



# ***Business Plan***

## 2023 - 26

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

**Knowes HA Business Plan 2023-26**

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## Introduction

**Knowes Housing Association Ltd** was established on 1<sup>st</sup> March 1998 following a transfer of stock from the former Scottish Homes. Our office is situated in the heart of our community at 10 Field Road, Faifley and we have properties in Faifley, Duntocher and Clydebank area in the West Dunbartonshire region. We own and manage 1046 properties for social housing rent, own 1 six bed short stay respite unit, 43 garage lockups rented to tenants and owner occupiers in the area, provide factoring services to 598 owner occupiers with 192 owners in mixed tenure tenement properties. Knowes also supports a variety of community projects and local area activities.

We have a strong Management Committee made up of voluntary members of the local community, a local councillor and housing professionals. There is space for up to 15 voluntary members of our Management Committee and at present we have 6 vacancies on our board. In total there are 23 members of staff.



## Our Mission, Vision, Strategy & Values

**Our Mission** is to provide good quality affordable homes and services which meets the needs and aspirations of the community we serve, ensure customer involvement in current and future housing and to drive positive change in our local community and environment.

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

**Our Strategy** is to:

- **STRENGTHEN** our current position within the marketplace and continue to build upon our performance
- **DIVERSIFY** through getting involved in wider action projects and involvement with new client groups
- **GROW** by increasing the quality, choice and number of houses available

**Our Core Values** are as follows:-

- **RESPECT AND EQUALITY OF OPPORTUNITY**  
We treat everyone with respect and recognise and respond to their individual needs
- **CUSTOMER FOCUSED**  
We ensure that our customers and community are at the centre of everything we do
- **COMMUNICATION**  
We communicate effectively with our customers and colleagues
- **CONTINUOUS IMPROVEMENT**  
We are committed to reviewing, developing and improving all of our services and processes
- **HONESTY AND PROFESSIONALISM**  
We behave in a professional manner and act with honesty and integrity.



## **Strategic Objectives - 1 year and 3 years**

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

For the Financial Year 2023-24 Knowes HA agreed business objectives are as follows:-

### **Short Term Objectives (2023 - 2024 FINANCIAL YEAR)**

REFERENCE	BUSINESS OBJECTIVE	SUPPORTED BY THESE DEPARTMENTAL OBJECTIVES
<b>S1</b>	<b>Monitor value for money in our services whilst ensuring we meet our performance targets</b>	<b>CS1, CS2,PS1,PS2,PS3, F1,F2,F3, HM1</b>
<b>S2</b>	<b>Develop 27 new properties at the Abbeylands site.</b>	<b>CS3,PS4,PS5,PS6, F4,F5, HM2</b>
<b>S3</b>	<b>Continue to access funding for energy improvement initiatives.</b>	<b>CS4PS7,PS8,F6,</b>
<b>S4</b>	<b>Continue to make funding application for community projects to support our local community.</b>	<b>CS5, CS6,PS9,F7</b>
<b>S5</b>	<b>Continue our engagement with the community and further develop the Community working group</b>	<b>CS7,HM3</b>
<b>S6</b>	<b>Attract new committee members and share members</b>	<b>CS8, CS9, HM4</b>

<b>S7</b>	<b>Continue to assess compliance against the Regulatory Framework</b>	<b>CS10,PS10,F8,HM5</b>
<b>S8</b>	<b>Integrate our 2022 Stock condition survey into our upgraded Asset Management software and ensure medium to long term cost plans are updated</b>	<b>CS11,PS11,F9,</b>
<b>S9</b>	<b>Continue to work on improving services to Customers following our 2022 satisfaction survey.</b>	<b>CS12,CS14,CS15, PS12,F10, HM6</b>
<b>S10</b>	<b>Implement a Wellbeing Strategy for Knowes' Staff and Committee and ensure appropriate training and development programmes are in place</b>	<b>CS16,PS13,F11, HM7</b>
<b>S11</b>	<b>Continue to manage anti-social behaviour and improve our estate</b>	<b>CS17,PS14,F12,HM8</b>
<b>S12</b>	<b>Carry out a landlord health and safety audit and ensure compliance with Legislation and best practice</b>	

### Longer Term Objectives (2023 – 2026)

REFERENCE	BUSINESS OBJECTIVE	SUPPORTED BY THESE DEPARTMENTAL OBJECTIVES
L1	Identify and pursue development / expansion opportunities	CS18,PS15,F13, HM9
L2	Monitor demand and supply within our area of operation and address any demand issues which arise within our stock.	CS13,CS14, CS15,PS7, PS9,PS12, PS14,PS15, HM10
L3	Work with partners to promote the social and economic regeneration in our area.	CS19,PS7,PS9, PS12,PS14,PS15, HM11
L4	Continue to invest in and improve our external common areas	CS13,CS14,CS15 PS7, PS9,PS12, PS14,PS15, HM12
L5	Investigate sustainable and renewable energy initiatives in our move towards Net Zero Carbon.	CS4,CS12,PS4, PS5,PS8,PS8
L6	Continue to improve financial viability in order to deal with future contingencies	CS1,CS2,F14, F15,F16, HM13
L7	Continue developing our IT systems and digital engagement with our customers to fully meet our business and customer needs	CS2, CS20,CS21,PS12 F17,F18, HM14



## Operational Departmental Objectives for 2023/24

### Corporate Services Objectives 2023 - 24

BUSINESS OBJECTIVES SHORT TERM	DEPARTMENTAL OBJECTIVE	WHO BY	WHEN BY
<b>S1. Monitor value for money in our services whilst ensuring we meet our performance targets</b>	<b>CS1</b> Review Knowes' office contracts as they come up for renewal and obtain best value for money through obtaining quotes or tendering where appropriate  <b>CS2</b> Obtain views from our customers through our satisfaction surveys and our Community Working group on Knowes' service provision and ideas on how to improve service	SMT/CSCO	On-going
<b>S2 Develop 27 new properties at the Abbeylands site</b>	<b>CS3</b> Work with Property services to keep committee and community group informed as to progress on site	SMT,	On going
<b>S3 Continue to access funding for energy improvement initiatives</b>	<b>CS4</b> Continue to access vouchers for tenants in fuel poverty and sign post owners to CAB	CSCO	On-going

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BUSINESS OBJECTIVES SHORT TERM	DEPARTMENTAL OBJECTIVE	WHO BY	WHEN BY
<b>S4 Continue to make funding application for community projects to support Faifley residents</b>	<b>CS5</b> Continue to work with Community Links and partners to access funds for community projects  <b>CS6</b> Work with Greenspace/Community Links and other partners to access Heritage lottery funding for trails and signage in Auchincraig woods	CEO/CSCO	Throughout year
<b>S5 Continue our engagement with the community and further develop the Community working group</b>	<b>CS7</b> Work with the community working group throughout the year to discuss Knowes' services and attract new members where possible	CSCO	Throughout year
<b>S6 Attract new committee and share members</b>	<b>CS8</b> Regularly advertise for new committee members throughout the year  <b>CS9</b> Liaise with Karen to encourage tenants to become share members on sign up	CSCO/CEO  CSCO	Throughout year (target one new share member per month and board membership of 10 and above)
<b>S7 Continue to assess compliance against the Regulatory Framework</b>	<b>CS10</b> Assist with the completion of the compliance self-assessment criteria each year	SMT/CSCO	October 31, 2022
<b>S8 Integrate our 2022 Stock condition survey into our upgraded Asprey Asset Management software</b>	<b>CS11</b> Assist with input of data where appropriate and compilation of asset management plan	SMT/CSCO/MA	September 2022
<b>S9 Continue to work on improving services to Customers following our 2022 satisfaction survey</b>	<b>CS13</b> Gather data from follow up customer satisfaction surveys in year in order to feed into action plan to improve services <b>CS14</b> Work with Community Group to access ideas from our residents for improving services.	SMT/CSCO	March 2023

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	<b>CS15</b> Following on from Committee/Staff strategy day, implement ideas where feasible to improve Knowes' service to our customers		
<b>BUSINESS OBJECTIVES - SHORT TERM</b>	<b>DEPARTMENTAL OBJECTIVE</b>	<b>WHO BY</b>	<b>WHEN BY</b>
<b>S10 implement a Wellbeing Strategy for Knowes' Staff and Committee</b>	<b>CS16</b> Work with the staff Wellbeing Group to staff a staff and committee Wellbeing Strategy for Knowes.	CSCO/CEO	March 2023
<b>S11 Continue to manage anti-social behaviour and improve our estate</b>	<b>CS17</b> Record complaints and signpost to the relevant departments	CSCO	Ongoing
<b>BUSINESS OBJECTIVES – LONG TERM</b>	<b>DEPARTMENTAL OBJECTIVE</b>	<b>WHO BY</b>	<b>WHEN BY</b>
<b>L1 Identify and pursue development / expansion opportunities</b>	CS18 Network with Community groups to build up connections in the area and promote a positive public profile for Knowes	SMT/CSCO	On-going
<b>L2 Monitor demand and supply within our area of operation and address any demand issues which arise within our stock</b>	CS13 – CS15 above	SMT/CSCO	On-going
<b>L3 Work with partners to promote the social and economic regeneration in our area of operation</b>	CS19 With Faifley Community council/Let Faifley Flourish etc. to improve the area	SMT/CSCO	On-going

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	and attract grant funding for Community projects		
<b>L4 Continue to invest in and improve our external common areas</b>	CS13 – CS15 above	SMT/CSCO	On-going
<b>L5 Investigate sustainable and renewable energy initiatives in our move towards net Zero Carbon</b>	See CS4, CS12	SMT/CSCO	On-going
<b>L6 Continue to improve financial viability in order to deal with future contingencies</b>	See CS1 to CS2	SMT/CSCO	On-going
<b>L7 Continue developing our IT systems and digital engagement with our customers to fully meet our business and customer needs</b>	See CS2  CS20 Attend training and development on IT systems  CS21 Work with ICT Manager to develop systems	SMT/CSCO	On-going
<b>DEPARTMENT SPECIFIC OBJECTIVES</b>	<b>CORPORATE SERVICES</b>	<b>WHO BY</b>	<b>WHEN BY</b>
<b>Committee Servicing</b>	<p><b>CS22</b> Liaise with SMT to produce the reports, agendas, take minutes of meeting, keep Committee informed of events and updates</p> <p><b>CS23</b> Organise committee training and keep training and attendance records</p> <p><b>CS24</b> Organise committee annual appraisals</p> <p><b>CS25</b> Keep declaration of interests documents and spreadsheet up to date</p>	ED,SM	<p>Throughout year – reports for first Tuesday of each month</p> <p>On-going</p>

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DEPARTMENT SPECIFIC OBJECTIVES	CORPORATE SERVICES	WHO BY	WHEN BY
<b>AGM</b>	<b>CS26</b> Organise and send out papers for the AGM  <b>CS27</b> Take minutes of AGM		First Tuesday in September
<b>ARC Return</b>	<b>CS28</b> Co-ordinate the ARC return with the members of the SMT and ensure ARC spreadsheet updated	SM, SMT	Throughout year. ARC by end May
<b>Website</b>	<b>CS29 Website</b> to be kept up to date with news, announcements, office closures and performance information, also Committee Minutes.	SM	Throughout year
<b>Staff training and development</b>	<b>CS30</b> Prepare a staff training and development plan  <b>CS31</b> Organise staff training and maintain training records and post training questionnaires	SM, SMT	End of July 2022 and on-going for training throughout the year
<b>Staff Handbook</b>	<b>CS32</b> To be kept updated up on web site	SM	Ongoing
<b>Organise annual report</b>	<b>CS33 Liaise</b> with members of SMT to organise and produce the annual report and ensure ready to be sent out with papers for AGM.	SM	Mid-August
DEPARTMENT SPECIFIC OBJECTIVES	CORPORATE SERVICES	WHO BY	WHEN BY

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<b>Prepare 3 newsletters throughout year,</b>	<b>CS34</b> Liaise with SMT, staff, committee and community group to collate articles for the newsletters.	SM	Easter, Summer and Christmas
<b>HR System</b>	<b>CS35</b> Maintain and update the information stored on the HR system.	ED, SM	Throughout year
<b>Monitoring of the complaints system</b>	<b>CS36</b> Record and Co-ordinate responses to complaints and Prepare quarterly reports on complaints	SM	Ongoing
<b>Health and Safety Management</b>	<p><b>CS37</b> Manage the Health and Safety file, report on Health and Safety audits to CEO and Management Committee and carry out risk assessments and checks as per the procedure.</p> <p><b>CS38</b> Liaise with HOPS to ensure that we are complying with legionella and asbestos requirements</p>	<p>SM</p> <p>SM/JW</p>	Ongoing
<b>Cleaners and housekeeping</b>	<b>CS39</b> Manage the cleaning staff and ensure there are regular housekeeping inspections	SM	Ongoing
<b>FOI</b>	<b>CS40</b> Manage FOI requests, responses and quarterly reports to SIC	SM/ED	Ongoing
<b>GDPR</b>	<p><b>CS41</b> Liaise with DPO and CEO to ensure Data protection protocols are in place with suppliers and contractors</p> <p><b>CS42</b> Liaise with DPO and CEO to ensure the Data Mapping Spreadsheet is up to date</p> <p><b>CS43</b> Co-ordinate with the DPO and CEO to process any SARs received</p>		

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<b>Customer Satisfaction surveys</b>	<b>CS44</b> Assist with other departments with sending out customer satisfaction survey and collating information received	SM	On-ongoing
<b>Knowes' 25<sup>th</sup> anniversary events</b>	<b>SC45</b> Liaise with Management team and Committee to organise events to celebrate Knowes being 25 years in operation	SMT/SM	22-2023
<b>Staff Team Building day</b>	<b>SC46</b> Organise staff team building day	ED/SM	For September 2022
<b>Policies and procedures</b>	<b>SC47</b> Review policies and procedures and remind managers when they become due for updates	SM	On-going

### Property Services Objectives 2023 – 2024

BUSINESS OBJECTIVE	DEPARTMENTAL OBJECTIVE	WHO BY	WHEN BY
<b>Short Term</b>			
<b>S1. Monitor value for money in our services whilst ensuring we meet our performance targets</b>	<p><b>PS1</b> Review Knowes' repairs and maintenance contracts as they come up for renewal and obtain best value for money through obtaining quotes or tendering where appropriate as per Procurement Strategy</p> <p><b>PS2</b> Obtain views from our customers through our satisfaction surveys and our Community Working group on Knowes' repair service provision and ideas on how to continually improve service.</p>	HOPS	Continual basis throughout year

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	<b>PS3</b> Monthly reports to committee on spend against budgets and performance of contractors		Monthly management committee
<b>S2 Develop 27 new properties at the Abbeylands site</b>	<p><b>PS4</b> Work with design team and development agent to tender for and appoint building contractor for novated building contract</p> <p><b>PS5</b> – Monthly reports to Committee on progress of new build</p>	HOPS/CEO	Ongoing
<b>S3 Continue to access funding for energy improvement initiatives</b>	<p><b>PS6</b> Work with Changeworks to compile energy audit report on Knowes' stock</p> <p><b>PS7</b> Continue to monitor compliance with EESSH and plan upgrades to stock where feasible to improve energy efficiency</p>	HOPS	March 2024
<b>S7 Continue to assess compliance against the Regulatory Framework</b>	<p><b>PS8</b> Assist with the completion of the compliance self-assessment criteria each year</p> <p><b>PS9</b> – Monitor and report on our compliance with EICRs and gas maintenance</p> <p><b>PS10</b> Ensure compliance with Landlord Health and Safety requirements</p>	HOPS	March 2024



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<b>S8 Integrate our 2022 Stock condition survey into our upgraded Asprey Asset Management Software</b>	<b>PS11</b> Work with Asprey on the set up of Asprey assets and ensure stock condition survey data entered into Survey pro and life cycle costings for thirty years updated with updated cost projections for our budgets	HOPS	September 2023
<b>S9 Continue to work on improving our services to customers following the 2022 Customer Satisfaction Survey.</b>	<b>PS12</b> Following on from discussions at Strategy away day develop a plan to continuously improve repairs and maintenance service to our customers	HOPS	March 2024
<b>S10 Implement a Wellbeing Strategy for Knowes' Staff and Committee</b>	<b>PS13</b> Develop an action plan following our IIP assessment this year to improve staff morale and wellbeing	SMT	March 2024
<b>S12 Continue to manage anti-social behaviour and improve our estate</b>	<b>PS14</b> Work with housing management to improve openspaces within Faifley and backcourt spaces.  Tree survey to be carried out.	HOPS/HOHS	October 2023
<b>BUSINESS OBJECTIVES – LONG TERM</b>	<b>DEPARTMENTAL OBJECTIVE</b>	<b>WHO BY</b>	<b>WHEN BY</b>
<b>L1 Identify and pursue development / expansion opportunities</b>	<b>PS15</b> Work with contacts within WDC and other local area groups to highlight and become involved in development opportunities	SMT	Ongoing
<b>L2 Monitor demand and supply within our area of operation and address any demand issues which arise within our stock</b>	<b>As per PS12, PS7, PS9, PS14, PS15</b>	SMT	Ongoing

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<b>L3 Work with partners to promote the social and economic regeneration in our area of operation</b>	<b>As per PS12, PS7, PS9, PS14, PS15</b>	SMT	ongoing
<b>L4 Continue to invest in and improve our external common areas</b>	<b>As per PS12, PS7, PS9, PS14, PS15</b>	SMT	ongoing
<b>L5 Investigate sustainable and renewable energy initiatives</b>	<b>PS4, PS5, PS7, PS8</b>	SMT	ongoing
<b>L7 Continue developing our IT systems and digital engagement with our customers to fully meet our business and customer needs</b>	<b>PS12</b>	SMT	ongoing
<b>DEPARTMENT SPECIFIC OBJECTIVES</b>	<b>PROPERTY SERVICES</b>		
<b>Approved Contractors</b>	<b>PS16</b> Manage all appointed contractors and ensure a contractor list is submitted to Committee at least once per year.	HOPS	December 2023
<b>Maintenance Performance Management</b>	<b>PS17</b> Manage each maintenance contract from inception to completion including budgetary control in a prescribed format, providing monthly reports for the Management Team and the Committee.  Painterwork Landscape Bathrooms Boiler replacement programme (50 new build) Windows (50 properties - Whitehill) Kitchens Legionella upgrades to tanks	HOPS	Ongoing

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	Solar panels – pigeon netting		
<b>Policy &amp; Procedural Review</b>	<b>PS18</b> Review P&P's as required in conjunction with Business Plan		Ongoing
<b>Ensure Asset Management information is available</b>	<b>PS19</b> Ensure the plan is regularly updated and available to all staff		Ongoing
<b>Pre/Post Inspection &amp; Repairs Ordering</b>	<b>PS20</b> Carry out all inspections and repairs ordering, invoice processing and repairs queries in accordance with relevant policy/procedural documents		Ongoing
<b>Gas Servicing</b>	<b>PS21</b> Prepare reports on gas inspections on quarterly basis for Management Team and Committee		Ongoing
<b>Post Inspections</b>	<b>PS22</b> Ensure a minimum of 10% of completed repairs orders are post inspected  <b>PS23</b> Prepare a report on results of post inspections for Management Team and Committee		Ongoing
<b>Satisfaction Surveys</b>	<b>PS24</b> 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)		Ongoing
<b>Notification of Asbestos</b>	<b>PS25</b> Ensure all contractors are given access to Modus (Knowes online Asbestos Register)		Ongoing

