviour.

Every common area is inspected as part of an inspection regime to check condition, safety, repair issues etc. and the results of this are acted on. This ensures that our common areas and closes are not spiralling into any sort of decline. A close cleaning contract is operational in approximately 70% of our closes, and this has proven to be a success which is demonstrated in satisfaction surveys. In addition, the contractor takes care of bins to ensure that there is cleanliness and a lack of dumping in these areas.

Knowes HA has 43 lock ups in 3 different locations in Faifley Road and Swallow Road (2 locations in Swallow Road). These lock ups are rented from the Association by local residents and our income is £14,484 per annum (16/17). Five years ago saw the Association demolish 8 of the lock ups and open up a boundary wall on the periphery of the Swallow Road lock up site to increase openness and hopefully reduce crime, dumping etc.

Although there is limited supply and demand for lock ups in Faifley, the Association will continue to monitor both the demand and supply for lock ups in the area, and should any of the lock ups require significant repair or investment, then consideration will be given regarding demolition or retention.

WHAT WILL CLOSE THE GAP?

To balance the need for maintenance / component replacement as detailed in the stock condition survey with the aspirations of our tenants, the results of the tenant survey are overlaid on the technically based life cycle replacement schedule. Where possible the life cycle schedule is revised to make the replacement schedule resemble the tenant's aspirations. We also have a dialogue with the Technical inspector to ascertain information on historical defects and opinions on general condition of property types.

In considering proposed future work, an appropriate spread of expenditure is necessary to ensure that there will be no excessive financial peaks and troughs.

The output from the survey indicates that windows in particular have a life expectancy of less than previously predicted. This is due to a number of factors. Many of the windows are in sound condition, however are draughty and attempts to rectify them in many cases have failed. As a result a programme of window replacement is being carried out, and by 2019-20 we should have replaced all of the windows in our stock, the tenant survey also noted that windows were the top concern. Bathroom and kitchen upgrading feature in both the stock survey and tenant survey, and these feature in the 5 year plan along with heating system upgrading and communal close flooring. The stock Survey confirms that the significant expenditure over recent years has kept the Association’s stock in a good state of repair. A summary of the projects proposed for the 5 year period 2017-18 to 2022-23 are detailed below.

MAINTENANCE PROJECTS 5 YEAR PLAN 2019/20 –2023/24

The costs detailed below are based on a 2017 cost base.

2019/20 (Year 19)	£
Description of Work	Cost - original
Dwelling Doors Phase 10, Type 4,6,8 & 9 (Langfaulds Cres, Whitehill Cres, Limekilns, Lennox , Abbeylands)	150,000
Kitchens Type 1,2,6, 14 &15 (Abbeylands Rd, Lennox Dr, Craigpark St)	250,000
Bathrooms Phase 13	68,000

Paths Type 13 (Veitches Crt)	3,282
Heating Phase 13 (Whitehill Cres)	74,203
Fire Safety Compliance	90,000
Contingency - one off void replacments	75,000
Total Budget Estimate	710,485
2020/21 (Year 20)	£
Description of Work	Cost
Kitchens Phase 13, Type 4,8 & 9 (Whitehill Cres, Limekilns, Lennox , Abbeylands)	330,000
Fire Safety Compliance	410,000
Contingency	75,000
Total Budget Estimate	815,000
2021/22 (Year 21)	£
Description of Work	Cost
Bathrooms Phase Type 14	30,000

External insulation, Abbeylands, Middlewards and lennox (Blackburn cottages)	250,000
Kitchens Type 16,17,18	291,908
Contingency	75,000
Total Budget Estimate	646,908
2022/23 (Year 22)	£
Description of Work	Cost
Communal Flooring Ph 7	15,722
Kitchens Type 13,	64,000
Bathrooms Ph 12, Type 2	94,000
Stock Condition Survey	15,000
Heating Ph 7, Type 12, 15 - potentially may be done as part of grant funded work	302,000
Doors Type 10	35,000
Contingency	75,000
Total Budget Estimate	600,722

2023/24 (Year 23)	£
Description of Work	Cost
Communal external doors:-	
Phase 7: 124 Weir Brick Cottages & Flats/162 No Fines	84,000
Dwellin Doors Phase 5: 136 No Fines 4-Storey Flats	90,000
Contingency	75,000
Total Budget Estimate	249,000

HOW WILL WE DO IT?

