



# ***Business Plan***

## 2023 - 26

Knowes Housing Association  
10 Field Road  
Faifley  
Clydebank  
G81 5BX

Tel: 01389 877752

Email: [info@knowes.org](mailto:info@knowes.org)

Website: [www.knowes.org](http://www.knowes.org)



Knowes Housing Association Limited is a registered non-profit making organisation 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*

<b>Table of Contents</b>	<b>Page no</b>
Introduction	4
Our Mission, Vision, Strategy & Values	5
Strategic Objectives - 1 year and 3 years	6
Business Plan Structure and suite of Strategic Plans	9
Value for Money Strategy	10
Strategic Performance Management Plan	14
Human Resource Plan and Learning and Development Strategy	19
ICT Plan	23
Customer Engagement Strategy	28
Risk Management Plan	37
Strategic Risks	45
Operational Risk Maps 2025-26	54

*Knowes HA Business Plan 2023-26*

Finance Plan	97
Marketing Plan	98
Property Management Plan 2023 -2026	104
Wider Role and Regeneration Plan	111

## 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 1066 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 175 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 4 vacancies on our board which we are actively looking to fill. In total there are 22 members of staff.



## **Our Mission, Vision, Strategy & Values**

**Our Mission** is to provide good quality affordable homes and services which meet 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 2025-26 Knowes HA agreed business objectives are as follows:-

### Short Term Objectives (2025 -26 FINANCIAL YEAR)

REFERENCE	BUSINESS OBJECTIVE	SUPPORTED BY THESE DEPARTMENTAL OBJECTIVES
<b>S1</b>	<b>Improve and 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, IT4, IT5, IT6</b>
<b>S2</b>	<b>Develop 27 new properties at the Abbeylands site only if financially viable</b>	<b>CS3,PS4,PS5,PS6, F4, HM2</b>
<b>S3</b>	<b>Continue to access funding for energy improvement initiatives.</b>	<b>CS4,PS7,PS8,</b>
<b>S4</b>	<b>Continue to make funding application for community projects to support our local community.</b>	<b>CS5,F5,HM3</b>
<b>S5</b>	<b>Continue our engagement with the community and further develop the Community working group</b>	<b>CS6, CS7,HM3</b>
<b>S6</b>	<b>Attract new committee members and share members</b>	<b>CS8, CS9, HM4</b>

*Knowes HA Business Plan 2023-26*

<b>S7</b>	<b>Implement a Governance Review and Continue to assess compliance against the Regulatory Framework</b>	<b>CS10,PS8,PS9,PS10, F6,HM5, IT3</b>
<b>S8</b>	<b>Integrate our 2024/25 Stock condition survey into our upgraded Asset Management software and ensure medium to long term cost plans are updated</b>	<b>PS11,F9,</b>
<b>S9</b>	<b>Continue to work on improving services to Customers following our 2024 satisfaction survey.</b>	<b>CS11, CS12,CS13, PS12,F7, HM6</b>
<b>S10</b>	<b>Continue to develop our Wellbeing Strategy for Knowes' Staff and Committee and ensure appropriate training and development programmes are in place</b>	<b>CS14, PS13,F8, HM7, IT2</b>
<b>S11</b>	<b>Continue to manage anti-social behaviour and improve our estate environment.</b>	<b>CS15,PS14,F9,HM8</b>
<b>S12</b>	<b>Ensure compliance with health and safety requirements</b>	<b>CS35-36, PS15, F10m HM9</b>

**Longer Term Objectives (2023 – 2026)**

<b>REFERENCE</b>	<b>BUSINESS OBJECTIVE</b>	<b>SUPPORTED BY THESE DEPARTMENTAL OBJECTIVES</b>
<b>L1</b>	<b>Identify and pursue development / expansion opportunities</b>	<b>CS16, PS16, HM10</b>
<b>L2</b>	<b>Monitor demand and supply within our area of operation and address any demand issues which arise within our stock.</b>	<b>CS11,CS12, CS13,PS7, PS9,PS12, PS14,PS15, HM11</b>
<b>L3</b>	<b>Work with partners to promote the social and economic regeneration in our area.</b>	<b>CS17,PS7,PS9, PS12,PS14,PS15, HM12</b>
<b>L4</b>	<b>Continue to invest in and improve our external common areas</b>	<b>CS13,CS14,CS15 PS7, PS9,PS12, PS14,PS15, HM13</b>
<b>L5</b>	<b>Investigate sustainable and renewable energy initiatives in our move towards Net Zero Carbon.</b>	<b>PS4, PS5,PS7,PS8</b>
<b>L6</b>	<b>Continue to improve financial viability in order to deal with future contingencies</b>	<b>F11, F12,F13, HM14</b>
<b>L7</b>	<b>Continue developing our IT systems and digital engagement with our customers to fully meet our business and customer needs</b>	<b>CS2, CS16,CS17,PS12 F14, HM15, IT1 – IT6</b>

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:

## **Knowes HA Business Plan 2023-26**

- *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

## Knowes HA Business Plan 2023-26

- 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

## *Knowes HA Business Plan 2023-26*

- 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(liP)**

The Association obtained the Gold Level liP award in 2014 and the following year opted to be assessed using the new liP 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

## *Knowes HA Business Plan 2023-26*

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 at least once every 3 years to track our performance. The last full tenant and owner satisfaction was carried out in 2024..