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	<b>PS26</b> Ensure all members of team have updated training on asbestos management		
<b>Repairs Performance Management</b>	<p><b>PS27</b> Monitor both operational performance and budgets against targets and projections and report on a monthly basis to Management Team and Committee</p> <p><b>PS28</b> Report on completion times for each category of repair for Management Team and Committee</p>		Ongoing
<b>SHQS</b>	<p><b>PS29</b> For those properties highlighted as failure or being in abeyance for 2023 ARC – follow up during course of year and bring up to SHQS standard where possible</p> <p><b>PS30</b> Ensure all properties requiring an electrical certificate within 2023/24 are completed within timescales and arrange forced accesses as necessary</p> <p><b>PS31</b> – put in place 5 year programme of maintenance following 2022 stock condition survey</p>		March 2024
<b>EESH</b>	<b>PS32</b> Continue to bring remaining non EESH compliant properties up to EESH standard through energy efficiency measures.		Ongoing

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<b>Stock condition survey</b>	<b>PS33</b> Test new Asprey system and ensure Asprey assets is updated for new stock condition survey results		September 2022
<b>Component replacement and major repairs contracts</b>	<b>PS34</b> Ensure all contracts per the maintenance plan for 2023/24 are procured and are completed/near completion by end of March 2024 (kitchen replacement programme is likely to straddle the two financial years.		March 2024
<b>Maintenance Painterwork contract</b>	<b>PS35</b> Add Dunn Street to programme (as discussed with WDC and Quarriers) <b>PS36</b> Organise painterwork programme start for 2023/24		March 2024
<b>Landscape Maintenance contract</b>	<b>PS37</b> Playpark inspections – ensure carried out every month <b>PS38</b> Tree survey and any other additional works identified		March 2024

## KNOWES HOUSING ASSOCIATION – BUSINESS PLAN

### Finance Department Objectives 2023-26

BUSINESS OBJECTIVE		DEPARTMENTAL OBJECTIVE	WHO BY	WHEN BY	COMMENTS
Short Term					
S1.Monitor value for money in our services whilst ensuring we meet our performance targets	F1	Work with other departments to ensure that our contracts are procured in accordance with our procurement strategy and provide best value for money for our customers	SMT/SM	Ongoing	
	F2	Provide reports to Management Team and Committee on income and expenditure v budgets at regular intervals throughout the year and investigate with relevant departments any over and under spends	KC		
	F3	Provide quarterly management reports to Committee and ratio analysis and reports on loan covenant ratios			
S2 Develop 27 new properties at the Abbeylands site	F4	Ensure that finance is in place for the capital spend for the new build at Abbeylands Road and investigate the benefits/requirements for further borrowing/ work with JW to claim HAG for scheme	KC/PF	April 2023 – March 2024	

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	<b>F5</b>	Produce 30 year cash flow of new build development to show viability of scheme and assess rent levels			
<b>BUSINESS OBJECTIVE</b>		<b>DEPARTMENTAL OBJECTIVE</b>	<b>WHO BY</b>	<b>WHEN BY</b>	<b>COMMENTS</b>
<b>S3 Continue to access funding for energy improvement initiatives</b>	<b>F6</b>	Work with PF to claim grants available for improving the energy efficiency of our stock	SMT	Ongoing	
<b>S4 Continue to make funding application for community projects to support Faifley residents</b>	<b>F7</b>	Assist with the application of grants for Community Projects and the monitoring of financial information relating to these projects	SMT/SM	Ongoing	
<b>S7 Continue to assess compliance against the Regulatory Framework</b>	<b>F8</b>	<b>CS10</b> Assist with the completion of the compliance self-assessment criteria each year	SMT/SM	October 2023	
<b>S8 Review our asset management plan taking into</b>	<b>F9</b>	Update business risk and cash flow projections taking into account the results of the <b>2022 Stock condition survey</b>	<b>ED/PF/KC</b>	October 2023	Project now moving forward

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account the results of the 2022 stock condition survey					
<b>S9 Develop and implement an action plan to improve our services following the 2022 Customer Satisfaction Survey.</b>	<b>F10</b>	Following on from Committee/Staff strategy day, implement ideas where feasible to improve Knowes' service to our customers	<b>SMT/SM</b>	On-going	
<b>S10 Develop and implement a Wellbeing Strategy for Knowes' Staff and Committee</b>	<b>F11</b>	Work with the staff Wellbeing Group to implement a Wellbeing Strategy for Knowes.	<b>SMT/SM</b>	On going	
<b>S11 Continue to manage anti-social behaviour and improve our estate</b>	<b>F12</b>	Respond to customer complaints as required and as per F10 above	<b>KC</b>	On-going	
<b>Long Term</b>					



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<b>BUSINESS OBJECTIVE</b>		<b>DEPARTMENTAL OBJECTIVE</b>	<b>WHO BY</b>	<b>WHEN BY</b>	<b>COMMENTS</b>
<b>L1 Identify and pursue development/expansion opportunities</b>	<b>F13</b>	Work with Erica, Peter and WDC to explore the available development projects in Clydebanks and assist in putting together business plan and new business risk assessment	ED/KC/PF	Ongoing	Schools project in Faifley
<b>L6 Improve financial viability in order to deal with future contingencies</b>	<b>F14</b>	Incorporate scenario analysis into budgets and annual review of risks	KC/ED	Ongoing	
	<b>F15</b>	Ensure through rent setting policies that association had adequate current and future cash reserves			
	<b>F16</b>	Ensure that any new developments Knowes embarks on do not affect the viability of Knowes' existing business plan			
<b>L7 - Continue developing our IT systems to fully meet our needs,</b>	<b>F17</b>	Review customer receipt of payment methods to ensure they meet the needs of customers and business	KC/ED/EL	Ongoing	
	<b>F18</b>	Review information held in system and identified need for updates.			

*Knowes HA Business Plan 2023-26*

**Finance Departmental specific objectives**

	DEPARTMENTAL SPECIFIC OBJECTIVES		TASKS	WHO BY	WHEN BY	COMMENTS
<b>F19</b>	Update business continuity plan		Continue to work with IT support company and other software providers to ensure we have business recovery measures in place	KC	On-going	Most staff able to work effectively at home and most will continue to do so in light of changing working practices following Covid-19 outbreak
<b>F20</b>	Ensure compliance with external audit,	1	Prepare year end accounts and audit files	KC	2022/23	Accounts for 2022/23 to be presented to committee in August 2023 and to AGM in Sept 2023. Also return to SHR, FCA and OSCR
		2	Ensure any legislative and accounting updates are adhered to.			
	DEPARTMENTAL SPECIFIC OBJECTIVES		TASKS	WHO BY	WHEN BY	COMMENTS
<b>F21</b>	Ensure compliance with internal audit			ED/KC/Mgt Team/Audit sub committee	May2023	
		1	Put in place internal audit programme for 2023/24 and arrange suitable audit dates			Meet with TIAA at start of new financial year to review programme for that year
		2	Put in place management plan to address areas of improvement			Audit plan for 2023/24 now agreed and plan in place to conduct audit remotely,

### Knowes HA Business Plan 2023-26

<b>F22</b>	<b>Ensure requirements of Factors (Scotland) Act 2010 and Revised Code of Conduct for Factors is put in place and adhered to by Knowes</b>	1	Follow guidance of new code of practice as published in August 2021. Ensure Written statements of services which are to be sent to all new owners	KC/MM	On-going	Team objectives to be discussed with team at team meetings and individually.
		2	Update online property factor's register (last updated 2021- every 3 years)	KC	June 2024	
		3	Review production of owner invoices in QL and implement improvements	KC/MM/EL	Throughout year	
<b>F23</b>	<b>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</b>		As per procedure	KC/MM/AG	Quarterly returns to committee and annual report	
	<b>DEPARTMENT SPECIFIC OBJECTIVES</b>		<b>TASKS</b>	<b>WHO BY</b>	<b>WHEN</b>	<b>COMMENTS</b>
<b>F24</b>	<b>Reduce levels of former tenant arrears</b>		As per procedure	MM	Target – keep at under 0.5% of rental income	
<b>F25</b>	<b>Issue repair rechargeable invoices</b>		Every month as procedure	KC/MM/AG/AR	Every month	

### Knowes HA Business Plan 2023-26

<b>F26</b>	<b>Collect tenant rechargeable arrears – recovery rate target 2.0% per month/20% recover at year end.</b>		As per procedure	KC/AG/MM	Quarterly reports to committee	
<b>F27</b>	<b>Produce annual rent letters and send out timeously</b>		Work to be carried out in QL to address rent increase process	KC/EL/MM	Jan - Feb (of every year)	
<b>F28</b>	<b>Prepare annual budgets and 30-year cash flow</b>		As per procedure	KC	Oct /Feb	Reviewed halfway through financial year
<b>F29</b>	<b>Rent collection process – ensure timeous and accurate</b>		Daily tasks – take rents payments, update tenant and owner accounts, process bank standing orders, update cash books	Finance Team/EL	Daily	Review procedures in QL and continue to assess efficiency of processes
<b>F30</b>	<b>Process payments</b>		Update purchase ledger	JH/AG/MM	Daily/Weekly payments	
<b>F31</b>	<b>Keeping scanning up to date</b>		Scan all invoices, letters, daily sheets etc.	JH/AG	Daily	Review process to attach invoices to QL with remote working
<b>F32</b>	<b>Bank reconciliations and keeping ledgers up to date</b>		As per procedures	Finance team	Daily/Weekly	
	<b>DEPARTMENT SPECIFIC OBJECTIVES</b>		<b>TASKS</b>	<b>WHO BY</b>	<b>WHEN</b>	<b>COMMENTS</b>
<b>F33</b>	<b>Collect and collate time allocation information</b>			KC/MM	Monthly	
<b>F34</b>	<b>Produce quarterly management reports</b>		Balance sheet, income and expenditure account, cash flow, detailed notes	KC	June. Sept, Dec and March – 4	

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					weeks after quarter end	
<b>F35</b>	<b>Process RAFs, check rent and void adjustments</b>		As per procedure	AG	By each month end	
<b>F36</b>	<b>Monthly rent debit</b>		As per procedure	MM	1st of each month	
<b>F37</b>	<b>Process payroll and Returns to Revenue and Customs, Pensions trust and Health Sure</b>		As per procedure	MM	As per legislative requirements	
<b>F38</b>	<b>VAT return</b>			ED/KC	End of each quarter	Follow up deregistering for VAT with HMRC
<b>F39</b>	<b>Maintenance of component accounting system</b>			KC	On going	
<b>F40</b>	<b>Maintain and update asset register within component accounting system</b>		As above	Finance team	On going	
<b>F41</b>	<b>Ensure all mortgage to rents and buy backs are processed timeously</b>		As per policy and procedure	ED/KC/MM/Buy back group	On-going	
	<b>DEPARTMENT SPECIFIC OBJECTIVES</b>		<b>TASKS</b>	<b>WHO BY</b>	<b>WHEN</b>	<b>COMMENTS</b>
<b>F42</b>	<b>Ensure Policies and procedures are reviewed as per Staff handbook</b>			KC/MM	On-going	
<b>F43</b>	<b>Work with Finance Team and ICT Manager to identify processes in QL which can be improved upon and streamline</b>			Finance Team	On-going	

## Knowes HA Business Plan 2023-26

<b>F44</b>	<b>Organise rent survey for tenants</b>			KC/AS	Dec/Jan	
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### Housing Management Objectives 2023-24

BUSINESS OBJECTIVE	DEPARTMENTAL OBJECTIVES	WHO BY	WHEN BY
<b>SHORT TERM</b>			
<b>S1 Monitor value for money issues in our services whilst ensuring we meet our performance targets</b>	<p><b>HM1</b> Continue to monitor performance and external pressure points on our services and support staff to identify areas of concern that requires action.</p> <ul style="list-style-type: none"> <li>KPIs reported to Committee and Management Team on a quarterly basis</li> <li>Monthly one-to-one meetings with HMT to monitor arrears, monitor ASB cases and Estate Management</li> <li>Monthly meeting with Team to monitor allocations and voids</li> <li>Performance discussed at HM Team meetings</li> </ul>	HMT	On-going
<b>S2 Develop 27 new properties at the Abbeylands site</b>	<b>HM2</b> Manage waiting list demand for our new build development and the expectations of those on the housing list.	Head of Housing/Allocations Officer/SMT	New build likely to go on site April 2024

### Knowes HA Business Plan 2023-26

<b>S4 Continue to make funding applications for community projects to support Faifley Residents</b>	<b>HM3</b> Apply to energy redress scheme as funding becomes available and any other funding opportunities which become available	HOH	March 2024
<b>S5 Continue our engagement with the community and further develop the community working group</b>	<b>HM3</b> Consult fully on any changes in the common cleaning contract with the community affected. Assist in the rent consultation process. Update tenants on any changes to our main policies of Allocation, rent arrears management or ASB during their review periods. Continue with surveys for our allocations process and new tenants. In addition, keep customers informed of any on-going issues, performance results and tenancy matters via our communication outlets. Utilise the Tenancy Sustainment Officer to provide support to tenants and the community so that we reduce tenancy related problems that impact on neighbourhood and promote tenancy sustainment. Work with the Community Working Group when reviewing policy's and other service changes that affect the community.	SMT, Head of Housing, Finance, Corporate Services, Scrutiny Group.	April 2023-March 2024
<b>S6 Attract new committee / share members</b>	<b>HM4</b> Attract membership at both sign-up stage and new tenant visit. Look to take on board three new shareholders this year	HM Team	March 2024

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<b>S7 Continue to assess compliance against the Regulatory Framework</b>	<b>HM5</b> Ensure that services delivered are compliant with housing legislation and meet the needs of the tenants and comply with the Housing Charter Outcomes where applicable in allocations, estate management, ASB management and rent account controls.  Provide information for summer charter report and newsletter  Assist with annual assurance statement – providing compliance evidence  Assist with providing ARC information  Provide information for landlord health and safety audit and follow up on any recommendations coming out of audit	HM Team	July 2023  October 2023  April 2024  March 2024
<b>S9 Continue to work on improving services to Customer following our 2022 satisfaction survey</b>	<b>HM6</b> In particular the area around residents satisfaction about the management of their neighbourhood. Using our estate management, ASB process and using our Common cleaning contract ensure that our neighbourhood is a safe, clean and environmentally tidy area that residents continue to want to live.  Continue to manage and report on ASB cases	HM Team, Contractors, Maintenance Team.	Quarterly – June to March  March 2024



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	<p>Continue with estate management inspection – all stock and common areas inspected bi-monthly</p> <p>Budgets allowing look to improve back court areas (assessed in September/October 2023 for budget availability)</p> <p>Monitor bulk uplift service and common cleaning contract. Organise satisfaction survey for 2023</p>		<p>October 2023</p> <p>March 2024</p>
<b>S10 Implement a Wellbeing Strategy for Knowes' Staff and Committee</b>	<b>HM7</b> Implement Customer Service Excellence and IIP actions plans. Through one to ones, staff meetings and team meetings, contribute towards improving staff morale by identifying areas of concern and finding solutions to enhance the wellbeing of staff.	HM/SMT	March 2024
<b>S11 Continue to manage anti-social behaviour and improve our estate</b>	<p><b>HM8</b></p> <p>Manage all reported ASB cases using our ASB Policy and procedure and within agreed timescales and work with external agencies to minimise the incidents of ASB within our neighbourhood.</p> <p>Monthly one to one meetings with HOs to discuss ASB issues and quarterly reports to committee</p>	HM team	<p>On-going</p> <p>Monthly and quarterly 2023-24</p>

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<b>S12 Carry out a landlord health and safety audit and ensure compliance with Legislation and best practice</b>	<b>HM 9</b> Carry out regular estate management inspections to effectively manage issues within the estate and ensure VFM for services delivered HM. Report to Committee and Management Team once per quarter on estate inspection completed Follow up on any actions which may arise from health and safety audits	HM team	March 2024
<b>Long Term</b>			
<b>L1 Identify and pursue development / expansion opportunities</b>	<b>HM10</b> Where appropriate, explore and contribute to potential opportunities, including Mortgage to Rent applications, buybacks etc. Faifley school sites	SMT	2023-2026
<b>L2 Monitor demand and supply within our area of operation and take appropriate action.</b>	<b>HM11</b> Monitor the Associations waiting lists, turnover and 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.	Head of Housing and SMT	2023 - 2026
<b>L3 Work with partners to promote the social and economic regeneration in our area of operation</b>	<b>HM12</b> Through wider action activity, such as the welfare benefits service, common cleaning project etc. promote socio-economic regeneration and improvements.	Head of Housing/SMT	2023-2026
<b>L4 Continue to invest in and improve our external common areas</b>	<b>HM13</b> On-going process of identifying suitable closes where improvements work is required to modernise the condition of the	HM Team, Maintenance Team.	2023-2026

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	back-courts. Ensure that consultation with residents is undertaken to identify what is required. Ensure value for money re-costs of work by working with Maintenance team to complete tender exercise on programme. This will enhance the attractiveness of the area in which our residents live.		
<b>L6 Continue to improve financial viability in order to deal with future contingencies</b>	<b>HM14</b> Work with SMT to ensure financial planning meets objective	Head of Housing & SMT	2023-2026
<b>L7 Continue developing our IT systems and digital engagement with our customers to fully meet our business and customer needs</b>	<b>HM15</b> Use our IT system to bring about efficiencies in our service, particularly our allocations and void management. Encourage uptake of the tenants' portal as the main means in which tenants can contact us, pay rent, update tenant's records and report repairs. Increase use of social media to deliver messages to tenants and encourage community involvement.	Management team Head of Housing & Housing Team.	2023-2026

### Knowes HA Business Plan 2023-26

Housing Management Departmental Specific Objectives			
Meet the KPI targets for the financial year	<b>HM16</b> <ul style="list-style-type: none"> <li>• Gross Arrears - 3% max</li> <li>• Technical Arrears - 1% max</li> <li>• Non-Technical Arrears – 2% max</li> <li>• Lock up and Garage site arrears - 0.2%</li> <li>• Void rent loss - 0.3% max</li> <li>• Re-let period calendar max - 7 days</li> <li>• Working Days to let - 5</li> <li>• Response to ASB within set timescales – 100%</li> <li>• Estate inspections completed - 100%</li> <li>• lettings to section 5 referrals/nominations – 50% (to be increased to 69% for year ending 31-3-2024)</li> <li>• Application processing within 7 days - 98%</li> <li>• Satisfaction with Allocations process – 98%</li> </ul>	Quarterly and monthly reports to management team and committee	31-3-2024
Review all HM policies & procedures as necessary	<b>HM17</b> Ensure policy and procedures are reviewed and approved by Committee when required	Head of Housing	Throughout year

### Knowes HA Business Plan 2023-26

Continue to monitor and report on all information in relation to this financial year's ARC submission	<b>HM18</b> Ensure reporting systems are in place to gather data for the 2023-24 financial year in appropriate format for the H.M. section.	Head of Housing	Throughout year
Rent Management	<b>HM19</b> Manage HM team to ensure rent arrears are maintained at the lowest level possible. Also monitor and report on the impact of UC.	Head of Housing	Throughout year
Manage close and common area cleaning contract	<p><b>HM20</b> Ensure tenant satisfaction through surveys and management of the contract, and we receive value for money. Regularly monitor for quality control.</p> <p>Tenant satisfaction surveys with close cleaning are carried out b—annually. Next one due this year</p>	Head of Housing	Throughout year
Performance reporting	<b>HM20</b> Prepare performance reports for committee and Management Team within strict deadlines. (Monthly and quarterly)	Head of Housing	Throughout year
Represent the association at working groups and forums	<p><b>HM21</b> Represent the Association as and when required.</p> <p>Martin attending conference in March and housing officers attend SFHA attend housing management forums</p>	Head of Housing	Throughout year

### Knowes HA Business Plan 2023-26

Corporate leadership	<p><b>HM22</b> Continue to develop leadership skills and demonstrate these through leading the HM team and participation in Management Team</p> <p>One member of HM team is booked in for leadership course.</p>	Head of Housing	Throughout year
Core values	<b>HM23</b> Demonstrate and encourage our core values within the team	Head of Housing / HM team	Throughout year
Learning and Development	<b>HM24</b> Update learning and development skills to continue to improve how we work	Head of Housing	Throughout year
Continue to monitor the bulk and refuse within the area and deal with accordingly	<b>HM25</b> Monitor the work carried out by contractor's and WDC cleansing department to ensure estate is kept tidy.	Head of Housing, HM Team and Repairs	Throughout year
Improve the estate and common areas where possible.	<b>HM26</b> Ensure estate management inspection and action completed bi-monthly and identify common backcourt areas for improvement works to be carried out.	Head of Housing, HM Team, Maintenance Team.	Throughout year

## IT Objectives 2023-24

	<b>IT Department Objectives 2023-24</b>	<b>WHO BY</b>	<b>WHEN BY</b>	<b>COMMENTS</b>
<b>IT1</b>	Recruit ICT Officer	SMT	September 2023	
<b>IT2/L7</b>	Obtain Cyber Essentials qualification and cyber testing	Tecnica/ED/KC	March 2023	Awaiting appointment of ICT officer to expand on current and future objectives
<b>IT3/S10</b>	Continue Developing staff and committee areas of the website	SMT/ SCSO	2023-24	
<b>IT4/S7</b>	Continue to develop the ARC reports	SMT/ICT Officer	April 2024	
<b>IT5/S1</b>	Co-ordinate annual rent and charges increase and also annual rent increase survey	ICT Officer/HOF	February 2024	





## Business Plan Structure and suite of Strategic Plans



## Value for Money Strategy

### Introduction

This Value for Money Strategy sets out how Knowes Housing Association Ltd intends to deliver Value for Money [VFM] for the period 2023 to 2026.