The projects detailed above will be procured in accordance with the Association's procurement strategy, using a mix of partnering arrangements and traditional tendering where appropriate.

Prior to the start of each financial year our Property Services Manager will prepare a budget report for approval by committee, detailing the proposed projects for the following year and estimated costs. In preparing the report each of the proposed projects will be reviewed to confirm the accuracy of the requirement to carry out the proposed work and check the owner occupier implications.

The budgets will be set as part of the overall budget and rent setting process and will also depend on funding being available from the Association's cash reserves.

HOW DO WE KNOW WE ARE GETTING THERE?

Progress will be monitored on a monthly basis throughout each year. The Property Services Manager will report to committee outlining progress in

relation to programme and spend in relation to budget.

Should there be any variance in progress in any of the financial years in relation to programme; this will be rectified in the following financial year.

The Property Asset Management Plan will be updated annually as part of the Business Plan Review.

WIDER ROLE AND DEVELOPMENT PLAN 2019-20

1. BACKGROUND

Many of the post codes in the Faifley area fall into the lowest 15% of areas of multiple deprivation in West Dunbartonshire and the issues facing this neighbourhood have been well documented. These include:-

- a high level of unemployment
- underachievement amongst school leavers
- higher than average levels of drug and alcohol abuse
- health and well being problems
- fear of crime and anti-social behaviour
- with all these factors leading to family breakdown and social stigmatisation of the area.

The above issues cause a number of problems for Knowes as the principal provider of housing within Failfley:-

- The perceived problems of the area lead to a high turnover of stock due to people moving away as soon as they attain higher levels of income.
- Drug and alcohol abuse lead to higher crime levels and anti-social behaviour issues which Knowes as landlord and disponsee is obliged to deal with.
- Health problems and family breakdown lead tenants to ask for certain types of properties which Knowes may not be able to supply
- Crime leads to higher levels of vandalism to houses and the surrounding area which costs Knowes an increasing amount of staff time and money to rectify each year.

KNOWES' ROLE IN THE COMMUNITY

Knowes Housing Association has considered its role in the community and where appropriate will become involved in wider action projects which help alleviate the social problems which the residents of Failfley and Duntocher face.

Through its wider Action role, Knowes aims to meet its vision of ***“playing a lead role in the regeneration of Failfley and Duntocher”*** and hence Knowes' wider action objective is to support projects which:-

- Reduce levels of crime and anti-social behaviour
- Increase levels of employment
- Improve resident satisfaction with Failfley
- Widen learning opportunities available for young people
- Strengthen feeling of well-being and security among Failfley's elderly residents
- Increase the number of people wanting to move into Failfley and stay
- Engage with young people

In carrying out its wider role activities, Knowes will aim to serve the social justice strategy of the Scottish Government which sets out the following principal objectives:-

- The elimination of child poverty
- Full employment by providing opportunities for all those who can work
- Securing dignity in old age
- Building strong inclusive communities

In considering its wider role in the community, Knowes will aim to work in partnership with and complement the work of:-

- Community Links Scotland,
- West Dunbartonshire Council,
- Faifley Community Council,
- Faifley Housing Association,
- Community police and other agencies involved in Faifley

Knowes will also work in partnership with its main contractors in order to secure local employment, corporate sponsorship for community regeneration and design new build projects which meet the aspirations and needs of the community, alleviate health problems and reduce crime.