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

## ***Knowes HA Business Plan 2023-26***

- ✓ 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 EESSH 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

## **Knowes HA Business Plan 2023-26**

- ✓ 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 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 where feasible to closing for one day every other year for a team building session. The last teambuilding day was in September 2022.

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 is one main networked printer/photocopiers which was purchased and is subject to its own maintenance agreement.

There are 2 physical servers located within our office, however these are no longer used as our main servers. In 2024 we switched to Cloud support with Tecnica.

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. Scanfile was updated to the latest version in 2024 – but is mainly in use for Archive storage only as most new files are stored within the QL system.

### **STAFF**

There are 22 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.

The responsibility for the ICT Management for Knowes HA lies with the CEO and the SFO

### **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**

In May/June 2024 we moved most of our server software to the Cloud.

### **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 now OCS 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.

OCS has given notice that they will not support the telephone system from mid May 2025. Knowes is currently tendering for a new Telephone system.

### **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 2024 we purchased a new photocopier/printer and this is being supported by Document Data Group. We will keep this in place and review in 2026-27.

### **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 upgraded 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 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 is made to an off site server at Tecnica. We will ensure that Tecnica test this back up periodically.

In 2024 most of our business software has been moved to the Cloud.

## Risk Management Policy

In 2025 we plan to obtain Cyber Essentials plus and move any systems still on Microsoft 10 to Microsoft 11.

## 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
- 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 Flourishing Faifley Group, 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 were 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.
- 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.

## Risk Management Policy

- 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 May 2027.

## **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**

Knowes Housing Association Ltd 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. However we recognise that not all projects e.g. development activities are low risk. Therefore we will assess risk on a project by project basis.

**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 and IT.
- 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 analysis 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><i>Impact</i></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.

The risk score will be assessed at the pre control stage to ascertain the measures to put in place to mitigate that risk. The risk will also be assessed at post control stage to allow the Association to assess the efficacies of the controls in place.

## **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 Chief Executive Officer, the Senior Finance Officer, the Head of Housing Services and the Head of Property Services.
- 6.8** The Chief Executive Officer 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 Chief Executive Officer, the Senior Finance Officer, the Head of Housing Services and the Head of Property Services 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 (Audit Subcommittee) 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.**

**7.3 The committee is asked to review and agree this Risk Management Plan.**

**7.4 Risks maps are as per Business Plan and updated annually as part of the business planning process.**

REFERENCE	<b>Strategic Risks</b>	RELATED BUSINESS OBJECTIVE	Reference to Risk Maps
SR1	<ul style="list-style-type: none"> <li>▶ SR1 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 only if financially viable</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 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> </ul>	<p><b>Risks</b> <b>25,27,32,33,34,35,39,40</b></p> <p><b>Risks 41- 60</b></p>

REFERENCE	<b>Strategic Risks</b>	RELATED BUSINESS OBJECTIVE	Reference to Risk Maps
<b>SR2</b>	<ul style="list-style-type: none"> <li>▶ SR2 Risks of not maintaining organisation’s assets and health and safety risks to our customers</li> </ul>	<ul style="list-style-type: none"> <li>▶ <b>S7</b> Implement a Governance Review and Continue to assess compliance against the Regulatory Framework.</li> <li>▶ <b>S8</b> Integrate our 2024/25 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 2024 satisfaction survey.</li> <li>▶ <b>S12</b> Ensure compliance with health and safety standards.</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> </ul>	<p><b>Risks 20 - 25, 27-30</b></p> <p><b>Risks 44 - 68</b></p> <p><b>Risks 81 - 91</b></p>

		<ul style="list-style-type: none"> <li>▶ <b>L6</b> Continue to improve financial viability in order to deal with future contingencies</li> </ul>	
REFERENCE	Strategic Risks	RELATED BUSINESS OBJECTIVE	Reference to Risk Maps
SR3	<ul style="list-style-type: none"> <li>▶ SR3 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> Implement a Governance Review and Continue to assess compliance against the Regulatory Framework.</li> <li>▶ <b>S8</b> Integrate our 2024/25 Stock condition survey into our upgraded Asset Management System and ensure medium to long term cost plans are updated.</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>45 - 68</b></p>

		<ul style="list-style-type: none"> <li>▶ <b>S12</b> Ensure compliance with Legislation and best practice.</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>	
REFERENCE	<b>Strategic Risks</b>	RELATED BUSINESS OBJECTIVE	Reference to Risk Maps
<b>SR4</b>	<ul style="list-style-type: none"> <li>▶ Risk to Knowes' employees and committee:- <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> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>▶ <b>S6</b> Attract new committee members and share members</li> <li>▶ <b>S10</b> Continue to develop the 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>