The Strategy connects our vision and values and reflects the expectations of our members and other customers and stakeholders, in particular the Scottish Housing Regulator.

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

This document describes our approach to Value for Money and how VFM supports our mission, our strategy and our business and departmental objectives and suite of plans as contained within our Business Plan.

### Our Value for Money statement

The Scottish Housing Regulator identifies value for money as "obtaining the maximum benefit with resources available". The Scottish Social Housing Charter's outcomes on achieving value for money are as follows:-

#### **13: Value for money**

Social landlords manage all aspects of their businesses so that:

- *tenants, owners and other customers receive services that provide continually improving value for the rent and other charges they pay.*

This **standard** covers the efficient and effective management of services. It includes minimising the time houses are empty; managing arrears and all resources effectively; controlling costs; getting value out of contracts; giving better value for money by increasing the quality of services with minimum extra cost to tenants, owners and other customers; and involving tenants and other customers in monitoring and reviewing how landlords give value for money.

#### **14 and 15: Rents and service charges**

Social landlords set rents and service charges in consultation with their tenants and other customers so that:

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

These **outcomes** reflect a landlord's legal duty to consult tenants about rent setting; the importance of taking account of what current and prospective tenants and other customers are likely to be able to afford; and the importance that many tenants place on being able to find out how their money is spent.

### **Regulatory Background**

The Scottish Housing Regulator (SHR) has indicated that Registered Social Landlords (RSLs) should approach VFM from a customer perspective and ensure they are transparent in how achieving VFM can improve the services we offer our customers. There are a number of charter indicators which ask RSLs to measure VFM from a customer perspective e.g., “taking into account the accommodation and services provided, do you think that the rent for this property represents good or poor value for money?”

Other areas which can be measured in line with the Charter indicators are:

- The customer/landlord relationship – Equalities, Communication and Participation
- Housing Quality and Maintenance – Quality of Housing, Repairs Maintenance and Improvements
- Housing Management – Estate Management, anti-social behaviour, tenancy sustainment and void management

It is important that we have ongoing dialogue with customers, committee members and staff to identify what value for money means to them and understand their expectations.

### **Our principles of Value for Money**

We intend to achieve value for money by applying the following principles –

- Ensuring customer views shape our approach to VFM as per our Customer Engagement Strategy
- Improving the way we do things to be more efficient – we will review our processes and contract management, introducing new systems where we believe this will deliver VFM

- Using our assets in the best possible way – we will use ICT in an appropriate way for an organisation our size and try to ensure our homes and how we let them provide the maximum value and benefit.
- Obtaining VFM through the way we procure by implementing our procurement strategy, selecting the Most Economically Advantageous Tender and where possible jointly procuring with other RSLs to obtain the best value from suppliers.
- Maximising the value from our people by increasing their skills and encouraging further training and career development
- Maximising non-rental income from grants to fund community projects, development and energy efficiency initiatives
- Partnership working with other community organisations
- Providing community benefit and promoting inclusion through our wider action projects
- Increasing the wellbeing and wealth of our customers through tenancy sustainment and welfare advice projects
- Measuring our VFM in a meaningful way through our performance reporting and benchmarking

These principles inform the way we intend to achieve our strategic objectives. This is outlined below.

#### Link to our Vision and Strategic Objectives

We see our vision as *“Shaping the Future of Housing and Improving the Quality of Life in our Community”*. We have identified three strategic objectives for achieving this Vision.

- **STRENGTHEN** -our current position within the marketplace and continue to build upon our performance
- **DIVERSIFY** - through getting involved in wider action projects and involvement with new client groups
- **GROW** - by increasing the quality, choice and number of houses available

Our Value for Money strategy is based on the strands we have identified to achieve our Vision and Strategy. These strands are:–

- having clear and achievable business objectives which are developed with our Committee and staff
- looking after the wellbeing of our customers and staff
- Obtaining best value from our suppliers through our procurement strategy
- Having strong leadership from our Committee and Management Team
- Maximising our income from rents and grants

- Obtaining efficiencies in our service delivery and overheads

We have a three year business plan, updated annually, where we agree objectives and Performance targets for each of these strands.

### Indicators

We believe it is important that we measure Value for Money in meaningful ways. We also believe that no one indicator provides a definitive measure of whether we are achieving value for money. We will therefore measure our success in achieving value for money in a range of ways –

- Customer satisfaction surveys followed by action taken to improve our services
- Benchmarking our performance indicators with our peer groups
- Reporting on income and expenditure against budgets on a regular basis to the management team and committee

This is in addition to the specific targets set for each action against each of the strands.

### Monitoring

Progress against each strand is reported at every management committee meeting.

We will also report on value for money to our Committee at least once per quarter.

### Review

We will review the strategy every year when the annual value for money report is considered by the Management Committee.

We will also carry out a full review every 3 years.

## **Strategic Performance Management Plan**

### **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.

- **INVESTORS IN PEOPLE(IiP)**

The Association obtained the Gold Level IiP award in 2014 and the following year 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. Knowes was awarded a silver grade under the new standards in 2023 and its aim is to move up to the gold level.

- 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 and is reassessed against the standards on an annual basis.

- 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.

- 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 and owner satisfaction survey has just been completed with the results due in April 2022.

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 Chief Executive Officer will report to the Committee as at the end of each quarter on Knowes HA's KPIs. The sub committees will also receive quarterly reports on the performance relevant to each subcommittee.

## **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 Management**

- ✓ Non Tech Arrears v target - monthly
- ✓ Technical arrears v target - monthly
- ✓ Total current arrears v target - monthly
- ✓ Garage site / lock up arrears v target - monthly
- ✓ Rent void loss v target - monthly
- ✓ Average days taken to let – calendar v target - monthly
- ✓ Average days taken to let – working v target - monthly



- ✓ Number applications processed within target – quarterly
- ✓ ASB cases - quarterly
  - ✓ Abandoned homes - quarterly as part of termination reasons for all our tenancy's that have ended in the quarter.
- ✓ Breakdown of lets in period by each category – monthly
- ✓ Bi-monthly Estate Management inspections to be completed
- ✓ Satisfaction survey results – quarterly

### **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
- ✓ Right first time fix – quarterly
- ✓ EICRs completed monthly v target
- ✓ Properties which fail the ESSH Standard - 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
- ✓ Former tenant arrears v target – 6 monthly
- ✓ Staff costs / Turnover - quarterly
- ✓ Liquidity ratios - quarterly
- ✓ Profitability ratio - quarterly
- ✓ Owner recharge recovery – quarterly
- ✓ Tenant recharge recovery – quarterly

### **Governance**

- ✓ Committee member attendance - monthly
- ✓ Complaints dealt with v target – quarterly
- ✓ Average time lost through sickness v target – 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 CEO and Committee undergo a different arrangement from the rest of the staff in order to meet regulatory requirements. Knowes HA's core values and code of conduct for staff 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 Meeting

## Human Resource Plan and 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. However the Association recognises that Knowes HA as an organisation is relatively small and that there are few opportunities arising for staff to be promoted within the organisation. We will look to encourage staff to obtain further training and qualifications and where possible encourage staff to apply for any promoted positions which arise within the organization. We will also look to mentor staff and assist where possible with their applications to promoted posts within other organisations.

### **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.

### **STAFF SURVEY**

A staff survey will be carried out every 3 years or sooner if deemed necessary. A survey was carried out in 2019, and another survey was carried out in 2020 during lockdown. 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. Staff surveys will also be carried out as part of the IIP process from time to time.

### **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 on from setting annual objectives for individual members of staff and teams.
- 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

- Legislative i.e. asbestos or gas regulations
- Corporate i.e. stress management or equalities training
- Team i.e. arrears management
- 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 CSCO and used to create an annual training plan for the Association.

### **Short and Long-Term Objectives**

When carrying out training needs assessment 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 CSCO 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 CSCO will carry out an evaluation on an annual basis)
- Post-training questionnaires (the CSCO will evaluate these on an annual basis)
- Return on expected outcomes (
- The impact on the Association's key performance indicators

## **Review of the Strategy**

The strategy will be reviewed by the CSCO 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 CEO.

## **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. The Association has obtained the silver award in the new standard as of 2023

## **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 last teambuilding day was in September 2022. Due to the Covid pandemic and safety precautions in the current lockdown

The Senior Management Team will hold a Strategy Day with the Committee at least once every second year. On alternative years we will involve the full staff team.

## **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 web site.

## ICT Plan

### **OBJECTIVES**

The objective of the ICT 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**

There are currently 3 PCs and 22 thin client terminals for staff use within the office and 22 laptops for home working which are generally all used on a daily basis. In addition to this, there are 2 main networked printer/photocopiers which are purchased and are subject to their own maintenance agreement.

There are 2 physical servers located within our office, with 8 virtual servers currently in use and full details of our IT infrastructure is as per Paragraph 5.2.9.

At present our operating system is Windows 10 and we use Office 2016 for applications and Exchange 365 for e-mails.

We use an external company (Tecnica reappointed in 2023) for the management of the Association's ICT infrastructure, hardware, security, licences and applications.

We use Aareon QL for our housing management, repairs, rent accounting, document archiving and financial account functions and Asprey Estate-Pro for asset management (the latter currently being upgraded to Cloud use and support). We also use Sage Payroll.

We have a customer portal supported by Pan Connect, and a Committee Portal supported by Admincontrol.

We also use Scanfile for document storage and retrieval and this is supported by Concept.

### **STAFF**

There are 23 members of staff work on a hybrid basis – with a blend of days working in our office at 10 Field Road and working at their homes. Normal working hours are between 9am and 5pm, Monday to Friday.

Claire Beckley from RGDP is currently engaged to act as DPO for Knowes HA.

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

The responsibility for the ICT Management for Knowes HA lies with the CEO and the HOF. We are currently looking to recruit an ICT Officer to administer the day to day ICT functions of the organisation.

### **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 two 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.

In the next year we are looking to move our physical servers from being located in the office to Cloud based hosted by our support company Tecnica.

### **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
- Allocations and waiting list

### **SAGE**

Knowes' payroll system is Sage. There is an annual fee for this system and it is supported by Sage. The finance officer has developed a procedural user guide for payroll.

### **TELEPHONY**

The telephone system was upgraded in 2018 and now incorporates call recognition, voice mail, direct dial, call recording and auto attendant features; these have increased the efficiency within the office. Arthur McKay is the supporting telecommunications company for Knowes HA. In 2019 we moved to a Session Initiation Protocol (SIP) system. The current system (Mitel 240) will not be supported from 2026 onwards – this allows the Association time to explore other options – including how to provide a system which works best for hybrid working.

### **FRANKING MACHINE**

We have a lease for a smaller Franking machine for 2023. 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 until February 2024. We are planning to tender these services later this year.

### **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 Asprey 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 Asprey 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.

In 2021/22 we added Survey Pro to the system as well as Survey Pro for the stock condition survey information. In 2023 we are upgrading the whole system to Cloud based and are currently organising training on the updated system for the staff.

### **INTERNET**

Knowes website is currently supported by Kiswebs and we have been working with Alan Neary of Kiswebs to develop the Freedom of Information requirements on the website which was completed October 2019.

We now have a staff area in place on our website.

During the course of 2020, the staff at Knowes developed a Facebook page for our customer use.

The content of our website and facebook page is managed by the Corporate Services team.

### **ADMIN CONTROL**

As a result of lockdown in 2020 and the need to move to virtual Committee meeting, Knowes HA introduced a portal for our Committee – Admin control – which allows the Committee to access all their papers for meetings via a secure portal. This is working well with Committee members being able to access policies and procedure and other information as well as send emails via this portal.

### **MAINTENANCE AND BUSINESS CONTINUITY**

All new equipment will have a 3-year onsite warranty which we extend once the existing warranty has run out.

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 2023, Knowes went out to tender on its IT support services. Tecnica Ltd was appointed for a minimum of two years from 1/7/2023 to provide hardware maintenance cover and IT support services. The contract is renewable annually thereafter and we are able to run for a maximum of five years. We will review again in 2025 to ensure the contract still provides value for money.

Business Continuity 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. We would look at this as a base for staff who are not able to carry out the full extent of their duties at home as since the start of the Covid Pandemic in March 2020, all staff have the capacity to work at home and we envisage this continuing into the future.

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.

## Customer Engagement Strategy

### 1. Introduction

The Scottish Social Housing Charter, Outcome 3, focuses on customer participation. It states that “Social landlords must manage their businesses so that tenants and other customers find it easy to participate in and influence their landlord’s decisions at a level they feel comfortable with”.

In addition, Regulatory Standard 2.4 sets out the requirements that “The RSL seeks out the needs, priorities, views and aspirations of tenants, service users and stakeholders. The governing body takes account of this information in its strategies, plans and decisions”.

Knowes Housing Association Ltd aims to be an organisation where residents can influence the decision-making process through a range of activities.

This Customer Engagement Strategy demonstrates our commitment to ensuring that **our** customers’ engagement is a central element in all of our services. It covers the different levels of participation to enable customers to choose the type of engagement best suited to them.

### 2. Impact of Covid-19

The Covid-19 pandemic has had a huge impact on all our lives including organisations ability to engage with customers in the way they had previously.

We have had to adapt very quickly to new ways of working remotely from home and providing our services online. The pandemic highlighted the importance of digital technology as a method of communicating and engaging with tenants and service users and the need to modernize our existing engagement strategy.

### 3. Strategy Timescale

This Customer Engagement Strategy runs from March 2022 to March 2025. The Strategy is not static and should evolve, grow and develop over time.

#### 4. Aims & Objectives

Effective customer insight and engagement is closely linked to improving customer experience, by taking account of our customers' and other stakeholders needs, views and preferences. We will aim do this by

- encouraging a culture of mutual trust, respect and partnership between customers, stakeholders, Committee Members and staff, working together towards a common goal of better housing conditions and housing services.
- seeking our customers' views on all aspects of our service provision, and we will ensure that feedback is used to influence and continuously improve services.
- use a variety of communication methods to consult on our services and policies.
- ensure that we comply with all relevant legislation and good practice.
- provide written information in a clear and user-friendly format, using plain language and where requested, will provide information in alternative formats such as audio, large print etc.
- to be recognised by regulators and strategic partners as delivering excellent performance.
- to ensure that Committee Members, staff, our Customer Working Group and the wider community are aware of the Associations commitment to customer engagement and recognise its benefits.
- to ensure that Committee Members, our Customer Working Group and the wider community have access to training and resources to enable them to participate in the decision-making process.
- to ensure that Committee Members, our Community Working Group and the wider community have access to the information they need to participate effectively.
- to increase the opportunity for customer involvement throughout Faifley, Duntocher and Clydebank. This will be encouraged through our newsletters, website, social media, surveys and by word of mouth.
- to ensure that this Customer Engagement Strategy is implemented and that it enhances participation in Faifley, Duntocher and Clydebank.

- to support residents' groups (in kind and financially). The Association will provide a meeting room, administration assistance, tea and coffee and travel/ childcare expenses, where required.
- to ensure our commitment to equalities underpins everything we do and we are an inclusive organisation
- to ensure that customer feedback is used to influence and continuously improve our services.
- to provide relevant information and communicate clearly with our customers, stakeholders, management committee and staff.
- to ensure that we comply with all relevant legislation and good practice.

## **5. Benefits of effective customer engagement**

- a) Effective engagement provides the Association with opportunities to make informed decisions in relation to both policy and practice, based on customers' needs and expectations. By listening to our customers, we will improve our services, identify problems and find solutions early. Engagement enables customers to exercise more control over their housing and related services.
- b) Customer engagement is a continuous process where information and ideas are shared.
- c) Good practice in engagement removes barriers to effective participation and protects individuals from discrimination on the grounds of the following characteristics: race, gender, disability, age, religion & belief, sexual orientation, pregnancy & maternity, and marriage & civil partnership.

## **6. Keeping Customers Informed**

We will keep customers informed by providing information through our

- tenants' and owners' handbooks,
- newsletters
- information leaflets

- website
  - Social media
  - Office TV Screen in reception
  - Letters
- publish the results of all our customer surveys. These will be available on our website, office reception, in our newsletters and they will be sent to survey respondents upon request.
  - .Our website will be updated regularly and will include local news and events, update on staff changes and publication of Policies.
  - We will regularly update the information held on our TV screen which is on display in the reception area.
  - We will carry out home visits where appropriate.
  - Minutes of Management Committee meetings will be published on our website. Hard copies can be provided on request. Minutes for subcommittee meetings will be available on request.

## 7. Consultation

- a) **There are certain services which we as a registered social landlord, must legally consult on with our customers. These include policy reviews and annual consultation on rent increases.**
- b) **There are other areas, which the Association will consult on to ensure our services are continuously improved. To do this we will consult by:**
  - Sending out surveys to residents. Surveys will either be posted out to customer or by email to customers using Microsoft Customer Voice
  - Carrying out consultation on proposed repairs & maintenance plans and policy reviews.
  - Carrying out focus groups.
  - Encouraging tenants to join our Customer Working Group. Tenant scrutiny is a way of giving tenants greater influence and the ability to hold their landlords to account, by exercising more power over the business decisions, governance and performance of their landlord.

The Group will take an in-depth look at the various services provided by Knowes in running and maintaining its homes and services. The Group will take a positive critical eye and assess the performance against local and national standards.