Knowes will continue to analyse and assess wider community needs through:-

- Resident focus groups (where appropriate)
- Surveys and questionnaires
- Community consultation exercises
- Meetings and consultation with partner agencies
- Monitoring

LEGAL ISSUES/FUNDING

Knowes is legally and constitutionally permitted to carry out wider role activities which fall into the following categories:-

Object 2 (a) (iv) of Knowes' rules permits ***“the carrying out of any activity permitted under Section 4 if the 1985 Act provided always that any such activity is charitable in law”***.

Object 2 (b) (ii) allows Knowes to ***“provide amenities or services for the benefits of those persons (occupying the houses) either exclusively or together with other persons.”***

Knowes does not aim to make a profit from its wider role activities but aims to meet its own regeneration objectives and the objectives of the social justice strategy.

Knowes will fund these activities by raising grants from appropriate bodies and corporate sponsorship from its contractors. Knowes will be assisted and advised in this area by Community Links Scotland. Community Links Scotland (CLS) is an independent company which has been set up with funding from the Scottish Government and subscriptions from West Dunbartonshire Housing Associations for this purpose.

Knowes' contribution will include in-kind support from its staff and use of its premises where appropriate. An annual budget will be set for wider action projects which will be approved by the committee. The committee have also approved the utilisation of the feed in tariff fee obtained from the solar panel project for wider role projects in the community. This will be kept in separate fund for present and future projects.

Knowes will separately record the funding and spend of each wider role activity and measure the time of staff spent on planning and sustaining projects and meeting with partner agencies. Knowes will monitor the success of each project through recording results, interviews with participants and measuring levels of participation. Key crime indicators obtained from community police and measure of anti-social behaviour and vandalism may also be appropriate to as effective performance indicators.

DEVELOPMENT

One of Knowes' objectives is to identify and pursue development opportunities, and to this end Knowes is in discussion with WDC with a view to develop the Bowling Green site at Abbeylands Road for approximately 25 properties.

CURRENT PROJECTS

A list of current projects is given in Appendix 1

Appendix 1 – Knowes’ Wider action projects 2019-20

Description of Project	Partner agencies	Funding providers/potential funding providers	Knowes’ target objective	Performance indicators
Apprenticeship programme	<ul style="list-style-type: none"> ✓ McDougall Group ✓ Landscape Contractor 	N/A	<ul style="list-style-type: none"> ✓ Provision of employment for young people in Faifley ✓ Sustainable tenancies for young people 	<ul style="list-style-type: none"> ✓ Number of young people in employment
Summer bus trip for mature residents	<ul style="list-style-type: none"> ✓ McDougall 	<ul style="list-style-type: none"> ✓ McDougall 	<ul style="list-style-type: none"> ✓ Improving quality of life for Faifley’s elderly residents 	<ul style="list-style-type: none"> ✓ Feedback from participants
Increasing levels of income, welfare rights information and advice and provision of banking services for those unable to access mainstream banking (support and connect)	<ul style="list-style-type: none"> ✓ Clydebank Information and Resource Centre. 	<ul style="list-style-type: none"> ✓ Knowes HA ✓ Scottish Government PcF fund 	<ul style="list-style-type: none"> Ensure Faifley residents maximise their access to all benefits, advice and banking services 	<ul style="list-style-type: none"> ✓ Sustain provision of a Welfare Rights worker for Faifley ✓ Identify rise in income to individual residents
Schools garden project	Faifley Primary Schools	<ul style="list-style-type: none"> ✓ Solar panel fund ✓ 	<ul style="list-style-type: none"> ✓ To assist the allotment society in sustaining their community growing and planting 	<ul style="list-style-type: none"> ✓ Sustainment of society
Electric cars project		<ul style="list-style-type: none"> ✓ Solar income 	<ul style="list-style-type: none"> ✓ To reduce our carbon footprint and reduce pollution of locality 	<ul style="list-style-type: none"> ✓ Staff use electric cars for business use