	<ul style="list-style-type: none"> <li>▶ falling committee numbers</li> </ul>		
<b>SR5 (Strategic Risk)</b>	Risk of cyber-attack on Knowes' systems.	<b>L7</b> Continue developing our IT systems and digital engagement with our customers to fully meet our business and customer needs	<b>Risks 38 - 40</b>
<b>SR6</b>	<p>SR6 Risks of high inflation leading to:-</p> <ul style="list-style-type: none"> <li>▶ Rising costs for Association</li> <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> </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>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 2024/25 Stock condition survey into our upgraded Asset Management System and ensure medium to long term cost plans are updated.</li> </ul>	<p><b>Risks 1 - 11</b></p> <p><b>Risks 24 -25</b></p> <p><b>Risks 30 – 37</b></p> <p><b>Risks 56- 61</b></p> <p><b>Risks 93 – 96</b></p> <p><b>Risks 101 - 102</b></p>

	<ul style="list-style-type: none"> <li>▶ Reputational loss for Association</li> </ul>	<ul style="list-style-type: none"> <li>▶ <b>S9</b> Continue to work on improving services to Customers following our 2024 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> <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
SR7	<ul style="list-style-type: none"> <li>▶ SR7 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 2024/25 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 contingencies</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
SR8	<ul style="list-style-type: none"> <li>▶ SR8 Risks of rising voids leading to lower income and degeneration in area</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>S3</b> Continue to access funding for energy improvement initiatives</li> </ul>	<p><b>Risks 43 – 48</b></p> <p><b>Risks 69 – 75</b></p> <p><b>Risks 78 - 80</b></p>

		<ul style="list-style-type: none"> <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 2024/25 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 2024 satisfaction survey.</li> <li>▶ <b>S11</b> Continue to manage anti-social behaviour and improve our estate and environment.</li> <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> </ul>	
--	--	--	--

		<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><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>	
--	--	--	--

# Operational Risk Maps 2025-26

## Risk Maps – Page 1

### GOVERNANCE AND PERFORMANCE MONITORING RISK MAPS

Risk	Pre-controls risk score			Responsible Person	Existing controls	Reports	Post - controls risk score			Further Action Required
	Likelihood	Impact	Risk score				Likelihood	Impact	Risk score	
<p><b>1. Poor performance of association not identified and failure to comply with regulatory framework</b></p>	4	5	20	Management Team	<p>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 committee of management and on an annual basis to The Scottish Housing Regulator.</p> <p>Self-assessment against regulatory framework</p>	<p>Reports to management team meetings, committee meetings and SHR are as follows:-</p> <ul style="list-style-type: none"> <li>✓ Business Plan</li> <li>✓ Annual budgets set by committee</li> <li>✓ Quarterly reports of income and expenditure against budgets</li> <li>✓ Financial ratio analysis</li> <li>✓ Benchmarking</li> <li>✓ Annual performance return (ARC)</li> <li>✓ Financial viability report</li> <li>✓ FCA return</li> <li>✓ Financial statements and quarterly/monthly financial reports and ratio analysis</li> <li>✓ Health and Safety (ACS audits)</li> <li>✓ Estate management</li> <li>✓ Voids/arrears/allocations/etc.</li> <li>✓ Repairs/Maintenance reports</li> <li>✓ CSCO report</li> <li>✓ SHR 5 year return</li> </ul> <p>Annual self-assessment (Annual Assurance statement) by Committee and Management against regulatory standards leading to compliance report to Regulator.</p>	3	4	12	<p>Ensure continuous improvement and self-awareness are at the forefront of our business and service delivery. Continue with benchmarking and continuous monitoring of performance.</p> <p>The annual assurance statement is due to be returned to the Regulator at the end of October 2025. Meetings set up with Committee and senior management team to discuss compliance in August - September with report to full Committee in October.</p>

Risk Maps – Page 2  
**GOVERNANCE AND PERFORMANCE MONITORING RISK MAPS**

<p><b>2. Failure of Management Committee to direct and control activities</b></p>	4	5	20	<p style="writing-mode: vertical-rl; transform: rotate(180deg);">Chairperson/Committee/Mat_Team\CSCO</p> <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> <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/workbooks/laptops as required</li> <li>• The Management Team prepare comprehensive committee reports including risk analysis where appropriate, fitting in with business objectives etc</li> </ul>	<p>Reports to management team meetings, committee meetings and SHR are as follows:-</p> <ul style="list-style-type: none"> <li>✓ Business Plan</li> <li>✓ Annual budgets set by committee</li> <li>✓ Quarterly reports of income and expenditure against budgets</li> <li>✓ Financial ratio analysis</li> <li>✓ Benchmarking</li> <li>✓ Annual performance return (ARC)</li> <li>✓ Financial viability report</li> <li>✓ FCA return</li> <li>✓ Financial statements and quarterly/monthly financial reports and ratio analysis</li> <li>✓ Health and Safety (ACS audits)</li> <li>✓ Estate management</li> <li>✓ Voids/arrears/allocations/etc.</li> <li>✓ Repairs/Maintenance reports</li> <li>✓ CSCO report</li> <li>✓ SHR 5 year return</li> </ul> <p>Annual self-assessment (Annual Assurance statement) by Committee and Management against regulatory standards leading to compliance report to Regulator.  Progress of training reported back to Committee</p> <p>Reports to internal audit committee and implementation of auditor recommendations</p>	3	4	1 2	<p>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.</p> <p>For year 2025-26 independent governance review.</p>
---	---	---	----	--	--	---	---	--------	---