## **8. Giving Customers Feedback**

### **a) Customer Surveys**

Once the result of customer surveys have been analysed, the results will be published on our website, hard copies will be available in our reception area, newsletters and they will also be issued to customers who requested a copy in the survey form.

### **b) Connecting with the Community in Non-Housing Activities**

We will encourage the community to get involved in various events organized by the Association. The Association will aim to arrange events in conjunction with our contractors and other organisations.

Events will include;

- bus trip for older residents,
- Free paint giveaways with the Bell group
- Annual Faifley fun days.
- Annual Garden competition
- Christmas hampers
- Donation to Faifley Foodshare
- Supporting the Leamy Foundation, assisting with funding applications and providing land to be used for improvement and events at Easter, Halloween, and Christmas.
- Working with the local schools and nursery promoting and supporting their events and helping where required.
- Attending Faifley Community Council meetings on a monthly basis.
- Any agency that holds events within our area that we will support through participation and/or donations

All events will be dependent on Covid-19 restrictions at the time or organising and day of event.



## **9. Wider Action**

### **a) Welfare Benefits Advice**

Knowes HA in conjunction with Clydebank HA and Dalmuir Park HA have secured funding to provide benefits advice to residents through West Dunbartonshire CAB.

Residents have a dedicated CAB staff member who will be able to provide advice and support through telephone, video and in person appointments.

### **b) Annual General Meeting**

- i) The Association holds its' Annual General meeting in September each year. The AGM is usually held in the Skypoint Centre, Lennox Drive, Faifley.
- ii) Annual General Meeting papers will be sent to shareholders a minimum of 14 days prior to meeting.

### **c) Timescales**

- i) When we send out customer surveys we will give our residents at least two weeks to respond.
- ii) Management Committee papers will be sent out to member's seven days prior to the meeting.

### **d) Monitoring Our Progress**

We will review the Customer Engagement Strategy every three years through the Management Committee, the Customer Working Group, the management team and staff in accordance with the agreed timescale.

We will monitor the following areas that cover the main issues of our strategy and take action where necessary to improve.

- Methods of communication

We will

1. monitor the range of surveys we carry out and ensure that all the relevant areas of service are measured
  2. publish 3 newsletters annually
  3. publish an Annual Report which will be included in the Summer Newsletter
  4. regularly ask residents how they prefer to be consulted
  5. ask residents about issues and topics they feel are of interest to them.
  6. consult with residents on key policies
- monitor the response to consultations of those who indicated an interest in either postal or phone consultation.
  - encourage residents to become Share Members
  - encourage residents to join the Management Committee and our Customer Working Group.
  - monitor how many ideas and suggestions to improve our service are received. A suggestion box is sited at reception.
  - monitor complaints and compliments and report the results to our customers in our newsletters and website.
  - We are committed to improving our services, which respond to our customer's needs. We are therefore open to our customer's ideas, comments, enquires and complaints.

## 10. Summary

### **We will produce the following**

- Newsletters
- Annual Report
- Tenants Handbook
- Surveys

### **We will also encourage residents to**

- Become a Share Member
- Join our Management Committee
- Join our Customer Working Group
- Join our consultation database
- Enter the garden competition

- Suggest ways in which the Association can improve its services to the community through surveys and the suggestion box at reception
- Contribute to the content of the newsletter
- Contact the Association by email, through our website and customer portal app.
- Receive updates on the Association's services via social media platforms

### **We Will**

- Update our website regularly
- Log activities using our social media platform
- Prominently display our leaflets
- publish survey results on our website, in newsletters and in our reception area
- Provide and publish complaints procedure on our website and in our reception
- Encourage customers to use our suggestion box in our reception area or email suggestions
- Work with external agencies to promote wider action
- Carry out a full resident satisfaction survey every three years, review and publish results and implement changes as a result

## **11. Resources**

**The Association recognises that for Customer Engagement to be successful the correct resources have to be in place.**

The Association has a full time Corporate Services Compliance Officer (CSCO) to promote encourage residents to participate in the decision making process.

The CSCO will also assist with providing information to residents. The CSCO is assisted by the Administrative Assistant in the Corporate Services Team.

***We will support local groups in kind such as-***

- providing meeting facilities;

- arranging transport and crèche facilities as and when required;
- providing administrative support (minute taking, letter writing etc.)
- organising training for Committee members and wider community representatives. Members will be encouraged to comment on what training they would like and this will be sourced and arranged either at the Association's office where possible or by Zoom or Teams.

## **12. Equality, Inclusion & Diversity**

In developing customer engagement, the Association will take account of the requirements of all tenants, residents, groups who may have an interest in the process.

We will ascertain tenant requirements at the start of a tenant to ensure that any special requirements are identified.

We will use this information to ensure that we remove any perceived barriers to participation. Such barriers include:

- Methods used for communication – e.g., by relying on IT or which focus only written communication.
- Physical barriers – inaccessibility of venues, or lack of facilities at events.
- Attitudinal barriers – the ways in which staff approach or respond to groups and individuals and the assumptions made.
- Financial – many equalities groups lack resources, and this can affect their ability to respond.
- Cultural – e.g., using inappropriate facilities or language.

## **13. Review of Strategy**

The Customer Engagement Strategy will be reviewed in March 2025.

## **Risk Management Plan**

Knowes Housing Association is aware that some risks will always exist and will never be eliminated.

The Association recognises that it has a responsibility to manage hazards and risks and supports a structured and focused approach to managing them by approval of the risk management plan.

In this way the Association will better achieve its corporate objectives and enhance the value of services it provides to the community.

The Association's risk management objectives are to:

- Integrate risk management into the culture of the Association
- Manage risk in accordance with best practice
- Anticipate and respond to changing social, environmental and legislative requirements
- Prevent injury, damage and losses and reduce the cost of risk
- Raise awareness of the need for risk management by all those connected with the Association's delivery of services

These objectives will be achieved by:

- Establishing clear roles, responsibilities and reporting lines within the Association for risk management
- Providing opportunities for shared learning on risk management across the Association
- Offering a framework for allocating resources to identified priority risk areas
- Reinforcing the importance of effective risk management as part of the everyday work of employees by offering training
- Incorporating risk management considerations into reviews of services
- Monitoring arrangements on an on-going basis

## **RISK MANAGEMENT PLAN**

### **1. INTRODUCTION**

**1.1 Risk Management is the systematic identification, evaluation, cost-effective control and monitoring of those risks which threaten the personnel, assets and reputation of Knowes Housing Association and consequently its ability to survive.**

**1.2** In assessing risk we have to consider the probability of any hazard occurring which may result in business objectives not being achieved

**1.3** Knowes H.A. recognises two main types of risk which may affect organisational objectives:-

- Strategic Risks – those which affect the long/medium term goals of the business.
- Operational Risks – those risks which employees and managers will encounter in the daily course of their work.

## **2. OBJECTIVES OF KNOWES H.A. RISK MANAGEMENT PLAN**

**2.1** The objectives of this Risk Management Plan are as follows: -

- To enable better decision making with regard to Knowes' operational objectives and goals.
- To increase the ability to deliver a service which is effective, efficient and economic.
- To improve financial management.
- To minimise service disruption.
- To minimise the cost of damage to Knowes H.A. and also reduce insurance premiums.
- To reduce the likelihood of injury to employees, clients or members of the public.
- To prevent damage to property and equipment.
- To avoid criminal or civil action against Knowes H.A.
- To secure the reputation of the organisation
- To improve staff morale.

- To define staff roles and responsibility for risk identification and management

## **2.2 Risk Appetite**

**2.2.1** Risk appetite is the level of risk that an organization is willing to accept while pursuing its objectives, and before any action is determined to be necessary in order to reduce the risk.

**2.2.2** In its overall business objectives, Knowes' appetite for risk is low – that is we will seek to minimise risk in all of our strategic and operational objectives.

**2.2.3** We will minimise risk by identifying those risks which affect the business and putting in place measures to reduce those risks.

**2.2.4** We will assess all risks associated with new business ventures, projects, proposed investments and borrowings and will weigh up the costs and benefits to all stakeholders from these ventures/projects. Once all risks and mitigating factors have been presented to the committee we will then make the decision whether to go ahead with the new venture/project.

**2.2.5** The risks surrounding a new project may be high but if these risks can be effectively controlled by putting appropriate and reasonably costed measures in place to mitigate the risks then it may be acceptable for the Committee to decide to proceed with the project. Each project will be individually assessed on its merits and associated risks.

## **3. RISK IDENTIFICATION**

**3.1** If informed decisions are to be made then it is crucial to identify the hazards and risks facing the organisation. The risks associated with these decisions can then be effectively managed.

**3.2** The tables following this plan detail Knowes' risk maps which identify the risks affecting Knowes H.A. main operational areas – Governance, Housing Management, Repairs and Maintenance, Development, Wider Role activities and Finance.

**3.3** Within each operational area some of the risk categories overlap and therefore have not been included twice.

## **4. RISK ANALYSIS**

- 4.1** The risks affecting Knowes' continued operation are identified in the tables in Appendix 1. Once the risks are identified it is necessary to analyse the scale of risk involved in each operational activity. This is based on the consideration of both the likelihood of the risk event occurring and the severity or impact of the consequences. In analysing the scale of the risk the following generic definitions of risk are used: -

### **GREEN/LOW (L).**

- 4.2** These are risks where the consequences will not be severe and any associated losses will be relatively small. As individual occurrences they will have a negligible effect on service provision. However if action is not taken then such risks may have a more significant cumulative effect. For example – repairs not being done on time, minor acts of vandalism, minor employee accidents.

### **AMBER/MEDIUM (M)**

- 4.3** These are risks that have a noticeable effect on the services provided. Each one will cause a degree of disruption to service provision and impinge on the budget. They are likely to happen infrequently and are difficult to predict. More than one medium loss each year can have substantial consequences for services provision. Examples include systems failure, major storm, etc.

### **RED/HIGH (H)**

- 4.4** These are the types of risks that have a catastrophic effect on the operation of the organisation and on the service provision. This may result in significant financial loss, major service disruption or a significant impact on the tenants. They usually come infrequently and are extremely difficult to predict. Examples might include total destruction of Knowes' office by fire or explosion, massive floods, or major fraud or breach of legislation.

Risks will be categorised by a numeric value which is the likelihood of the risk happening multiplied by the impact the risk will have on the organisation. Therefore each risk identified will be given a number on each scale. Please see the matrix below for the categorisation of risk:



**Risk matrix:-**

<b>Likelihood</b>	<b>Almost certain</b>	5	10	15	20	25
	<b>Very high</b>	4	8	12	16	20
	<b>Possible</b>	3	6	9	12	15
	<b>Unlikely</b>	2	4	6	8	10
	<b>Rare</b>	1	2	3	4	5
		<b>Negligible</b>	<b>Low</b>	<b>Medium</b>	<b>Very high</b>	<b>Extreme</b>
	<b>Impact</b>					

For the purposes of control and monitoring of risks, Knowes will concentrate on those risks which fall into the amber and red categories above.

**Responsible person**

**4.5** This is the key member of staff responsible for controlling the risk on a day to day basis. This will usually be a member of the management team or delegated to a staff member in the appropriate area.

**5. RISK CONTROL**

**5.1** Risk control is the process of taking action to minimise the likelihood of the risk event occurring and/or reducing the severity of the consequences should it occur. There are three main categories for controlling risk.

**5.2 Avoidance**

- Risk avoidance involves the organisation opting not to undertake a current or proposed activity because it has been identified as too risky. For example, Knowes may choose not to develop on a piece of land where plans show the land to be unsuitable or funding is not sufficient to cover costs.

### 5.3 Reduction

- ❑ Risk reduction is dependent on implementing projects or procedures that will minimise the likelihood of an event occurring or limit the severity of the consequences should it occur. These actions fall into one of two categories: -
  - ❑ Pre loss reduction – actions aimed at reducing the likelihood of a damaging event occurring. For example: - internal controls over cash taken and cheque signatories, staff health and safety manual, etc.
  - ❑ Post-loss reduction - actions aimed at reducing the consequences of the damaging event should it occur. For example: - procedures for harassment, neighbourhood disputes and anti-social behaviour.
- ❑ In Knowes' operational activities risk reduction is by far the most common and effective method employed. Knowes policies and procedures, put into practice and reviewed regularly, are primarily meant to reduce the likelihood of a risk event occurring and limit the severity of the consequences should it occur.

### 5.4 Transfer of risk

- ❑ Risk transfer involves transferring liability for the consequences of an event to another body. For example, Knowes will always ensure that our approved contractors have the proper insurance for public liability, etc.; or taking out appropriate insurance with external insurance agencies can reduce the costs of a damaging event, such as a major flood or fire.
- ❑ Appendix 1 shows the control actions which are being taken under each category of risk.

## 6. RISK MONITORING/REPORTS/FURTHER ACTION REQUIRED

**6.1** It is not enough to agree the risk control action. Knowes H.A. has to monitor the effectiveness of the action in controlling the frequency and severity of risk events. Knowes must also monitor how the risk has changed over time. The reporting mechanism, frequency and further for action are given in the tables in the attached risk maps.

**6.2** The committee and senior staff of Knowes must also liaise regularly with their auditors – both internal and external – to ensure that audit review points are acted upon. Inputs and resources required to support the work of risk management should be agreed at the annual budget process.

**6.3** The management team is responsible for managing risk effectively in their particular service areas and to undertake risk assessments on a regular basis.

Feedback of the effectiveness should be given at Management team meetings and Committee meetings.

**6.4** Every individual employee within Knowes is responsible for managing risk effectively within their own job, to follow policies and procedures in place and to report back on the effectiveness of the risk management strategy to their managers.

**6.5** The roles and responsibilities within Knowes H.A. can be summarised as below

## **RISK MANAGEMENT RESPONSIBILITIES WITHIN KNOWES**

**6.6** Overall responsibility for Risk Management lies with the Committee of Management.

**6.7** The Committee of Management have given delegated responsibility for identifying, monitoring and controlling Strategic and Operational risks to the Director, the Head of Finance, the Housing Manager and the Property Services Manager.

**6.8** The Head of Finance has responsibility to review the Risk Management Policy and Plan which will be submitted to the Management Committee for review and approval every three years.

**6.9** Risk Maps will be the responsibility of the Director, the Head of Finance, the Housing Manager and the Property Services Manager to identify, classify and put in place controls for all risks within their areas of operation. These risk maps will be updated and presented to the Management Committee at least once a year. The Risk Maps will contain an action plan which will address any gaps in controls over existing risks or the controls for new risks arising.

**6.10** The actual work of implementing the controls may be given to appropriate members of staff within the divisional teams but the overall responsibility for ensuring that the controls are being carried out is the manager leading each team. They shall ensure policies and procedures are in place which address the risks and reports in place to monitor the controls.

## **7. CONCLUSION**

**7.1 Risk Management is integral to both policy planning and operational management. This plan, in conjunction with the Knowes' Business Plan, the Schedule of Internal Controls and all the policies and procedures, enables Knowes to take both a strategic and operational approach to risk identification and management.**

**7.2 This plan also clarifies the roles and responsibilities of the committee and staff for risk identification and management.**

REFERENCE	<b>Strategic Risks</b>	RELATED BUSINESS OBJECTIVE	Reference to Risk Maps
<b>SR1 (Strategic Risk)</b>	Risk of cyber-attack on Knowes' systems.	<b>L7 Continue developing our IT systems and digital engagement with our customers to fully meet our business and customer needs</b>	<b>Risks 38 - 40</b>
<b>SR2</b>	<p>► Risk to Knowes' employees and committee:-</p> <ul style="list-style-type: none"> <li>► low morale and poor mental and physical health,</li> <li>► high staff turnover</li> <li>► Lack of succession planning for staff and committee</li> <li>► falling committee numbers</li> </ul>	<ul style="list-style-type: none"> <li>► <b>S6</b> Attract new committee members and share members</li> <li>► <b>S10</b> Implement a Wellbeing Strategy for Knowes' Staff and Committee and ensure appropriate training and development programmes are in place.</li> </ul>	<p><b>Risks 7 -13</b></p> <p><b>Risk 33</b></p> <p><b>Risks 81 – 88</b></p> <p><b>Risks 91 - 92</b></p> <p><b>Risks 98 - 100</b></p>
REFERENCE	<b>Strategic Risks</b>	RELATED BUSINESS OBJECTIVE	Reference to Risk Maps
<b>SR3</b>	<p>SR3 Risks of high inflation leading to:-</p> <ul style="list-style-type: none"> <li>► Rising costs for Association</li> </ul>	<ul style="list-style-type: none"> <li>► <b>S1</b> Monitor value for money in our services whilst ensuring we meet our performance targets.</li> </ul>	<p><b>Risks 1 - 11</b></p> <p><b>Risks 24 -25</b></p> <p><b>Risks 30 – 37</b></p>

	<ul style="list-style-type: none"> <li>▶ Rising costs for tenants leading to fuel poverty, higher arrears, mental health difficulties, rent affordability issues, dissatisfied customers leading to abuse towards staff</li> <li>▶ Shortage of materials and labour and rising costs of those commodities</li> <li>▶ Contractor failures</li> <li>▶ Reputational loss for Association</li> </ul>	<ul style="list-style-type: none"> <li>▶ <b>S3</b> Continue to access funding for energy improvement initiatives</li> <li>▶ <b>S4</b> Continue to make funding application for community projects to support our local community.</li> <li>▶ <b>S5</b> Continue our engagement with the local community and further develop the Community working group</li> <li>▶ <b>S8</b> Integrate our 2022 Stock condition survey into our upgraded Asset Management System and ensure medium to long term cost plans are updated.</li> <li>▶ <b>S9</b> Continue to work on improving services to Customers following our 2022 satisfaction survey.</li> <li>▶ <b>S10</b> Implement a Wellbeing Strategy for Knowes' Staff and Committee and ensure appropriate training and development programmes are in place.</li> <li>▶ <b>S11</b> Continue to manage anti-social behaviour and improve our estate and environment.</li> <li>▶ <b>L2</b> Monitor demand and supply within our area of operation and address any demand issues which arise within our stock.</li> </ul>	<p><b>Risks 56- 61</b></p> <p><b>Risks 93 – 96</b></p> <p><b>Risks 101 - 102</b></p>
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		<ul style="list-style-type: none"> <li>▶ <b>L3</b> Work with partners to promote the social and economic regeneration in our area.</li> <li>▶ <b>L4</b> Continue to invest in and improve our external common areas</li> <li>▶ <b>L5</b> Investigate sustainable and renewable energy initiatives in our move towards Net Zero Carbon</li> </ul>	
REFERENCE	Strategic Risk	RELATED BUSINESS OBJECTIVE	Reference to Risk Maps
<b>SR4</b>	<ul style="list-style-type: none"> <li>▶ SR4 Risk of not complying with Regulator, Charities and GDPR legislation leading to fines, intervention, loss of reputation and other sanctions for Knowes HA</li> </ul>	<ul style="list-style-type: none"> <li>▶ <b>S5</b> Continue our engagement with the local community and further develop the Community working group</li> <li>▶ <b>S6</b> Attract new committee members and share members</li> <li>▶ <b>S7</b> Continue to assess compliance against the Regulatory Framework.</li> <li>▶ <b>S8</b> Integrate our 2022 Stock condition survey into our upgraded Asset Management System and ensure medium to long term cost plans are updated.</li> <li>▶ <b>S12</b> Carry out a landlord health and safety audit and ensure compliance with Legislation and best practice.</li> </ul>	<p><b>Governance and performance monitoring – Risks 1 – 13</b></p> <p><b>14 – 21</b></p> <p><b>24 - 27</b></p> <p><b>34 – 36</b></p> <p><b>62 - 66</b></p>