**GOVERNANCE AND PERFORMANCE MONITORING RISK MAPS**

Risk	Pre-controls risk score			Responsible Person	Existing controls	Reports	Post - controls risk score			Further Action Required
	Likelihood	Impact	Risk score				Likelihood	Impact	Risk score	
3. Policies & Procedures lack consistency, not compliant with good practice or legislation. Staff unsure of association's policies and procedures	3	4	12	CEO/ Management Team/ CSCO	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. Tenants consulted directly re policies which concern them e.g. Allocations and Rent. Networking and benchmarking with other RSLs. Module policies from SFHA and EVH used when available. Legal and other professional advice sought where necessary. Internal auditors review policies	Minutes of Committee meetings with policy reviews <sup>8</sup>	2	4	8	Ensure committee, staff and customers are consulted / aware of policy reviews. Governance review 2025/26

**GOVERNANCE AND PERFORMANCE MONITORING RISK MAPS**

Risk	Pre-controls risk score			Responsible Person	Existing controls	Reports	Post - controls risk score			Further Action Required
	Likelihood	Impact	Risk score				Likelihood	Impact	Risk score	
<p><b>4.</b> Strategic &amp; Service Planning Framework - No strategy or planning framework – no direction, no cohesion</p>	3	4	12	CEO/ Management Team/ CSCO	<p>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 &amp; Staff Meetings, annual setting of objectives with staff. Annual committee appraisals. Internal audit. Annual business plan timetable and committee meeting structure approved by Committee.</p>	<p>Minutes of monthly meetings. Business Plan Monthly reports to Sub Committees. Performance Targets reported quarterly to committee. Business plan timetable Annual Committee strategy meeting</p>	2	4	8	<p>Governance review 2025/26. Revise business plan and strategy annually.</p>

**GOVERNANCE AND PERFORMANCE MONITORING RISK MAPS**

Risk	Pre-controls risk score			Responsible Person	Existing controls	Reports	Post - controls risk score			Further Action Required
	Likelihood	Impact	Risk score				Likelihood	Impact	Risk score	
5. Lack of adequate IT resources to effectively carry out our business.	3	4	12	CEO/ Management Team/SFO	Annual IT plan set in conjunction with Committee and external ICT support company Regular meetings with management team and staff teams to discuss resource requirements We have budget to renew systems as required as set annual and reviewed mid year. We use IT support company to advise us in our IT needs.	Annual ICT plan Committee reports on individual projects	2	4	8	Update ICT plan for 2025/26
6. Lack of physical resources to carry out business	3	4	12	CEO/SFO	KHA's Office was purpose built to facilitate our business needs and is modern and well maintained.  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.	Flexible working policy Asset management register. DSE assessments Equipment budget reviewed each year	2	3	6	Update of ICT plan and budgets on an annual basis.  Continue to manage 9 day fortnight trial.  Continue to assess office layout and resources

**GOVERNANCE AND PERFORMANCE MONITORING RISK MAPS**

Risk	Pre-controls risk score			Responsible Person	Existing controls	Reports	Post - controls risk score			Further Action Required
	Likelihood	Impact	Risk score				Likelihood	Impact	Risk score	
7. Lack of support for our housing management and finance systems.	3	4	12	CEO/ Management Team/SFO	<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> <li>3. Tecnica staff are responsible for supporting staff with QL reports and improvements and work alongside Aareon in this regard</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	2	4	8	<p>Update ICT plan for 2025/26.</p> <p>Arrange refresher training in QL for all new staff who require training</p>
8. Lack of skilled staff	3	4	12	CEO/Mgt Team	<p>Implement training and development plans. Continue to work with IIP. Use sound recruitment procedures and staff induction procedures. Regular effective team meetings and one to one with team members if appropriate Training opportunities are provided and where there are skill gaps training provided. Bi-annual appraisals with staff. Use of EVH and other employment agencies to fill temporary posts.</p>	<p>Reports to employment sub committee Minutes Staff Meetings, Management Team Meeting Minutes.</p>	2	4	8	<p>Continue to monitor. Use IIP and staff satisfaction process to identify areas for improvement</p> <p>Team building and leadership refresher course for senior managers.</p> <p>Continue to manage 9 day fortnight trial.</p>

Risk maps – Page 7  
**GOVERNANCE AND PERFORMANCE MONITORING**

	Pre-controls risk score			Responsible Person	Existing controls	Reports	Post - controls risk score			Further Action Required
	Likelihood	Impact	Risk score				Likelihood	Impact	Risk score	
9. Failure to adopt a framework which promotes continuous improvement	3	3	9	CEO/ Management Team/all staff/Committee	Annual business planning process. 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. Meetings can take place in person or virtually. Customer service excellence award. Internal and external audit reports. QEF group and benchmarking. Networking with other RSLs and SFHA forums. Programme of training for staff and committee. Complaints procedure.	Committee Reports and Senior Management Team Meetings Action plan from CSE award. Action plans for satisfaction surveys. Learning points from complaints. Complaints reports.	2	3	6	Update business plan for 2025/26. Update of action plan following customer satisfaction survey 2024. CSE assessment February 2025
10. Failure to obtain customer and stakeholder views and take them into account	3	3	9	CEO/Mgt Team	As above for Risk 9	CSE award Complaints reports Satisfaction reports	2	3	6	As above
11. Failure to keep staff up to date in terms of knowledge and good practice	3	3	9	Mgt team	Training and development plans, regular minuted team meetings, IIP, adequate training budget, training feedback at staff meetings. 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,	IIP award Minutes of staff meetings CSE award Staff training plan	1	3	3	Next IIP assessment due 2026.

					EVH, SHARE and other bodies.				
--	--	--	--	--	------------------------------	--	--	--	--

**Risk maps – Page 8  
GOVERNANCE AND PERFORMANCE MONITORING RISK MAPS**

Risk – Openness and confidentiality	Pre-controls risk score			Responsible Person	Existing controls	Reports	Post - controls risk score			Further Action Required
	Likelihood	Impact	Risk score				Likelihood	Impact	Risk score	
12. Breach of Data Protection and Access to Information legislation. Suspicion and lack of confidence of customers	4	5	20	CEO/ Management Team/all staff/Committee	Openness and Confidentiality Policy in place. Confidentiality stressed in Code of Conduct for Committee and Staff. Staff training. Whistleblowing policy. Data Protection Policy Annual review of access to information register IT and Email policy. ICT security in place. GDPR training carried out with staff and committee. RGDP appointed as our DPO Internal audit carries out review every three years and there is an action plan to be implemented following audit Staff working at home have two stage authentication with their log in details. There is a clear desk policy in place for office and all personal/sensitive information in paper form to be kept in locked drawers/cupboards.	Access to Information Register/Report to committee on GDPR actions taken by Knowes	3	4	12	Register to be updated annually and kept beside other registers.  The Association has undergone Cyber Essentials recognition and are currently working towards Cyber Essentials plus.  Staff to regularly cleanse old data in customer files as per Data Retention policy

13. Independence & Constitution Committee not independent, or influenced by other organisations.	3	3	9	CEO/Mgt Team	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. Disclosures register. Audit reports	2	3	6	Disclosure signed each year by committee and staff.
--	---	---	---	--------------	---	--	---	---	---	---

**GOVERNANCE AND PERFORMANCE MONITORING RISK MAPS – Page 9**

	Pre-controls risk score					Post - controls risk score				
Risk – Governing Body	Likelihood	Impact	Risk score	Responsible Person	Existing controls	Reports	Likelihood	Impact	Risk score	Further Action Required
14. Low take up of places on Committee. Low attendance – poor representation of residents.	4	5	20	CEO/ Management Team/all staff/Committee	CSCO has target to fill vacant committee places, advertisements in all newsletters and with appropriate agencies, CSCO to follow up all new tenants	Committee reports by CSCO	2	5	10	Continue to speak to residents with a view to recruiting new Committee members.  When membership levels are low – advertise in housing press.  Governance review 2025/26
15. Lack of necessary skills on management committee	4	5	20	CEO/Mgt Team/Chairperson	Induction training given and continuous training given to all committee members. Annual Personal Development reviews. Independent body carries appraisals out every other year.	Committee training plan	2	5	10	Governance review 2025/26
16. Damage to reputation. Contravention of Code of governance	4	4	16	Mgt team/Chairperson	Declaration of Interest Register. Code of conduct. Internal and External Audit Staff and Committee training re Code of Governance. Grievance and Whistle blowing policies in place	Monthly committee minutes/minutes of special working groups	3	4	12	9 year rule – need to demonstrate that Committee members still add value to organisation. Governance review 2025/26

GOVERNANCE AND PERFORMANCE MONITORING RISK MAPS – Page 10

Risk – Equalities	Pre-controls risk score			Responsible Person	Existing controls	Reports	Post - controls risk score			Further Action Required
	Likelihood	Impact	Risk score				Likelihood	Impact	Risk score	
17. Minority groups under-represented on our committee and community groups	3	3	9	CEO/ Management Team/all staff/Committee/CSCO	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.	Scottish Equalities form being used for customers.  Also part of ongoing customer satisfaction surveys.  Equalities impact assessment is carried out when reviewing policies	2	3	6	Continue to monitor updates in legislation and benchmarking with peer group.
18. Lack of monitoring of minority group statistics	3	3	9	CEO/Mgt Team/CSCO	Adoption of Scottish equalities monitoring form used for staff, committee, applicants and customers	As above	2	3	6	
19. Failure to ensure all of the community has equal access to our services	3	4	12	CEO/Mgt Team/CSCO	As above and equalities impact assessment in our policy reviews.  Information on our services available in different formats on request  Signpost our customers to relevant organisations for assistance and support.	Monthly committee minutes/minutes of special working groups	2	4	8	Equalities refresher training for staff and committee.