		<ul style="list-style-type: none"> <li>▶ <b>L5</b> Investigate sustainable and renewable energy initiatives in our move towards Net Zero Carbon</li> <li>▶ <b>L6</b> Continue to improve financial viability in order to deal with future contingencies</li> <li>▶ <b>L7</b> Continue developing our IT systems and improve digital engagement with our customers to fully meet our business and customer needs</li> </ul>	
REFERENCE	Strategic Risk	RELATED BUSINESS OBJECTIVE	Reference to Risk Maps
<b>SR5</b>	<ul style="list-style-type: none"> <li>▶ SR5 Financial risks of new development/major improvement programmes</li> </ul>	<ul style="list-style-type: none"> <li>▶ <b>S1</b> Monitor value for money in our services whilst ensuring we meet our performance targets.</li> <li>▶ <b>S2</b> Develop 27 new properties at the Abbeylands site</li> <li>▶ <b>S3</b> Continue to access funding for energy improvement initiatives</li> <li>▶ <b>L1</b> Identify and pursue development / expansion opportunities</li> <li>▶ <b>L2</b> Monitor demand and supply within our area of operation and address any</li> </ul>	<p><b>Resource management risks 7 – 13</b></p> <p><b>Risks 26 – 30</b></p> <p><b>Risks 44 - 55</b></p>



		<p>demand issues which arise within our stock.</p> <ul style="list-style-type: none"> <li>▶ <b>L3</b> Work with partners to promote the social and economic regeneration in our area.</li> <li>▶ <b>L4</b> Continue to invest in and improve our external common areas</li> </ul>	
REFERENCE	Strategic Risk	RELATED BUSINESS OBJECTIVE	Reference to Risk Maps
<b>SR6</b>	<ul style="list-style-type: none"> <li>▶ SR6 Risk of not complying with low carbon and energy efficiency requirements</li> </ul>	<ul style="list-style-type: none"> <li>▶ <b>S3</b> Continue to access funding for energy improvement initiatives</li> <li>▶ <b>S4</b> Continue to make funding application for community projects to support our local community.</li> <li>▶ <b>S8</b> Integrate our 2022 Stock condition survey into our upgraded Asset Management System and ensure medium to long term cost plans are updated</li> <li>▶ <b>L5</b> Investigate sustainable and renewable energy initiatives in our move towards Net Zero Carbon</li> <li>▶ <b>L6</b> Continue to improve financial viability in order to deal with future contingencie</li> </ul>	<p><b>Risks 46 - 47</b></p> <p><b>Risks 58 - 59</b></p>

REFERENCE	Strategic Risk	RELATED BUSINESS OBJECTIVE	Reference to Risk Maps
SR7	<ul style="list-style-type: none"> <li>SR7 Risks of rising voids leading to lower income and degeneration in area</li> </ul>	<ul style="list-style-type: none"> <li>S1 Monitor value for money in our services whilst ensuring we meet our performance targets.</li> <li>S3 Continue to access funding for energy improvement initiatives</li> <li>S4 Continue to make funding application for community projects to support our local community.</li> <li>S5 Continue our engagement with the local community and further develop the Community working group</li> <li>S8 Integrate our 2022 Stock condition survey into our upgraded Asset Management System and ensure medium to long term cost plans are updated</li> <li>S9 Continue to work on improving services to Customers following our 2022 satisfaction survey.</li> <li>S11 Continue to manage anti-social behaviour and improve our estate and environment.</li> </ul>	<p>Risks 43 – 48</p> <p>Risks 69 – 75</p> <p>Risks 78 - 80</p>

		<ul style="list-style-type: none"> <li>▶ <b>S12</b> Carry out a landlord health and safety audit and ensure compliance with Legislation and best practice.</li> <li>▶ <b>L2</b> Monitor demand and supply within our area of operation and address any demand issues which arise within our stock.</li> <li>▶ <b>L3</b> Work with partners to promote the social and economic regeneration in our area.</li> <li>▶ <b>L4</b> Continue to invest in and improve our external common areas</li> <li>▶ <b>L5</b> Investigate sustainable and renewable energy initiatives in our move towards Net Zero Carbon</li> <li>▶ <b>L6</b> Continue to improve financial viability in order to deal with future contingencies</li> <li>▶ <b>L7</b> Continue developing our IT systems and improve digital engagement with our customers to fully meet our business and customer needs</li> </ul>	
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REFERENCE	Strategic Risk	RELATED BUSINESS OBJECTIVE	Reference to Risk Maps
SR8	<ul style="list-style-type: none"> <li>SR8 Risks of not maintaining organisation's assets and health and safety risks to our customers</li> </ul>	<ul style="list-style-type: none"> <li>S7 Continue to assess compliance against the Regulatory Framework.</li> <li>S8 Integrate our 2022 Stock condition survey into our upgraded Asset Management System and ensure medium to long term cost plans are updated</li> <li>S9 Continue to work on improving services to Customers following our 2022 satisfaction survey.</li> <li>S12 Carry out a landlord health and safety audit and ensure compliance with Legislation and best practice.</li> <li>L3 Work with partners to promote the social and economic regeneration in our area.</li> <li>L4 Continue to invest in and improve our external common areas</li> <li>L5 Investigate sustainable and renewable energy initiatives in our move towards Net Zero Carbon</li> <li>L6 Continue to improve financial viability in order to deal with future contingencies</li> </ul>	<p><b>Risks 22 - 25</b></p> <p><b>Risks 58 - 68</b></p> <p><b>Risks 87 - 90</b></p>

## Operational Risk Maps 2023-24

### Risk Maps – Page 1

#### GOVERNANCE AND PERFORMANCE MONITORING RISK MAPS

Risk	Like liho od	Imp act	Ris k sc ore	Respo nsible Person	Existing controls	Reports	Further Action Required
1. <b>Poor performance of association not identified and failure to comply with regulatory framework</b>	3	5	15	Manag ement Team	Performance monitoring plan is integrated into the business plan Performance monitoring is one of the key risks assessed by our internal auditors The management team report on key performance indicators on a quarterly basis to the	Reports to management team meetings, committee meetings and SHR are as follows:- ✓ 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 (ACS audits) ✓ Estate management ✓ Voids/arrears/allocations/etc. ✓ Repairs/Maintenance reports ✓ CSCO report	Ensure continuous improvement and self-awareness are at the forefront of our business and service delivery. Continue with benchmarking and continuous monitoring of performance.  The annual assurance statement is due to be returned to the Regulator at the end of October 2023. Meetings set up with Committee and senior management team to discuss compliance in August - September with report to full Committee in October.

				committee of management and on an annual basis to The Scottish Housing Regulator.  Self-assessment against regulatory framework	✓ SHR 5 year return  Annual self-assessment (Annual Assurance statement) by Committee and Management against regulatory standards leading to compliance report to Regulator.	Regular monitoring of EICR completions against target of 100% every five years. Report to regulator on compliance of EICR completions on a monthly basis throughout 2023
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## 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	3	5	15	Committee/C hairperson/C EO/ Management Team	<ul style="list-style-type: none"> <li>System of induction, training and annual appraisals in place for all committee members</li> <li>Committee training needs analysis included in annual appraisals.</li> <li>Internal audit - three year plan looking at significant areas of business</li> <li>Admin control portal set up for committee members in 2020 and full training has been given.</li> </ul>	Progress of training reported back to Committee  Reports to internal audit committee and implementation of auditor recommendations  Covid issues discussed at committee meetings	Continue to ensure committee members receive adequate training Implement the SHR Governance and Regulatory framework Review of internal audit plan with internal auditor each year

					<ul style="list-style-type: none"> <li>• Meetings take place both in person at the Association's Office and by Zoom and Microsoft Teams</li> <li>• Committee members have been issued with iPads as required</li> <li>• The Management Team prepare comprehensive committee reports including risk analysis where appropriate, fitting in with business objectives etc</li> </ul>		
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## Risk maps – Page 3

## GOVERNANCE AND PERFORMANCE MONITORING RISK MAPS

Risk	Like lihood	Imp act	Risk score	Resposi ble Person	Existing controls	Reports	Further Action Required
3. Policies & Procedures lack consistency, not compliant with good practice or legislation. Staff unsure of association's policies and procedures	3	4	12	CEO/ Managem ent Team/CS CO	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/internet, and staff consulted on policy reviews. Policy template	Minutes of Committee meetings with policy reviews	Ensure committee, staff and customers are consulted / aware of policy reviews.

					Tenants consulted directly re policies which concern them e.g. Allocations and Rent.		
<b>4.</b> Strategic & Service Planning Framework - No strategy or planning framework – no direction, no cohesion	2	5	10	CEO/ Managem ent 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, annual setting of objectives with staff	Minutes of monthly meetings. Business Plan Monthly reports to Sub Committees. Performance Targets reported quarterly to committee	Revise Business Plan and Strategy annually



<p>Resource Management – Page 5</p> <p>5. Lack of adequate IT resources to effectively carry out our business</p> <p>6. Lack of physical resources to adequately carry out our business</p>	<p>4</p> <p>3</p>	<p>4</p> <p>4</p>	<p>16</p> <p>12</p>	<p>HOF/ CEO/ICT Officer</p> <p>CEO/HOF</p>	<p>Management team review our IT resources regularly. We have budget to renew systems as required. We use IT support company to advise us in our IT needs.</p> <p>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</p> <p>Following the effects of the Covid pandemic, Knowes has adopted a more flexible working approach with staff who do not have to be in the office being given the option to work from home. This had freed up space in the office and allow for more innovated ways to carry out our business allowing for a more digital interaction with our customers.</p> <p>Staff working from home have been issued with laptops, printers, office phones and desks and tables where required</p>	<p>Management team minutes, Finance subcommittee reports</p> <p>Management team, Committee Meetings / minutes</p> <p>Flexible working policy has been agreed with staff and approved by committee</p>	<p>Update of IT Plan annually linking to budgets</p> <p>Recruitment of ICT Officer</p>
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## Risk maps – Page 6

## GOVERNANCE AND PERFORMANCE MONITORING

Risk	Likelihood	Impact	Risk score	Responsible Person	Existing controls	Reports	Further Action Required
7. Lack of support for our housing management and finance systems.	3	4	12	CEO/ Head of Finance/ICT Officer	<ol style="list-style-type: none"> <li>1. Aareon is an established company with RSL clientele throughout the UK and a number of RSL users in the West of Scotland</li> <li>2. Staff are all trained in the IT system and are involved in when any new updates occur.</li> </ol>	We will continue to report to Committee via the annual IT Plan and other relevant ad-hoc reports throughout the course of the year	<p>Update IT Plan for 2023/24</p> <p>Arrange refresher training in QL and Aareon for all staff who require training</p> <p>Recruit ICT officer for Knowes HA</p>
8. Lack of skilled staff	3	4	12	CEO/ Management Team	<p>Implement training and development plans. Continue to work with IIP.</p> <p>Use sound recruitment procedures and staff induction procedures.</p> <p>Regular effective team meetings and one to one with team members if appropriate</p>	<p>Reports to employment sub committee</p> <p>Minutes Staff Meetings, Management Team Meeting Minutes.</p>	<p>Continue to monitor. Use IIP and staff satisfaction process to identify areas for improvement</p> <p>Team building and leadership refresher</p>

					Training opportunities are provided and where there are skill gaps training provided.		course for senior managers.
<b>Commitment to continuous Improvement – page 7</b>							
9. Failure to adopt a framework which promotes continuous improvement	3	3	9	CEO/ 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. Consultation Panel and email/postal consultation. Committee meetings and AGM.	Survey results Benchmarking. Committee Reports and Senior Management Team Meetings	Satisfaction surveys have been set up via Microsoft package and are being sent out mostly electronically to our customers.
10. Failure to obtain customer and stakeholder views and take them into account	3	3	9	CEO / Management Team / SCSO	Meetings can take place in person or virtually. Customer service excellence award.	Action plan from CSE award	
	3	3	9	Management team	Training and development plans, regular minuted team meetings, IIP, adequate training budget, training feedback at staff meetings.		
11. Failure to keep staff up to date in terms of knowledge and good practice					Regular meetings take place in person or via Zoom or Teams. Staff are encouraged to take part in training courses and webinars run by SFHA, EVH, SHARE and other bodies.	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 &amp; Confidentiality</u>	Likelihood	Impact	Risk score	Responsible Person	Existing controls	Reports	Further Action Required
12. Breach of Data Protection and Access to Information legislation. Suspicion and lack of confidence of customers	3	5	15	CEO/ Management Team	<p>Openness and Confidentiality Policy in place. Confidentiality stressed in Code of Conduct for Committee and Staff. Staff training. Whistleblowing policy. Data Protection Policy</p> <p>Annual review of access to information register</p> <p>IT and Email policy. ICT security in place.</p> <p>GDPR awareness now in place after comprehensive training</p> <p>RGDP appointed as our DPO</p> <p>Internal audit carries out review every three years and there is an action plan to be implemented following audit</p> <p>Staff working at home have two stage authentication with their log in details. There is a clear desk policy in place for office and home and no personal papers should be left at home.</p>	Access to Information Register/Report to committee on GDPR actions taken by Knowes.	<p>Register to be updated annually and kept beside other registers.</p> <p>The Association has undergone Cyber Essentials recognition and will look at implementing penetration testing this year.</p> <p>Staff to regularly cleanse old data in customer files as per Data Retention policy</p>

Risk - <b>Openness &amp; Confidentiality</b>	Likelihood	Impact	Risk score	Responsible Person	Existing controls	Reports	Further Action Required
<b>13.</b> Independence & Constitution Committee not independent, or influenced by other organisations.	3	3	9	CEO/Committee	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.	Internal and external audit report on this

**GOVERNANCE AND PERFORMANCE MONITORING RISK MAPS – Page 10**

<b>Governing Body</b>  14. Low take up of places on Committee. Low attendance – poor representation of residents.  15. Lack of necessary skills on management committee	3	5	15	CEO/CSCO	CSCO has target to fill vacant committee places, advertisements in all newsletters, CSCO to follow up all new tenants	Committee reports by CSCO	Continue to speak to residents with a view to recruiting new Committee members.
	3	4	12		Induction training given and continuous training given to all committee members. Annual Personal Development reviews	Training records, Employment Sub Committee	When membership levels are low – advertise in housing press.
<b>Ethical Standards</b> 16. Damage to reputation. Contravention of Code of governance	3	5	15	Director/ Management Team / Committee	Declaration of Interest Register. Code of conduct. Internal and External Audit Staff and Committee training re Code of Governance	Monthly Committee Meeting Minutes Registers	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>Equalities</p> <p>17. Minority groups under-represented on our committee and community groups</p>	3	2	6	CEO/CSCO	<p>Equalities Policy. Commitment to equal opportunity. Staff training on equalities. We will translate documents as necessary using companies like 'Happy to Translate'. Will also obtain a translator/someone proficient in BSL if requested/necessary.</p>	<p>Scottish Equalities form being used for customers.</p> <p>Also part of three yearly customer satisfaction surveys.</p> <p>Equalities impact assessment is carried out when reviewing policies</p>	
<p>18. Lack of monitoring of minority group statistics</p>	3	3	9	CEO/MT/CSCO	<p>Adoption of Scottish equalities monitoring form used for staff, committee, applicants and customers</p>	<p>As above</p>	

<p>Equal Opportunities</p> <p>19. Failure to ensure all of the community has equal access to our services</p>	2	4	8	CEO/CSCO/MT	<p>As above and equalities impact assessment in our policy reviews.</p> <p>Information on our services available in different formats on request</p> <p>Signpost our customers to relevant organisations for assistance and support.</p>	As above	Refresher equalities training for staff to be organised
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<p><b>Complaints &amp; Appeals</b></p> <p>20. High number of complaints – damage reputation</p>	3	3	9	CEO/CSCO/ Management Team/All staff	<p>Complaints Policy, Guidance. Staff training. Complaints database, monitoring of frontline and investigation complaints</p> <p>Maintenance of database by CSCO</p> <p>Refresher training for staff on dealing with complaints</p>	Complaints database and annual reports, committee and management team meeting minutes.	.
<p><b>Performance Reporting</b></p> <p>21. Unaware of poor performance of contractors/arrea rs/voids/meeting legal obligations e.g. equal opportunities</p>	2	5	10	CEO/Management Team	<p>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.</p>	Minutes, Notice Board, Newsletters, Annual Report, Statistical Returns	Monitoring by Senior Management team

**FINANCE RISK MAPS - FINANCIAL MANAGEMENT – page 14**

<b>Risk</b>	<b>Likeli hood</b>	<b>Impact</b>	<b>Risk score</b>	<b>Responsible Persons</b>	<b>Existing controls</b>	<b>Reports</b>	<b>Further Action Required</b>
22. Loss or damage to housing assets	4	5	20	CEO/Mgt Team	<ul style="list-style-type: none"> <li>✓ Insurance in place with Zurich Municipal (15/03/23 to 14/3/24) – reviewed annually to ensure cover is adequate.</li> <li>✓ Covers owners in our factoring service</li> <li>✓ Adequacy of insurance is reviewed annually</li> <li>✓ Insurance is re-tendered every three - five years to ensure VFM</li> <li>✓ Property register kept in QL and updated on continual basis</li> <li>✓ Disaster recovery and emergency plans in place to cope with wide scale damage</li> <li>✓ Comprehensive repairs and maintenance programme – life cycle costings reviewed every five years</li> <li>✓ Quarterly close inspections</li> <li>✓ Stock condition survey carried out in Mar 2023/Asset mgmt. plan updated annually</li> <li>✓ Security of void properties</li> <li>✓ Gas servicing inspections and heat and smoke detectors</li> </ul>	<ul style="list-style-type: none"> <li>✓ Annual report on insurance cover to committee</li> <li>✓ Monthly reports to committee on repairs and maintenance programmes</li> <li>✓ Quarterly report on budgets and spend</li> <li>✓ Annual programmes announced at AGM and in Annual report</li> <li>✓ Annual report on estate management</li> <li>✓ Quarterly close inspections</li> <li>✓ Insurance claim reports from insurance provider</li> </ul>	

					installation to be managed under lockdown conditions.		
23. 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.	