**FINANCE RISK MAPS - FINANCIAL MANAGEMENT – page 12**

Risk	Pre-controls risk score			Responsible Person	Existing controls	Reports	Post - controls risk score			Further Action Required
	Likelihood	Impact	Risk score				Likelihood	Impact	Risk score	
22. Loss or damage to housing assets	4	5	20	CEO/ Management Team/all staff/Committee	<ul style="list-style-type: none"> <li>✓ Insurance in place with Zurich Municipal (15/03/25 to 14/3/26) – 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 2024. Asset mgmt. plan updated annually</li> <li>✓ Security of void properties</li> <li>✓ Gas servicing inspections and heat and smoke detectors maintenance, EICRs to be managed annually.</li> <li>✓ Regular estate management inspections by housing and maintenance teams.</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>	3	5	15	Incorporate 2024 stock condition survey into future asset management and cost plans. Continued training for repairs and maintenance team on asset management and landlord health and safety

				✓ Mould, damp and asbestos registers in place				
--	--	--	--	---	--	--	--	--

**FINANCIAL MANAGEMENT – FINANCE RISK MAPS – Page 13**

Risk	Pre-controls risk score			Responsible Person	Existing controls	Reports	Post - controls risk score			Further Action Required
	Likelihood	Impact	Risk score				Likelihood	Impact	Risk score	
<b>23.</b> Loss or damage to non-housing assets – that is office building, furniture and equipment	3	3	9	CEO/ Management Team/all staff/Committee	Insurance cover reviewed annually, asset register kept and updated quarterly, disaster recovery plan in place, IT strategy, hardware and software support and maintenance programme in place with IT providers, employees have ability to work at home should office building be uninhabitable	Insurance cover reviewed annually, asset register kept and updated quarterly, disaster recovery plan in place, IT strategy, maintenance programme in place with IT specialists.	2	3	6	
<b>24.</b> Failure to comply with Finance legislation, policies and procedures	3	5	15	CEO/SFO	<p>Internal and external auditors appointed by tendering process taking into account RSL knowledge and experience. Utilise services of external finance agency.</p> <p>Finance policies and procedures including schedule of internal controls reviewed on at least a three-year cycle.</p> <p>SFO 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>	2	5	10	Internal audit plan to be agreed with committee for 2024/25

**FINANCIAL VIABILITY – RISK MAPS PAGE 14**

	Pre-controls risk score					Post - controls risk score				
Risk	Likelihood	Impact	Risk score	Responsible Person	Existing controls	Reports	Likelihood	Impact	Risk score	Further Action Required
<p><b>25.</b> Failure to set budgets and provide adequate budgetary information to Knowes managers, committee and external clients. Unable to make informed decisions concerning Knowes' finances.</p>	3	5	15	CEO/ Management Team/SFO	<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 four times per year.</p> <p>Scenario planning built into 30 year plans and updated to Committee twice per year.</p>	<p>Spend v Budgets reported to Management team monthly.</p> <p>Quarterly reports to committee, annual reports to SHR, OSCR and FCA. Annual report to members at AGM.</p> <p>Committee approve annual budgets and cash flow, 5 year SHR plans.</p>	2	5	10	<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> <p>Review of viability of current development project.</p>

**FINANCIAL VIABILITY – RISK MAPS PAGE 15**

	Pre-controls risk score					Post - controls risk score				
Risk	Likelihood	Impact	Risk score	Responsible Person	Existing controls	Reports	Likelihood	Impact	Risk score	Further Action Required
26. Fraud or theft resulting in financial loss to association	4	5	20	CEO/ Management Team/SFO	<ul style="list-style-type: none"> <li>✓ All staff subject to three year disclosure checks</li> <li>✓ We no longer accept payment from customers by way of cash. cheques or Pos.</li> <li>✓ Safe used for storage of cash (we no longer accept cash payments in the office)</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 before any new supplier can be paid.</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> </ul>	2	5	10	<p>On-going review of policies and procedures.</p> <p>On-going review of Cyber security/Cyber essentials plus</p> <p>Vulnerability scans undertaken on system by Tecnica</p> <p>Security on card payments currently under review with new safety measures to be introduced</p>

				<ul style="list-style-type: none"> <li>✓ Cyber liability insurance and other indemnity insurances in place</li> <li>✓ Card payment security in place</li> </ul>				
--	--	--	--	---	--	--	--	--

**FINANCIAL VIABILITY – RISK MAPS PAGE 16**

Risk	Pre-controls risk score			Responsible Person	Existing controls	Reports	Post - controls risk score			Further Action Required
	Likelihood	Impact	Risk score				Likelihood	Impact	Risk score	
<p><b>27.</b> Financial resources are inadequate to meet current and future business commitments</p>	3	5	15	CEO/ Management Team/SFO/Committee	<ul style="list-style-type: none"> <li>✓ Cash flow updated twice a year ensuring we take into account the possible effects of Welfare Reform and Pension Liabilities and development costs</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 £1.0m in cash reserves). This is part of budget process.</li> <li>✓ Scenario planning undertaken as part of budget review</li> <li>✓ Development projects regularly assessed for funding and spend risk.</li> <li>✓ Treasury management plan in place</li> </ul>	<ul style="list-style-type: none"> <li>✓ Quarterly and monthly financial reports to committee and mgmt. team respectively</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>✓ Arrears and void figures reporting regularly to committee</li> </ul>	2	5	10	<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> <p>Review of borrowing requirements in light of Abbeylands Road potential development.</p>