**FINANCIAL MANAGEMENT – FINANCE RISK MAPS – Page 17**

<b>Risk</b>	<b>Likelihood</b>	<b>Impact</b>	<b>Risk score</b>	<b>Responsible Person</b>	<b>Existing controls</b>	<b>Reports</b>	<b>Further Action Required</b>
24. Failure to comply with Finance legislation, policies and procedures	3	5	15	Head of Finance	<p>Internal and external auditors appointed by tendering process taking into account RSL knowledge and experience.</p> <p>Finance policies and procedures including schedule of internal controls reviewed on at least a three-year cycle.</p> <p>HOF and staff attend relevant training courses and updates.</p> <p>Regular reports to committee and management team. Regular team meetings.</p> <p>Annual objectives set for all staff</p>	<p>✓ Internal audit reports to management team by independent internal auditors</p> <p>✓ Audit committee meets at least three times a year to review reports and action plan</p> <p>✓ External auditors review internal controls as part of audit. Management letter reporting weaknesses to committee.</p>	

<b>Risk</b>	<b>Likelihood</b>	<b>Impact</b>	<b>Risk score</b>	<b>Responsible Person</b>	<b>Existing controls</b>	<b>Reports</b>	<b>Further Action Required</b>
25. Failure to set budgets and provide adequate budgetary information to Knowes managers, committee and external clients. Unable to make informed decisions concerning Knowes' finances.	3	5	15	Head of Finance	<p>Budgets set annually and reviewed mid-year – tie in with business plan and long-term cash flows.</p> <p>Accounting systems in place to accurately record and allocate spend to cost centres. Reviewed by internal and external auditors.</p> <p>Finance Sub meets to review and approve information at least six times per year.</p>	<p>Spend v Budgets reported to Management team monthly.</p> <p>Quarterly reports to lender and committee, annual reports to SHR and FCA. Annual report to members at AGM</p>	<p>Ongoing assessment of the current financial environment focusing on both internal factors such as cost of repairs and component replacements and external factors such as high inflation and high cost of borrowing</p>

26. Fraud or theft resulting in financial loss to association	3	4	12	HOF	<ul style="list-style-type: none"> <li>✓ New finance staff subject to disclosure checks</li> <li>✓ Two people to open mail – all cheques/POs received recorded. A member of the finance staff will bank the cheques as and when required. Very few customers pay by cheque now.</li> <li>✓ Safe used for storage of cash</li> <li>✓ Bank reconciliations performed on a continual basis</li> <li>✓ Finance policies and procedures in place for cash management and reviewed periodically</li> <li>✓ Internal and external audit focus on high risk areas</li> <li>✓ Purchase ledger reconciled</li> <li>✓ Payments report</li> <li>✓ Procurement policy</li> <li>✓ IT policy/Use of internet and e-mail restricted – policy in place</li> <li>✓ Payments to suppliers approved by two senior members of staff</li> <li>✓ Supplier changes of bank account details checked with known contact at supplier place of business</li> <li>✓ New supplier form to be completed and approved</li> </ul>	<ul style="list-style-type: none"> <li>✓ Daily bank reconciliations</li> <li>✓ Monthly rent reconciliation</li> <li>✓ Internal audit reports</li> <li>✓ External audit management letter</li> <li>✓ Fraud register in place</li> <li>✓ Tender register in place</li> </ul>	<p>On-going review of policies and procedures.</p> <p>On-going review of Cyber security/Cyber essentials</p>
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## FINANCIAL VIABILITY – RISK MAPS PAGE 20

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

## FINANCIAL VIABILITY – RISK MAPS PAGE 21

Risk	Like lihood	Impa ct	Risk score	Respo nsible Person	Existing controls	Reports	Further Action Required
28. Creditors not paid on time – loss of reputation to Association	3	3	9	Head of Finance	<ul style="list-style-type: none"> <li>✓ Purchase ordering procedures in place</li> <li>✓ Goods received notes matched to invoices</li> <li>✓ Invoices logged on system daily and paid on weekly basis</li> <li>✓ Outstanding creditors reviewed on weekly basis as part of payments run</li> </ul>	<ul style="list-style-type: none"> <li>✓ Payments report monthly to committee</li> <li>✓ Outstanding creditors report to committee</li> </ul>	Continue to review and update procedures
29. Debtors not managed effectively	3	4	12	HOF/H OHS	<ul style="list-style-type: none"> <li>✓ See Housing management rent arrears controls</li> <li>✓ Rent accounts updated daily from standing orders, world pay receipts and any cheques received in the post. (Cash collections have now ceased)</li> <li>✓ FTA policy and procedure in place</li> <li>✓ Tenants billed once a month for rechargeable repairs. Procedures in place for collection of debts.</li> <li>✓ Owners invoiced quarterly (once a year for non-factored owners) or when work is completed. Procedure in place for collection of arrears</li> <li>✓ Outstanding debtor balances reviewed monthly and performance indicators compared month on month</li> <li>✓ Twice yearly review of old debt and appropriate provision made in accounts</li> </ul>	<ul style="list-style-type: none"> <li>✓ Finance reports to committee on a monthly basis charting levels of tenant and owner debt and procedures being used to recover debt</li> <li>✓ Reports to committee twice yearly on provision and write offs</li> <li>✓ Benchmarking with other RSLs as part of ARC.</li> </ul>	✓ Ongoing review by Head of Housing and Head of Finance.



**FINANCIAL VIABILITY – RISK MAPS PAGE 22**

<b>Risk</b>	<b>Like liho od</b>	<b>Imp act</b>	<b>Risk score</b>	<b>Respon sible Person</b>	<b>Existing controls</b>	<b>Reports</b>	<b>Further Action Required</b>
30. Reduced Income as a result of high inflation and high fuel costs	4	4	16	Management Team	<ul style="list-style-type: none"> <li>✓ Knowes has put in place a variety of ways for tenants to make payments and these are continually under review</li> <li>✓ Cash flow is monitored regularly to ensure we can meet ongoing commitments</li> <li>✓ Housing officers regularly monitor and control arrears. Additional staff member (Housing Assistant) employed in 2019 to support HO and assist with UC collection.</li> <li>✓ Owner debts are continually monitored, and numerous debt collection methods employed to increase collection of monies due</li> <li>✓ Money and welfare advice service available to our customers through Citizens Advice.</li> <li>✓ Energy advice available through Community Links</li> </ul>	<ul style="list-style-type: none"> <li>✓ Quarterly income and expenditure reports to committee</li> <li>✓ Budget reports and budgets reviewed twice yearly</li> <li>✓ Arrears reports monthly to committee</li> <li>✓ Monthly reports to Regulator</li> </ul>	<ul style="list-style-type: none"> <li>✓ Continue to review and update budgets and projected cash flow</li> <li>✓ Look at ways of collecting cash included direct debits and customer app</li> <li>✓ Continue to apply for community grants to assist our customers</li> </ul>

31. Pension contribution becomes unaffordable/ court case re benefit changes ongoing with SHAPs	4	4	16	Committee/Management Team	<ul style="list-style-type: none"> <li>✓ Pension contributions included in budget plans and long-term cash flow</li> <li>✓ Knowes operates alternative scheme – CARE 1/120 or DC scheme for new staff or for existing staff who wish to switch</li> <li>✓ Past service deficit temporarily removed from long term plans after 2021 valuation. To be revised after the next review.</li> </ul>	<ul style="list-style-type: none"> <li>✓ Reports to full Management Committee on pensions</li> </ul>	<p>Committee have taken decision to remain in final salary for existing staff and switch to DC for new staff. (only 6 members of staff remain in final salary scheme)</p> <p>Regular review of participation in scheme every three years following scheme valuation.</p>
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**TREASURY MANAGEMENT – RISK MAPS PAGE 23**

Risk	Likelihood	Impact	Risk score	Responsible Person	Existing controls	Reports	Further Action Required
32. Failure to meet loan covenants	2	5	10	Head of Finance	<ul style="list-style-type: none"> <li>✓ Cash flow and borrowing requirements for short term and long-term plans reviewed on a twice-yearly basis</li> <li>✓ Good relationship with funders, quarterly reports and liaise regularly</li> </ul>	<ul style="list-style-type: none"> <li>✓ Thirty-year business plan</li> <li>✓ Annual budgets</li> <li>✓ Loan covenant return</li> </ul> <p>Above all reported to committee and bank.</p>	Ensuring loan covenants are adhered to per loan agreement and loan covenant matrix.

33. Failure to implement Treasury management policy	3	4	12	Head of Finance	<ul style="list-style-type: none"> <li>✓ Policy reviewed on three-year cycle</li> <li>✓ Financial status of new lenders checked against industry wide ratings</li> <li>✓ Internal controls in place for signing of new loans and drawing down existing facilities</li> <li>✓ Relationship built up with existing funders and potential new ones</li> <li>✓ Excess funds invested in low-risk accounts with approval of committee</li> </ul>	<ul style="list-style-type: none"> <li>✓ Quarterly reports on status of loans to committee</li> <li>✓ Policy presented to committee for review</li> </ul>	Continual review of existing loans and ensure best rates and terms achieved.
34. Fluctuating interest rates	3	3	9	HOF	<p>Check forward interest rates regularly and fix part of loan as appropriate.</p> <p>Sensitivity analysis included in 30 year cash flow</p>	<ul style="list-style-type: none"> <li>✓ Loan covenants return to CS annually</li> <li>✓ Reports to committee</li> </ul>	

**RENT SETTING AND OTHER INCOME – RISK MAPS PAGE 24**

<b>Risk</b>	<b>Likelihood</b>	<b>Impact</b>	<b>Risk score</b>	<b>Responsible Person</b>	<b>Existing controls</b>	<b>Reports</b>	<b>Further Action Required</b>
35. Failure to set rents at a level which are affordable to our tenants, comparable with other landlords and ensure viability of the organisation  36. Failure to comply with legislation	3	4	12	Head of Finance	<ul style="list-style-type: none"> <li>✓ 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.</li> <li>✓ Consultation with tenants annually</li> <li>✓ Rent increase tied in with transfer agreement, budgets and thirty-year business plan</li> <li>✓ Benchmarking rents with other relevant landlords on an annual basis</li> <li>✓ Including all costs within budgets and cash flows including the likely effects of welfare reform and pension increases</li> <li>✓ Using the new SFHA guide to rent setting and comparing our rents using the SFHA affordability tool</li> </ul>	<ul style="list-style-type: none"> <li>✓ Annual rent and budget papers to committee</li> <li>✓ Full annual consultation with tenants</li> <li>✓ Information on rents in newsletter and website</li> </ul>	Rent harmonisation ongoing to bring all rents for similar house types in Faifley to comparable levels Continue to measure our rents against the SFHA affordability tool.  Below inflation Rent increase 2021/22, 2022/23 and 2023/24
37. Failure to collect factoring income and reduce factoring debts	3	3	9	Head of Finance	<ul style="list-style-type: none"> <li>✓ Policy and procedure in place</li> <li>✓ Option of different payment methods to owners – including monthly standing order or credit card</li> <li>✓ Offer of debt counselling and money advice numbers advertised in newsletters</li> <li>✓ Use of debt collection agencies and legal proceedings where appropriate</li> <li>✓ Owner satisfaction survey to assess how owners see service.</li> </ul>	<ul style="list-style-type: none"> <li>✓ Quarterly report on balances and methods of collection to committee</li> <li>✓ Annual review of factoring fee.</li> </ul>	<ul style="list-style-type: none"> <li>✓ Owner satisfaction survey took place in 2022. Next due 2025</li> </ul>

**IT MANAGEMENT – RISK MAPS PAGE 25**

<b>Risk</b>	<b>Like liho od</b>	<b>Impac t</b>	<b>Risk score</b>	<b>Resposi ble Person</b>	<b>Existing controls</b>	<b>Reports</b>	<b>Further Action Required</b>
38. Breach of security of IT systems/cyber-attack (upgraded to high risk following government warnings re war in Europe)	4	5	20	CEO/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. Cloud solution in place for back up. Premises available at Clydebank Centre 81 in case of office being inaccessible. Staff are enabled to work from home under flexible working policy. Two factor authentication in place	IT report for SMT and committee	Knowes is currently working towards keeping its cyber essentials accreditation. Recruitment of new ICT Officer Penetration testing to be organised for 2024. Tecnica has DR plan in place for ICT systems KHA looking to move all systems to the cloud.
39. Business continuity disrupted	3	5	15	SMT	Contract in place for provision of alternative office accommodation with workstations in event of office becoming unavailable. Staff also able to work effectively from home with work phones and laptops. Server backed up by Tecnica	As above	Continue to liaise with Tecnica to test back up of system.  Tecnica has DR plan in place

40. Future proof IT systems	3	3	9	CEO/ICT Officer	IT plan reviewed annually as a part of business strategy	As above	Review of Knowes' IT systems and software by ICT Officer
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**COMMUNITY/WIDER ACTION PROJECTS - RISK MAPS PAGE 26**

Risk	Likelihood	Impact	Risk score	Responsible Person	Existing controls	Reports	Further Action Required
41. Lack of clear rationale for Knowes' involvement in wider role activities	2	2	4	Mgt committee/CEO	<ul style="list-style-type: none"> <li>✓ Wider action policy which links to business plan</li> <li>✓ Assessment of community needs by tenant and owner satisfaction surveys</li> <li>✓ Work in partnership with other agencies – Community Links, WDC, Faifley HA, other community groups to ensure work is integrated with and compliments that of other groups</li> <li>✓ CSCO responsible for helping co-ordinate wider role activities</li> <li>✓ Consultation at AGM to seek views of residents, committee and staff</li> </ul>	<ul style="list-style-type: none"> <li>✓ Monthly report to Mgt committee</li> <li>✓ Income and expenditure reported to Finance sub committee</li> <li>✓ Staff time sheets kept and costs of staff time calculated each quarter and reported on in quarterly mgt a/cs.</li> <li>✓ News articles and reports published on various projects</li> </ul>	More work is needed to develop indicators to measure success of projects
42. Act out with scope of rule book and	3	4	12	Mgt committee / CEO	<ul style="list-style-type: none"> <li>✓ New projects approved by committee and ensure they fall within scope of Knowes' allowed activities</li> <li>✓ Director and Management team assess each project to ensure</li> </ul>	Report to committee	

charitable status					<p>compliance with the Association's rules.</p> <p>✓ Committee training given on SHR governance standards and standing orders and rule book</p>		
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**WIDER ACTION – RISK MAPS PAGE 28**

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



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

<b>Risk</b>	<b>Likelihood</b>	<b>Impact</b>	<b>Risk score</b>	<b>Responsible Person</b>	<b>Existing controls</b>	<b>Reports</b>	<b>Further Action Required</b>
44. Lack of plans for future property maintenance	2	5	10	Chief Executive (CEO)/Head of Property services (HOPS)	Annual plans taken from stock condition surveys. Stock condition survey carried out every 5 years	Monthly reports to committee	Asprey asset management system to be updated with stock condition survey information
45. Poor quality maintenance work carried out	3	5	15	CEO/HOPS	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

46. We do not achieve best value through procurement	3	3	9	CEO/HOPS	<p>We have a procurement strategy that reflects good practice.</p> <p>We use Partnering in both development and maintenance work and ensure that training and local employment is maximised through our work.</p> <p>We have set up joint procurement with other RSL's to achieve value and also allow the employment of an apprentice.</p> <p>All contracts now look at opportunities of creating local training; we have created over 10 apprenticeships through our partnering arrangements.</p>	<p>Monthly reports to committee.</p> <p>Approved contractor and suppliers list reported to committee</p>	<p>Continue to monitor spend with contractors and procure work through tendering process where necessary</p>
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**REPAIRS, DEVELOPMENT, PLANNED MAINTENANCE AND IMPROVEMENTS - RISK MAPS PAGE 31**

<b>Risk</b>	<b>Like liho od</b>	<b>Imp act</b>	<b>Risk score</b>	<b>Res pon sible Pers on</b>	<b>Existing controls</b>	<b>Reports</b>	<b>Further Action Required</b>
47. Non-compliance with procurement legislation	3	4	12	CEO /HO PS	Our policies are regularly updated to comply with legislation Advice is sought from external QS advisors for all our major procurement projects	Committee reports / tender reports	
48. Failure to comply with procurement strategy	3	4	12	CEO /HO PS	Regular audit and review of contractor spend by HOPs.  Review by Internal audit on three year cycle	Monthly committee reports	

49. 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
50. Lack of funding for development period works	3	3	9	CEO /HO PS/H OF	We secure funding prior to the start of each project. Funding is obtained through agreed loan structure.		

#### REPAIRS, DEVELOPMENT, PLANNED MAINTENANCE AND IMPROVEMENTS – RISK MAPS PAGE 32

<b>Risk</b>	<b>Likelihood</b>	<b>Impact</b>	<b>Risk score</b>	<b>Responsible Person</b>	<b>Existing controls</b>	<b>Reports</b>	<b>Further Action Required</b>
51. Long term non-viability of new development projects	4	5	20	CEO/HOPS/HOF	<p>We carry out a 30 year life cycle costing which is integrated in our 30 year business plan.</p> <p>We are utilising the services of an external advisory development officer.</p>	New business risk plan to committee	Continual monitoring of the Abbeylands Road Development project.

52. Poor project performance.	3	5	15	CEO/HOPS	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	
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**REPAIRS, DEVELOPMENT, PLANNED MAINTENANCE AND IMPROVEMENTS – RISK MAPS PAGE 34**

<b>Risk</b>	<b>Likelihood</b>	<b>Impact</b>	<b>Risk score</b>	<b>Responsible Person</b>	<b>Existing controls</b>	<b>Reports</b>	<b>Further Action Required</b>
53. Failure to meet objectives with development projects.	3	3	9	CEO/HOPS/HOH	Regular reports to committee. Advice of design team and development officer. Monitoring of projects against SG guidelines and legislation.	Design team and committee reports	New reports needed for Scotland Excel and SBHN Group
54. Tenants dissatisfied with product	3	3	9	CEO/HOPS/HOH	We carry out surveys of all customers following allocation of new build houses.	Reports to committee	
55. Product does not meet future demographic needs	3	3	9	CEO/HOPS/HOH	We assess demand through waiting list statistics and local knowledge	Reports to committee	

**REPAIRS, DEVELOPMENT, PLANNED MAINTENANCE AND IMPROVEMENTS – RISK MAPS PAGE 35**

<b>Risk</b>	<b>Likelihood</b>	<b>Impact</b>	<b>Risk score</b>	<b>Responsible Person</b>	<b>Existing controls</b>	<b>Reports</b>	<b>Further Action Required</b>
56. Repairs are not carried out to a high standard	3	4	12	CEO/HOPS	Contractors selected by mixture of quality assessments and price. 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	
57. We do not comply with current legislation in relation to repairs	3	4	12	CEO/HOPS	Our policies and procedures are regularly updated to incorporate current legislation.  Independent external advice from QS and legal advisors sought as required	Policies reviewed at committee	

58. We do not consult with residents on repairs issues	2	3	6	CEO/HOPS/CSCO	We ask our tenants through consultation, Customer focus group, questionnaires and our committee.	Satisfaction Survey results	
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59. There is no clear guidance on responsibility for repairs	3	4	12	CEO/HOPS	<p>Tenancy agreement has a detailed breakdown of responsibilities plus a provision of leaflets. See also Policy for delegated responsibility (financial).</p> <p>Leaflets, articles in newsletter, ACS and other health and safety guidance consulted and implemented</p>		
60. Not all tenants have equal access to repairs service	2	3	6	CEO/HOPS	<p>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.</p> <p>Emergency out of hours service in place for customers.</p>		

<b>Risk</b>	<b>Likelihood</b>	<b>Impact</b>	<b>Risk score</b>	<b>Responsible Person</b>	<b>Existing controls</b>	<b>Reports</b>	<b>Further Action Required</b>
61. Not getting value for money on repairs service	4	4	16	CEO/HOPS	We operate a term contract which is procured every 3 -5 years. The contract was procured competitively in 2022. In addition VFM can be measured through ARC comparisons and our benchmarking group.	Tender reports/Budget reports/repairs order reports	Continue to benchmark and compare.  Review spend on ad-hoc contractors on a regular basis. Check if need to procure or obtain quotes for work
62. Liability through safety hazards in the estate	4	4	16	HOH/HOPS	Regular inspections of closes and common areas and adopted footpaths	All inspections are detailed in standard forms	
63. Liability for injury in play areas	3	4	12	HOPS/MO	Regular inspections of play areas.	Forms completed and retained on system	Inspection by independent suitably qualified contractor at least once per annum
64. Winter risks	3	4	12	HOPS	Information to tenants/gritting car park at office	Newsletter advice/leaflets for tenants	

65. No clear internal controls relating to repairs work	3	3	9	CEO/HOPS	Policy and procedures for division of duties are detailed in the repairs policy, and the Schedule of Internal Controls	Repairs Policy and reporting to Committee	
66. Non-compliance with gas safety regulations	3	5	15	HOPS	Gas Maintenance policy details procedures required, also monthly meetings to assess progress. On a 10-month rolling programme to ensure 100% compliance	Monthly committee reports and regular monitoring report  Ongoing Monitoring	City building in process of implementing new system.  Additional checks required by Knowes' staff during this time to ensure no property is missed.  ARC report on Gas inspections requires updating (ICT Officer will attend to this once recruited)

**HOUSING MANAGEMENT RISK PLANS – PAGE 40**

<b>Risk</b>	<b>Likelihood</b>	<b>Impact</b>	<b>Risk score</b>	<b>Responsible Person</b>	<b>Existing controls</b>	<b>Reports</b>	<b>Further Action Required</b>
67. Knowes are not considered as an option by applicants for housing – in turn we have no waiting list and experience limited demand and high number of voids resulting in rental loss.	2	4	8	HOHS/ Allocations Officer	We publish information about our stock and services via our website; provide an on-line application service to make applying for a house with us seamless and uncomplicated, carry out regular allocations surveys to ensure we are providing a quality service; advertise when appropriate, manage our waiting lists and turn over voids quickly. Participation with Local Authorities to support Section 5 Protocols and nominations agreements.	Monthly Void Reports, Annual Statistics on Waiting List numbers, Surveys	N/A

68. Allocations procedure not followed resulting in non-compliance with legislation/best practice/allegations of bias/unfairness.	1	3	3	HOHS/Allocations 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.	<i>As above</i>
<b>Risk</b>	<b>Likelihood</b>	<b>Impact</b>	<b>Risk score</b>	<b>Responsible Person</b>	<b>Existing controls</b>	<b>Reports</b>	<b>Further Action Required</b>
69. Lack of understanding of tenants' rights and responsibilities resulting in breakdown of the tenant/landlord relationship	1	4	4	Housing Management Team	All Knowes tenants have a SST, this details all rights, responsibilities and obligations. Knowes' new tenants receive an Information Pack. Summarised overview of tenancy conditions are provided via an interview with the Allocations Officer who explains the key issues, this is followed up with New Tenant Visits. Newsletters and website used to update all tenants with	Internal reporting and monitoring on number of new tenants and rolling log is kept to ensure everyone receives their New Tenant Visit.	

					any changes that may affect their rights as a tenant. Consultations completed on any major alterations such as rent increase or adding properties to common cleaning service.		
70. 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. Implementation of the Housing (Scotland) Act 2014 completed and now included in all new SST's.	Annual Reporting of number of cases	New legislation will require an update of procedures.

71. Tenants abandon houses resulting in vandalism, high maintenance costs and arrears/void loss.	2	3	6	HOHS	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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72. Void Properties are vandalised and damaged.	1	3	3	HOHS.HOPS	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 46							
Risk	Likelihood	Impact	Risk score	Responsible person	Existing controls	Reports	Further action required
73. Delays in Void Process resulting in rental loss	4	3	12	HOHS/HOPS	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. One to one with Allocation Officer to identify blockages in the void management process and develop action plan to manage these.	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	Ensure contractor able to carry out void works in time or procure reserve contractor.  Delays occurring due to meter change problems and utility companies not engaging quickly with KHA.  Delays occurring due to the very poor repair condition of some voids being returned to KHA.

**HOUSING MANAGEMENT RISK PLANS - PAGE 47**

<b>Risk</b>	<b>Likelihood</b>	<b>Impact</b>	<b>Risk score</b>	<b>Responsible person</b>	<b>Existing controls</b>	<b>Reports</b>	<b>Further action required</b>
74. Rent arrears spiral to an unacceptable level with a serious impact of the Associations finances	3	5	15	CEO/HOHS	Arrears Policy & Procedure prompts early intervention, and advice on prevention. On-going monitoring of cases and monthly one to ones between HO & HM to discuss 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, Covid, Brexit and any other welfare reform changes that result in affordability issues for low paid tenants.
75. Resources to deal with Housing Management services	3	5	15	CEO/HOPS/HOHS	The impact on welfare reform, particularly Universal Credit, may result in staff's 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		

					<p>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.</p> <p>We also share the services of a Tenancy Sustainment officer with CHA and DPHA.</p>		
76. Anti-Social Behaviour permeates the estate and leads to stigmatisation and deterioration in quality of life for residents	2	3	6	HOHS/HO	Comprehensive ASB Policy and Procedure for staff to deal with anti-social behaviour. Joint working with the Police to deal with ASB.	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	
77. Poor condition of closes leads to accident within, i.e. faulty window catches, spills, slippage hazards etc.	2	4	8	HOHS/HOPS	Housing Officer carries out bi-monthly estate management inspections covering all common areas. Close quality control inspections completed regularly to ensure there are no hazards etc. and that cleaning contract to keep common areas in	All inspections recorded	Continue with inspections

					good condition is maintained and is value for money.		
78. Poor condition of the estate resulting in allocations issues, reputational concerns, increase in fly tipping, vermin issues and deprivation outlook.	2	3	6	HOHS/HOPS	Housing Officer carries out bi-monthly estate management inspections covering all common areas. Housing Assistant provides support and follow up inspections. Landscape contractor continues to provide high quality service to keep open areas in good condition. Continue to provide the bulk uplift service as part of the common cleaning contract.	Inspections recorded. Quality control on the landscapers work	On-going monitoring of services

**HEALTH & SAFETY – RISK MAPS – PAGE 50**

<b>Risk</b>	<b>Likelihood</b>	<b>Impact</b>	<b>Risk score</b>	<b>Responsible person</b>	<b>Existing controls</b>	<b>Reports</b>	<b>Further action required</b>
79. Staff not equipped to deal with incidents in the course of their job resulting in damage/injury etc.	3	5	15	CEO/ CSCO/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	
80. Lone worker comes under verbal or physical attack, has an accident or suffers illness or injury in the building	3	5	15	CEO– All Staff	Lone working procedure in place. Lone working kept to a minimum.  Refresher training has been given to staff.	Register which is monitored by HM and NLV warning incorporated into the Housing Management IT system.	
81. 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 51**

<b>Risk</b>	<b>Likelihood</b>	<b>Impact</b>	<b>Risk score</b>	<b>Responsible person</b>	<b>Existing controls</b>	<b>Reports</b>	<b>Further action required</b>
82. Inadequate arrangements for dealing with accidents or emergencies	2	5	10	CEO/ CSCO/ 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	
83. Insufficient first aid provision or expertise causing inability to treat injured or unwell person	3	5	15	CEO/ CSCO/ Management Team/All Staff	One emergency first aider 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	Member of staff leaving means we are now at only one first aider for organization. Look for staff volunteers to increase to two again.

<b>Risk</b>	<b>Likelihood</b>	<b>Impact</b>	<b>Risk score</b>	<b>Responsible person</b>	<b>Existing controls</b>	<b>Reports</b>	<b>Further action required</b>
84. Eye strain, musculoskeletal disorders, stress, irritation or mental fatigue caused by Display Screen Equipment (DSE)	2	5	10	CEO/ CSCO/ Management Team/All Staff	<p>DSE Risk Assessment carried out including assessment of each users workstation and implemented controls where required. CSO has now been trained and will be carrying out risk assessments annually</p> <p>Regular breaks from DSE are encouraged.</p> <p>All staff to have an annual assessment. Ensure staff working at home are carrying out their own DSE assessments on a regular basis.</p> <p>Staff working from home given equipment – chairs, tables and keyboards, screens etc. to ensure compliant</p>	DSE Risk Assessments	CSCO training organised on DSE appraisals
85. Inadequate fire safety arrangements in place	2	5	10	CEO/ CSCO/ Management Team/All Staff	<p>Fire Risk Assessment in place.</p> <p>Fire detection system in place.</p> <p>Fire-fighting equipment in place and tested regularly.</p> <p>Quarterly housekeeping inspections carried out.</p> <p>Staff members are trained in drills.</p>	<p>Monthly Fire Checks</p> <p>Housekeeping Inspection</p> <p>Fire Drill Record</p>	

						In/Out board to be lifted off wall for staff count in the event of a fire.	
86. Inadequate gas safety arrangements in place	2	5	10	CEO/ CSCO/ 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 Gas Safety registered contractor.	Records	

<b>Risk</b>	<b>Likelihood</b>	<b>Impact</b>	<b>Risk score</b>	<b>Responsible person</b>	<b>Existing controls</b>	<b>Reports</b>	<b>Further action required</b>
87. Inadequate electrical safety arrangements in place	2	5	10	CEO/ CSCO/ 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 CSO 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	
88. Inadequate arrangements in place to deal with asbestos management	3	5	15	CEO/HOPS/Property services team	Asbestos Management Policy, Annual Training	Record keeping on asbestos register	Continue annual training



Risk – relates to number of risk in main risk maps	Likelihood	Impact	Risk score	Responsible Person	Existing controls	Reports	Further Action Required
89.Mental health of staff deteriorating due to anxiety and stress	3	4	12	All members of staff	<ul style="list-style-type: none"> <li>Regular team meetings in person in the office and emails and telephone calls</li> <li>Signposting to mindfulness sites/training</li> <li>Ability to work flexibly – at home or in the office or a mixture of both</li> <li>Encouragement to exercise and take regular breaks from work</li> <li>Contact via WhatsApp groups</li> <li>Leafyard app available for staff</li> <li>Counselling services offered to staff</li> <li>One to one meetings with staff as required, annual objective setting</li> <li>IIP/benchmarking</li> <li>Training and development plans for all staff members</li> </ul>	Team meetings	<ul style="list-style-type: none"> <li>Staff well being strategy being developed in consultation with staff</li> <li>IIP working group to set up to look at points outstanding following 2023 IIP assessment</li> </ul>

**Post Brexit/Post pandemic economy – Risk Maps page 55**

<b>Risk</b>	<b>Likelihood</b>	<b>Impact</b>	<b>Risk score</b>	<b>Responsible person(s)</b>	<b>Existing controls</b>	<b>Reports</b>	<b>Further action required</b>
90 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 may be required to stop rents becoming unaffordable, effects would be dependent on length of time inflation remains high
91. Interest rates increasing	4	4	16	HOF	As above. Our existing loan has a short period left, therefore overall effect should not be significant on this. However if our new build development plan goes ahead then we will need to borrow more and high interest rates will have a significant effect on the cost of this new borrowing.	Thirty year business plan	Interest rates have been increasing rapidly over the last year as a measure to bring inflation down.
92. Cost of materials increasing	4	5	20	Management team	Asset management plan revised every year. Budget revised twice per year Reserves of cash to draw on. Rent setting process Budgets	Budget reports, Committee maintenance report	Review of major component replacement and improvements programme going forward.

<b>Risk</b>	<b>Likelihood</b>	<b>Impact</b>	<b>Risk score</b>	<b>Responsible person(s)</b>	<b>Existing controls</b>	<b>Reports</b>	<b>Further action required</b>
93.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	3	5	15	HOPS	Since Covid and brexit we are seeing shortages of staff across our contractors leading in delays to work being carried out	Property Services Reports to Committee and SMT	Monitor repairs and maintenance plans and source back contractors as necessary.
94.Higher costs of living for tenants	5	4	20	SMT	Arrears monitoring and void monitoring. Provision of money, benefits and debt advice. Tenancy sustainment officer. Applying for community grants to assist with fuel and food costs	HM and Finance Committee Reports	Higher cost of living is leading to increased poverty in our community.
98.Higher cost of living for staff – increased stress and higher wage demands	3	4	12	SMT / Committee	Money advice available to staff through EAP. EVH unlikely to agree excessive wage demands but salary increase for 2023 was higher than previously ever agreed Higher staff turnover due to staff leaving for	Reports to Employment Sub Committee	

					promotional opportunities available in other organisations		
99. Essential services e.g. NHS being affected leading to higher stress for staff and tenants	2	5	10	SMT	Signposting tenants for services where applicable and possible. Simply health provided to staff to help supplement NHS services		
100. Pension funds affected leading to staff delaying retirement dates and increased pension costs	3	3	12	SMT	KHA's offers a generous DC pension to staff. Only 6 members of the existing staff remain on the final salary pension scheme.	Committee Finance and Director's reports	Information for staff and Committee
101. Civil disorder and disobedience – rioting, acts of vandalism, increase in crime rates	2	4	8	SMT	Will continue to monitor complaints and incidences of ASB in Knowes' estate		
102. Second independence vote for Scotland	3	4	12	SMT	This would result in further uncertainty.	Committee reports	

**Freedom of Information Act – Came into force November 2019 – Page 58**

<b>Risk</b>	<b>Likelihood</b>	<b>Impact</b>	<b>Risk score</b>	<b>Responsible person(s)</b>	<b>Existing/New controls</b>	<b>Reports</b>	<b>Further action required</b>
103 Noncompliance with Freedom of Information Act leading to loss of reputation and fines	3	3	9	CEO/CSCO	<ul style="list-style-type: none"> <li>• Policy and procedure on dealing with FOI requests</li> <li>• Publications scheme on website</li> <li>• Update of Knowes' website</li> <li>• Pro-forma in place for FOI request</li> <li>• General training for all staff</li> </ul>	<p>Policy to committee to approve.</p> <p>Report to committee on requests when received</p>	<ul style="list-style-type: none"> <li>•</li> </ul>

## Finance Plan 2023-24

Knowes' Finance Plan lays out how we resource our business objectives both in the short term and for the long term. The budgeting process starts in September with a review of the current year budgets.

Final budgets for the new financial year will be presented to the full management committee for approval at the meeting in February. The budget papers will consist of:-

- ❑ Paper on rent increase
- ❑ Detailed budgets per cost centre headings for the following year
- ❑ Income and Expenditure A/c, Balance sheet and cash flow projected on a quarterly basis for the new financial year
- ❑ Revised Thirty year cash flow/SOCI/SOFP
- ❑ Loan covenant projections against targets
- ❑ Assumptions supporting the budgets
- ❑ Scenario planning tables

Progress against the budgets for all cost centres charting income and expenditure will be presented to the Management Team by the Head of Finance on a monthly basis and to the Management Committee on a quarterly basis at the Finance subcommittee.

In addition in May and June of each year the Head of Finance will return the five year plan and loan covenant return respectively to the Scottish Housing Regulator.

Knowes HA's current Finance Plan is given below

### Introduction

This document sets out the budget for Knowes Housing Association. It covers the financial Year from April 2023 to end of March 2024. The budget has been prepared in line with the objectives of the Co-operative and is in line with the already approved 30-year business plan.

Knowes Housing Association is expected to exercise a high quality of financial management in all aspects of its business activities. As such The Knowes H.A budget has been prepared to ensure security of assets, the proper use of public and private funds, and access to sufficient liquidity" throughout the financial year. (Regulatory Standard 3).

This document sets out some known changes since the budget was approved in January. Once the changes are approved by the management committee, the budget will be used as the basis for authority to incur expenditure, and to delegate the authority to spend up to the approved budget limit and transfer (vire) between budget headings.

## **NOTES TO THE VARIOUS SENSITIVITY ANALYSIS**

### **REVENUE**

The total rental revenue at 4.9% is expected to be £4.67m in year 1 and £27m in the first 5 years. This option is only viable if cost increases are at 4% or less a year over the 30 years from year 3.

Applying a 4.9% increase in years 1 and 2 would also allow for a below inflation increase in rent of 3.5% in year 3 onwards on the assumption that the cost increases remain at 4% or less.

Income from Dunn Street respite Centre would also be increased by 4.9%. The lease agreement between Knowes H.A and WDC stipulates that these can be increased by RPI which at the end of December was 13.4%. Thus, this would be a diversion from the lease but given the current climate and the fact that we are in discussion with the council to hand over the Balling green site, this arrangement is not only prudent but encourages sensible collaboration between the two organisations.

## **MANAGEMENT AND ADMINISTRATION COSTS**

The staff levels are expected to be on the same level as in previous years with the creation of 1 new apprentice job in finance as approved by committee and 1 additional Officer Job in property Services. Salary uplifts have been projected in line with EVH agreed 5.25% for the year 2023/24 and thereafter increased in line with CPI except for the year ending 2024 where the EVH current wages proposal has been used as the base figure for year 1.

All other management and admin costs are projected to increase by CPI which has been forecast at 10% in year 1 and 6% in year 2 before falling to the government projection of 2% and 2% additional contractors margin from year 3 onwards.

Depreciation would increase in line with the capital spend per the 30-year program and insurance would rise by CPI. Bad debts are projected at 1.5% of rental income which is prudent considering they have hovered around the 0.4% mark in recent years.

Overhead costs would be in line with the revised budget for 2022/23 financial year. These would be maintained at that level in 2023/24. Then subsequently increased in line with the cost increase projection of 4%

## **MAINTENANCE COSTS**

### **PLANNED MAINTENANCE**

This would follow the 30-year program of works that is based on the 2016 stock condition survey. They have been inflated by 25% in some cases for stress testing to reflect the current costs that Knowes is experiencing.

The recent condition survey will be uploaded into the Asset management Software and will be used as the basis for future 30-year projections. Meantime, the 5-year budgets have been revised to incorporate current projections per table below:

<b>Year</b>	<b>Kitchen</b>	<b>Bathroom</b>	<b>Boiler</b>	<b>Windows/Doors</b>	<b>Totals</b>	<b>Add Off's</b>	<b>One</b>
<b>23/24</b>	£650k (100)	£305k (50)	£100k (50)	£200k (50)	£1,255k	<b>1455k</b>	
<b>24/25</b>	£270k (40)	£240k (40)	£180k (85)	£350k (85)	£1,040k	<b>1040k</b>	
<b>25/26</b>	£350k (50)	£185k (30)	£110k (50)	£215k (50)	£860k	<b>1060k</b>	
<b>26/27</b>	£710k (100)	£415k (65)	£112k (50)	£221k (50)	£1,458k	<b>1658k</b>	
<b>27/28</b>	£810K (110)	£395k (60)	£115k (50)	£230k (50)	£1,550k	<b>1750k</b>	
<b>Totals</b>	<b>£2,790k</b>	<b>1,540k</b>	<b>£617k</b>	<b>£1,216k</b>	<b>£6,163K</b>	<b>6963k</b>	

All scenarios have been run with the improvement works in mind, without lowering the capital commitments to our tenants. It is not expected that any capital works should be delayed or pushed back. However, this may become the case should costs continue to rise.

Over the first 5 years, it is expected that £13.85m 12.9m would be spent to improve existing stock and build new ones (£12.9m January budget). This will be done with the help £1.83m grant (£1.65m January budget) and £3.5m possible loans from external funders such as Nationwide who are our current loan providers.



## **CYCLICAL MAINTENANCE AND REACTIVE MAINTENANCE**

This has been based on post covid rates, but the spend for the 9 months to December of 2022/23 have been much higher than the entire spend of the preceding financial year. The spend for 2021/22 was £706k, whereas for 9 months to 31.12.22 it is £1.047m and is projected to almost double at £1.3m by the end of the financial year. This is due to a combination of catch up spend from the pandemic and the general cost increases seen over the last year.

During the pandemic, maintenance costs were much lower. However, based on 2022/23 budget and actual spend we have been able to project possible expenditure over the 30-year plan see Cashflow and SOCI pages. Again, we do not anticipate reducing the services we offer to tenants at this stage, and we will keep monitoring the spend carefully and make amendments to the plans as needed.