--	--	--	--	--	--	--	--	--	--

**FINANCIAL VIABILITY – RISK MAPS PAGE 17**

Risk	Pre-controls risk score			Responsible Person	Existing controls	Reports	Post - controls risk score			Further Action Required
	Likelihood	Impact	Risk score				Likelihood	Impact	Risk score	
28. Creditors not paid on time – loss of reputation to Association	3	3	9	SFO	<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> <li>✓ New supplier forms required by Accounts and produced by departments timeously</li> </ul>	<ul style="list-style-type: none"> <li>✓ Payments report and outstanding creditors reports available in system</li> <li>✓ Approved suppliers list approved annually by committee</li> <li>✓ Quarterly reports on creditor summary details produced for management team and committee</li> </ul>	2	3	6	Continue to review and update procedures
29. Debtors not managed effectively	3	4	12	HOHs/ SFO	<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</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> </ul>	<ul style="list-style-type: none"> <li>✓ Finance reports to committee on a quarterly 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>	2	4	8	Ongoing review by Head of Housing and SFO  Three yearly review by internal auditors.

				<ul style="list-style-type: none"> <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>✓ Monthly reports reviewed by Mgt and staff teams</li> </ul>			
--	--	--	--	---	---	--	--	--

**FINANCIAL VIABILITY – RISK MAPS PAGE 18**

Risk	Pre-controls risk score			Responsible Person	Existing controls	Reports	Post - controls risk score			Further Action Required
	Likelihood	Impact	Risk score				Likelihood	Impact	Risk score	
<p><b>30.</b> Reduced Income for our customers as a result of high inflation and high fuel costs and economic downturn</p>	3	4	12	SFO	<ul style="list-style-type: none"> <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> <li>✓ Grant applications made through Scottish Govt/Lottery etc to alleviate poverty wherever possible</li> <li>✓ In collaboration with 2 other RSLs we employ a Community Support Officer to assist residents with issues surrounding poverty and welfare.</li> <li>✓ We have in place a tenancy sustainment budget for HOs to assist tenants with essential household items where necessary.</li> </ul>	<ul style="list-style-type: none"> <li>✓ Arrears reports to committee</li> <li>✓ ARC reports and benchmarking reports</li> <li>✓ Annual reports on charter outcomes to residents</li> <li>✓ Community link reports on wider action support</li> <li>✓ Tenancy sustainment reports</li> </ul>	2	4	8	Continue to apply for community grants to assist our customers

				<ul style="list-style-type: none"> <li>✓ We support community groups and charities in the community.</li> <li>✓ We regularly advertise how to pay rent and other invoices with advice on support for those residents who may experience difficulty in keeping up to date with payments.</li> </ul>				
--	--	--	--	--	--	--	--	--

**FINANCIAL VIABILITY – RISK MAPS PAGE 19**

Risk	Pre-controls risk score			Responsible Person	Existing controls	Reports	Post - controls risk score			Further Action Required
	Likelihood	Impact	Risk score				Likelihood	Impact	Risk score	
<b>31.</b> Pension contribution becomes unaffordable/court case re benefit changes ongoing with SHAPs	3	3	9	Committee/CEO	<ul style="list-style-type: none"> <li>✓ Pension contributions included in budget plans and long-term cash flow</li> <li>✓ Knowes operates DC scheme only for all new staff since 2011.</li> <li>✓ Past service deficit temporarily removed from long term plans after 2021 valuation. To be revised after the results of the 2024 valuation are published.</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>

**TREASURY MANAGEMENT – RISK MAPS PAGE 20**

	Pre-controls risk score						Post - controls risk score			
Risk	Likelihood	Impact	Risk score	Responsible Person	Existing controls	Reports	Likelihood	Impact	Risk score	Further Action Required
32. Failure to meet loan covenants (no loan at present but assuming new borrowing required for Abbeylands Rd development)	3	5	15	CEO	<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> <li>✓ Favourably covenants will be a requirement of any new loan.</li> <li>✓ Treasury management policy in place</li> </ul>	<ul style="list-style-type: none"> <li>✓ Thirty-year business plan</li> <li>✓ Annual budgets</li> <li>✓ Loan covenant return</li> <li>✓ Above all reported to committee and bank</li> </ul>	2	5	10	Ensuring loan covenants are adhered to per any new loan agreement and loan covenant matrix.
33. Failure to implement Treasury management policy	3	4	12	CEO/Committee	<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>	2	4	8	Continual review of available funding sources and ensure best rates and terms achieved.
34. Fluctuating interest rates	3	3	9		<ul style="list-style-type: none"> <li>✓ Check forward interest rates regularly and fix part of loan as appropriate.</li> <li>✓ Sensitivity analysis included in 30 year cash flow</li> </ul>	<ul style="list-style-type: none"> <li>✓ Loan covenants return to SHR and lender annually</li> <li>✓ Regular Reports to committee</li> </ul>	2	3	6	Previous loan paid off in January 2024. No further loans taken out at present – but planned for development purposes in 2026.