5-year electrical testing which has resulted in a number of failed certificates has also been included. The contractor has advised that the costs of the remedial works needed will be circa £230k (200k January budget). This has been included within the cyclical budget for the year

## **CASHFLOW PROJECTION**

Based on the projected increase of 4.9%. This will equate to an additional £4.04/week on average but provided we carry on with our planned program of works it results in a £2m cash decrease over 5 years for Knowes.

With this projection we would need to acquire a new loan facility of £3.5m to fund the new build project, we also anticipate having £1.65m of government grants to fund the build.

The loan facility is anticipated to be at a fixed rate of 4.5% over the loan period. Indicative costs will become clearer once we approach the market for offers. Loan repayments have been included over 15-years from funds being drawn down.

The net effect is that cash is projected to be £5.6m at the end of year 1 and £5.1m at end of year 5. The lowest cash reserve projections Year 5 would also be the lowest point of cash reserves and a peak in year 29 of £25.5m

## **STATEMENT OF FINANCIAL POSITION**

### **CURRENT AND NON-CURRENT ASSETS**

We expect cash to decrease over the first 5 years as we spend on the new build program and invest into the properties. Cash decreases would be per the cashflow narrative above. The other current assets are projected to remain the same over the period. Though in reality these may fluctuate from one year to the next.

Fixed Assets would also increase in value as capital works are done each year. This coupled with the new build houses would strengthen our balance sheet. Fixed Assets are projected to increase from £19.8m in year 1 to £24.8m in year 5.

There is also an assumption that we would keep acquiring 2 buy back properties per year. This is not inclusive of the total 25 new units expected in years 1 and 2 after the new build. 210K indexed at inflation costs over the 30 years has been included for this.

### **LONG TERM LIABILITIES AND CURRENT LIABILITIES**

Long term liabilities would increase in the first 5 years due to the £3.5m loan in year 1 and the £1.83m grant in year 2. Grants are required to be shown as a long-term liability as they are amortised over the course of the useful life of the asset to which they relate.

The loan would be repaid over 15 years and the grant gradually amortised, the combined effect of this would be the gradual increase of Net Assets from £22.2m in year 1 to £24.2m in year 5

No amounts are included for the performance of the pension liability. This will need to be assessed from year to year. The share capital has been projected to remain around the same level throughout. In reality, we would strive to attract more share members.

### **KEY ASSUMPTIONS**

Where possible costs have been overestimated to fully stress test the business plan. In general, the Sensitivity analysis was carried out using the following key assumption:

1. Voids and bad debt provisions and write off's (Budgets assume 0.5% and 1% respectively) – This is very prudent considering arrears are at 2% of rents due as at the end of the preceding financial year.
2. Management costs and overheads forecast to increase by CPI projected at 10.1% in year 1. 6.5% in year 2 and 2% with an extra 2 % contractor margin in year 3 onwards.
3. Reactive Repairs projected by CPI increases as in point 2 above
4. Planned Maintenance initially inflated by 30% in some cases then compounded by CPI in each year after.
5. Rent Increases are projected at 4.9% in year 1 and 2 and then 3.5% in each year after. Assuming Contractor costs remain at 4%
6. 25 total new build properties in year 1 and 2 funded by a mixture of loan at 4.5% interest rates repayable over 15 years and an interest free grant of £1.6
7. The first 5 years figures have been arrived at using the following assumptions:
  - The unit costs used per capital item are:  
Kitchen - £6,500

Bathroom - £5,800

Boiler Replacement - £2,000

Window/Doors - £4,000

## **CONCLUSION**

This budget includes feedback from the rent consultation. It also includes the most up to date spend projections. The main of the budget has been to ensure management and safeguard the organisations financial viability but also ensuring future rent increases are low and affordable for the tenant

## Marketing Plan

### **EXECUTIVE SUMMARY**

The 2023 - 26 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. **Lettings**
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 LETTINGS 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 are also required 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.

### **OBJECTIVES & ISSUES**

- To attract tenants to the area by promoting Knowes and raising our brand awareness as an attractive housing provider in 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.
- To create trust and build positive relationships with tenants, residents and the local community to increase engagement and participation.

## **PROMOTING KNOWES**

We plan to adopt an approach of 'informing' prospective customers to:

- Raise awareness of Knowes as a high performing Landlord.
- Educate the general public about what we are about –our products and services and create an image of excellence, which portrays us as 'providing high quality affordable housing which meets the needs of the communities we serve', and the services that support our tenants and the community.
- Continue to market our properties to ensure our stock is in demand.

Our aim is to target applicants from all ethnic backgrounds, from the local area and from further afield. Using our allocations policy we hope to achieve a balanced and sustainable community. For Knowes to attract applicants we will maintain and increase our involvement in the regeneration of Faifley and surrounding areas and will partake in wider action within the area to promote our diverse community, our stock and the services we provide.

(The necessity for advertising will be determined through monitoring of waiting lists).

### **Branding**

Our branding is consistent throughout our communications which ensures that we are recognisable and increases customer trust and interaction. Where our brand identity is used by an external shareholder for the promotion of a joint initiative with us, we will ensure that this is by permission only and with guidance

to protect the Knowes brand and minimise any risk for the Association in relation to misrepresentation.

### **Newsletters**

We will continue to produce a newsletter 3 times a year 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. We will also promote our services and provide important updates to our customers through this means of communication. We understand the importance of continuing to publish newsletters to reach customers that may not have access to a digital device or be comfortable using the internet and therefore may prefer to receive correspondence by post. We currently post our newsletter to every household and we have identified this as a valuable way to reach and engage with a broader age group especially for older adults.

### **Website**

In the modern world, the use of technology is now more prominent than ever. 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 have taken steps to ensure that our website is user friendly and accessible. We have incorporated a speech tool on our website to support people with disabilities and to help overcome language barriers. This tool reads text out loud for users (132 languages are currently available when accessed on a computer or laptop) and we can provide people with documents in a variety of languages, large print, Braille or audio on request. We also provide an online application option to make it easier for people to apply for housing. We will regularly monitor our website traffic to ensure that our website is an effective marketing tool and 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).

### **Facebook**

We understand the power of social media in today's society and for this reason we launched our Facebook page in May 2020. We will use Facebook to primarily publicise wider action activities in the area, as well as relevant information to residents to keep them up to date with the Associations events that has a bearing on them. We also use Facebook to provide information from other sources that affects residents within our community. Our Facebook page also has a 'send email' facility that allows people to contact with us easily.

### **Surveys and Feedback Groups**

By regularly consulting with and receiving feedback from our customers we will be able to implement positive changes to our service delivery which will increase customer satisfaction and strengthen our positive image. Word-of-mouth is very impactful and customers sharing positive experiences can help us to attract potential customers.

### **Customer Service Excellence**

Customer Service Excellence is a national quality mark that recognises organisations that have a strong customer-focused culture. It is also designed to

encourage continuous improvement. Knowes has been re-accredited with Customer Service Excellence with Compliance Plus which demonstrates our track record of delivering excellent customer service. By continuing to provide high quality services and customer care we will ensure that we continue to meet this level of compliance and strengthen our image.

### **Schools**

We will work with the three local schools on joint projects and ensure that Knowes is well publicised within all Faifley schools.

### **Public Relations, Networking and Partnerships**

We understand the power of networking and partnerships. We have worked closely with local community groups and charities to provide support to the local area. People are at the heart of what we do, and it is vital that we create a positive public image to attract and retain customers. This will allow us to continue to build on our positive reputation and success.

### **Future Housing Developments**

For the **Development opportunities**, Knowes is currently working toward a new build site at Abbeylands Rd and will use its Allocations Policy to manage the lettings of these properties. We will also work towards securing the option of developing on the sites of 2 schools within Faifley that the Council will be making available once their shared campus project is developed.

### **Factoring**

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**

The following has been developed to provide information about our services and housing availability.

- 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.
- As our current housing 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.
- Our internet presence has greatly increased our potential for reaching customer who live further afield. 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.

- When required 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 beyond.**

Listed below are a number of methods, which could be used to publicise Knowes.

- **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 community groups, and school schools. We will review the groups which we support on an ongoing basis.
- **Advertising**  
We will continue to advertise our services using our website and Facebook. When required we will look to use local newspapers and community press to advertise our services and properties.
- **Internet**  
We will use our website and search engine tags to ensure people looking for rented property online are directed to our website. Our housing application is also available for completion via the website to allow as many interested people to apply for our 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 seen as a reputable and supportive business.

### **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 marketing budget for 2023 - 24 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.

In order to determine whether we have succeeded and met our objectives we will need to evaluate the success of our marketing plan. In evaluating this, we will have a greater understanding how we can drive engagement which will help us to tailor our marketing methods in future.

### **External Success Measures**

- Increase in housing applications and interest
- Increased engagement on our website and social media page
- Increased attendance at events
- Increased customer satisfaction with communications
- Increased positive feedback from tenants, residents and shareholders

### **Internal Success Measures**

- All members of staff are aware of the marketing objectives and work towards achieving these
- Projects and activities are achieved on/in budget
- Marketing activities benefit the Association e.g. Increase in the number of housing applicants
- Marketing activities are completed within the planned timeframe
- Knowes performance will excel compared to other local landlords – Check using benchmarking tools and SHR online comparison tool

## Property Management Plan 2023 -2026

### 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 at least a 3 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.

The Scottish Government's ambition is that everyone in Scotland should have access to a warm, safe, affordable and energy efficient home that meets their needs, in a community they feel part of and proud of. The Scottish Government want to ensure that Scotland has a housing system that can help to address the number of challenges we are facing, including an ageing population and the global climate emergency. And they also want a housing system that is dynamic and resilient enough to respond to emerging

challenges and changing contexts. (Housing to 2040 [Housing to 2040 - gov.scot \(www.gov.scot\)](https://www.gov.scot))

See also West Dunbartonshire Council – Housing Need and Strategy Document [West Dunbartonshire Council Local Housing Strategy 2022- 2027 \(west-dunbarton.gov.uk\)](https://west-dunbarton.gov.uk), WDC Strategic Housing Investment Plan (SHIP) [WDC - Strategic Housing Investment Plan 2022/23 – 2026/27 \(west-dunbarton.gov.uk\)](https://west-dunbarton.gov.uk) and Glasgow and Clyde Valley Housing Need and Demand Assessment May 2015 [file \(clydeplan-sdpa.gov.uk\)](https://clydeplan-sdpa.gov.uk) and

## **West Dunbartonshire Demographic Context**

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

- West Dunbartonshire has the highest unemployment level in the GCV area (5.4% in 2013), the only authority in the GCV with unemployment exceeding 5%.
- 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
- 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

WD is characterised by a weak owner occupier market with pressure on rented housing.

### **Welfare Reform**

Over and above the information obtained from the GCVHNDAs detailed above, the introduction of the UK government's welfare reforms has seen 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, Universal Credit has required 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 Clydebanks 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. We are now working with West Dunbartonshire CAB as the Independent Resource Centre is no longer in operation.

With the introduction of welfare reforms, and particularly universal credit, the Association in partnership with the other community based Housing Associations in West Dunbartonshire continues to apply for funding to support the provision of welfare and money advice services to our customers.

### **Demand for Knowes Housing Stock**

#### **Demand for Knowes Housing Stock**

Demand for the Associations housing stock is strong with 503 new housing applications being received in 2022-23.

In addition to the direct applications we have received 5 nominations from East & West Dunbartonshire Councils, and also 46 Section 5 Referrals from West Dunbartonshire Council. The nominations and homeless referrals are for all types and sizes of properties. Of these 33 were let under Section 5 referrals and nominations.

We have 706 (last year 594) applicants on our lists seeking accommodation, and we will re-house anywhere between 60 and 75 applicants this year. We continue to review each application annually and this results in a number being cancelled each year due to a variety of reasons. Most of the demand continues to be focussed on cottage types and ground floor accommodation.

In the last financial year 69 properties were let. This is the same as the previous year. Cottages / four-in-block properties are still in very high demand and turnover remains low. We have no designated areas of “low demand” or “difficult-to-let” properties.

There is no pattern to the location of where tenancies are terminated and no excessive % turnovers in any one street. Our average re-categorised days taken to let was 8.2 calendar days, which compares well with other Associations within the West Dunbartonshire area. The 2022-23 void loss was higher than it has been for the past few years due to the condition of void properties we have received back from departing tenants, total void loss was £20,938.39, however when taking into consideration the major repairs that we carried out in our voids which we can deduct from the overall void figure, the actual void loss was £7,037.10.

### **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 and with the current cost of living crisis this is expected to rise sharply in 2022-23

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.

### **Tenant aspirations**

An integral part of our tenant satisfaction surveys (the most recent being January 2022) 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 2022 survey has indicated that 8.3% of tenants are dissatisfied with housing quality. According to tenants, the main actions needed to improve housing quality are as follows:

- ✓ Improve/upgrade kitchens (21.1% of all tenants)
- ✓ Improve/upgrade bathrooms (15.6%)

- ✓ Reduce draughts/more insulation (8.1%)
- ✓ Improve/upgrade windows (7.0%)
- ✓ Improve boiler/heating systems (6.1%).

We observe that housing quality satisfaction is closely aligned with how easy or difficult it is to heat the home, e.g., where tenants feel that their home is easy to heat, 91.8% are satisfied with housing quality; this compares to 61.1% satisfied where the tenant does not believe their home is easy to heat. These results suggest that housing quality could be improved by tackling energy efficiency and heating costs.

Amongst the approximate one in five tenants who found it difficult to heat their home, the actions that Knowes Housing could take to improve the energy efficiency of these homes include: improving windows (39.6% of tenants who find it difficult to heat their home), better internal insulation (36.0%) and tackling draughts from doors (27.3%).

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 provides a yardstick for comparison with the 2021-22 Stock Condition Survey and the report from Changeworks 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 December 2021/January 2022 to update the 2016/17 survey. The results of this survey will be entered into our asset management data base and our thirty year life cycle costings and short term 3 – 5 year asset plan will be updated

Looking forward, the Scottish Government has introduced a minimum energy standard for social housing, to be achieved by 2032 – EESSH2 (although this date may be put back due to the extremely high estimated costs of achieving EPC level B for all properties which is required by the standard).

We have assessed all of our properties in relation to the EESSH1 standard, and at 31 March 2022 there were 41 EESSH failures – 3 properties which still have electrical central heating and 38 due to insulation. Assessment against the EESSH will be a continuous process as we carry out energy improvements to our properties.

## **SHQS and Electrical Testing**

EICR stands for 'Electrical Installation Condition Report'. It was previously known as 'Fixed Wire Testing'. An EICR is when a property's electrical installations are tested by a suitably qualified person to ensure they are safe and they will not cause any fire risks or electric shocks.

The need to carry out five yearly EICRs was introduced in the SHQS in 2020. At this point Knowes HA had only carried out EICRs on void properties and therefore we had a backlog of over 600 properties which required an EICR in 2020/21. Due to Covid this programme was delayed and although we appointed a specialist contract to carry out this work in July 2021, for a number of reasons there were still a significant number outstanding in 2022. At the end of September 2022, we had 486 properties outstanding – 284 of these with an EICR certificate but which require some further remedial work and 202 where we have been unable to gain access to the property on one or more occasions. We reported this in our 2022 Annual Assurance Statement and also to the SHR. For 2023/24 we are required to make monthly reports to the SHR to give our progress in this area.

We now have four contractors working on our EICRs with 150 being outstanding at the end of June 2023. We will now be looking to force access for those properties where we have made attempts to arrange an EICR visit on a number of occasions.

## **Estate Concerns & Initiatives**

The Housing Manager leads 3 Housing Officers and one Housing Assistant in dealing 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 Police Scotland, in some instances West Dunbartonshire Council, as well as 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.

Every common area is included in our on-going estate management monitoring service to check condition, safety, repair issues etc. and the results of this are acted on. This ensures that our common areas and closes are kept in good condition. A common cleaning contract is operational in approximately 90% of our closes, and this has proven to be a success which is demonstrated in satisfaction surveys. In addition, the contractor manages the waste and recycling bins for the WDC cleansing departments uplift cycle. This service ensures the bin areas and back courts are kept in good condition and reduces the environmental impact 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 around £15,000 per annum (21/22).

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 Maintenance Officers 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.

A summary of the projects proposed for the 4 year period 2022 – 2026 are detailed below. This is based on the 2017 Stock Condition survey results and will be updated later this year once we know the results of the 2022 survey.

## MAINTENANCE PROJECTS 5 YEAR PLAN 2023 – 2028

The costs detailed below are based on a 2023 cost base.

Year	Kitchens	Bathroom	Boilers	Windows/Doors	Totals	Total Plus One Off's
23/24	£650k (100)	£305k (50)	£100k (50)	£200k (50)	£1,255k	1,455k
24/25	£270k (40)	£240k (40)	£180k (85)	£350k (85)	£1,040k	1,240k
25/26	£350k (50)	£185k (30)	£110k (50)	£215k (50)	£860k	1,060k
26/27	£710k (100)	£415k (65)	£112k (50)	£221k (50)	£1,458k	1,658k
27/28	£810K (110)	£395k (60)	£115k (50)	£230k (50)	£1,550k	1,750k
Totals	£2,790k	1,540k	£617k	£1,216k	£6,163K	7,163k



### **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 Head of Property Services in conjunction with the Head of Finance and the CEO 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 Head of Property Services 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 Regeneration Plan

### 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 include:-

- a higher level of unemployment than other areas
- underachievement amongst school leavers
- drug and alcohol abuse problems
- health and well-being problems
- fear of crime and anti-social behaviour

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

- Drug and alcohol abuse and anti-social behaviour issues which Knowes as landlord and disponent is required to address.
- Difficulties caused by Brexit, the Covid pandemic, inflation and interest rate increases putting a strain on our customer's incomes.
- Spiralling energy prices causing our customers to be in fuel poverty.
- Rent arrears arising due to all of the above problems.
- Health problems and family breakdown leading to tenants to ask for certain types of properties which Knowes may not be able to supply.
- Demographic and aspirational changes in our customer base leading to our tenement properties not being as in demand as they once were.

### 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 Faifley and Duntocher face.

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

- Reduce levels of anti-social behaviour

- Improvement tenancy sustainability
- Increase levels of employment
- Reduce fuel poverty
- Provide welfare and money advice to our customers
- Improve resident satisfaction with Faifley
- Widen learning opportunities available for our customers
- Strengthen feeling of well-being and security among Faifley's residents
- Increase the number of people wanting to move into Faifley 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 now Caledonia 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 a 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 planning to build 27 new properties at the former bowling club site on Abbeylands Road. This development is at the stage where planning permission will be sought in April of this year with an anticipated site start April 2024.

Knowes will also seek to become involved in any development sites which become available in Faifley and wider areas, including where possible the plans for the joint Faifley Schools Campus.

### **Wider Action and Community Projects 2023-26**

- ✓ Provision of dedicated member of staff at Clydebank CAB to provide money and welfare advice and support for our customers.
- ✓ Provision of dedicated member of staff with Community Links Scotland to provide energy advice to our tenants.
- ✓ Fuel subsidy vouchers for our customers where funding is available
- ✓ Part funding of tenancy sustainment officer
- ✓ Dedicated budget for tenancy sustainment assistance
- ✓ Annual Garden competition scheme for residents
- ✓ Secret Garden provided to Let Faifley Flourish Group
- ✓ Budget for donations to local charities and community groups
- ✓ Working with contractors to provide community benefits
- ✓ Residents bus trip