**RENT SETTING AND OTHER INCOME – RISK MAPS PAGE 21**

Risk	Pre-controls risk score			Responsible Person	Existing controls	Reports	Post - controls risk score			Further Action Required
	Likelihood	Impact	Risk score				Likelihood	Impact	Risk score	
35. Failure to set rents at a level which are affordable to our tenants, comparable with other landlords and ensure viability of the organisation	3	4	12	CEO/SFO/Committee	<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>✓ 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 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>	2	4	8	Continue any follow up action points on tenants survey
36. Failure to comply with legislation	3	4	12	CEO/Committee	<ul style="list-style-type: none"> <li>✓ Consultation with tenants annually</li> <li>✓ Correct notice for rent increase letters</li> </ul>	Results of tenant rent survey published on website and in newsletters	2	4	8	
37. Failure to collect factoring income and reduce factoring debts	3	3	9	SFO	<ul style="list-style-type: none"> <li>✓ Policy and procedure in place</li> <li>✓ Owners can opt to pay their invoices by instalments.</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> </ul>	<ul style="list-style-type: none"> <li>✓ Quarterly report on balances to committee</li> <li>✓ Annual review of factoring fee</li> </ul>	2	3	6	

				✓ Owner satisfaction survey to assess how owners see service.				
--	--	--	--	---	--	--	--	--

**IT MANAGEMENT – RISK MAPS PAGE 22**

Risk	Pre-controls risk score			Responsible Person	Existing controls	Reports	Post - controls risk score			Further Action Required
	Likelihood	Impact	Risk score				Likelihood	Impact	Risk score	
38. Breach of security of IT systems/cyber attack	4	5	20	CEO/SFO/Committee	<p>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 Support company to cover network, website, hardware and user access.</p> <p>Cyber insurance in place. Cloud solution in place for back up.</p> <p>Staff are enabled to work from home under flexible working policy. Two factor authentication in place.</p> <p>KHA has moved most of its systems to the cloud.</p> <p>Tecnica has DR plan in place for ICT systems</p>	<p>Tecnica produce IT reports for the Management Team.</p> <p>Internal auditor Committee reports</p> <p>Annual IT plan and objectives to Committee</p>	3	5	15	<p>Working on putting measures in place to ensure credit card security for phone payments from our customers.</p> <p>Currently working towards achieving cyber essentials plus</p>
39. Business continuity disrupted	3	5	15	CEO/SFO	<p>Staff able to work effectively from home.</p> <p>Tecnica updating IT continuity plan</p> <p>Back ups fully tested and restored once a year.</p>	As Above	2	5	10	Tecnica updating IT business continuity plan
40. Future proof IT systems	3	5	15	CEO/SFO	IT plan reviewed annually as a part of business strategy	As above	2	5	10	Management team continue to review all business systems annually with staff

COMMUNITY/WIDER ACTION PROJECTS - RISK MAPS PAGE 23

Risk	Pre-controls risk score			Responsible Person	Existing controls	Reports	Post - controls risk score			Further Action Required
	Likelihood	Impact	Risk score				Likelihood	Impact	Risk score	
41. Lack of clear rationale for Knowes' involvement in wider role activities	3	3	9	CEO/CSO/Committee	<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, Flourishing Faifley, neighbouring RSLs, 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 meetings 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 on wider role activities reported to the Committee.</li> <li>✓ Staff time sheets kept and costs of staff time calculated each quarter and reported on in quarterly mgt a/cs. News articles and reports published on various projects</li> </ul>	2	3	6	Continue to apply for external funding wherever possible.
42. Act out with scope of rule book and charitable status	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>✓ CEO and Management team assess each project to ensure compliance with the Association's rules.</li> </ul>	Report to committee on all new projects	2	4	8	

				✓ Committee training given on SHR governance standards and standing orders and rule book.				
--	--	--	--	---	--	--	--	--

**WIDER ACTION – RISK MAPS PAGE 24**

Risk	Pre-controls risk score			Responsible Person	Existing controls	Reports	Post - controls risk score			Further Action Required
	Likelihood	Impact	Risk score				Likelihood	Impact	Risk score	
43. Risk that wider role activities affect financial viability of core housing activities	2	4	8	CEO/CSO/Committee	<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-rent funding, e.g. solar panel income and grants.</li> </ul>	Reports to committee on quarterly basis	1	4	4	Continue to apply for external funding wherever possible.

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

Risk	Pre-controls risk score			Responsible Person	Existing controls	Reports	Post - controls risk score			Further Action Required
	Likelihood	Impact	Risk score				Likelihood	Impact	Risk score	
44. Lack of plans for future property maintenance	3	5	15	Chief Executive (CEO)/Head of Operations	Annual plans taken from stock condition surveys. Stock condition survey carried out every 5 years	Monthly reports to committee	1	5	5	Update Asprey asset management system with programme of works carried out 2024/25. Update long term cash flows with stock condition information
45. Non compliance with energy standards for properties	3	4	12	CEO/H OPS	Majority of stock is compliant with EESSH EPC certificates in place for all properties High level energy survey of stock carried out	Reports to committee on EESSH compliance ARC reports	3	4	15	Net zero carbon emissions heating systems introduced for all new build Continue to improve energy efficiency of existing stock through maintenance programme. Awaiting new energy standard from Scottish Government
46. Poor quality maintenance work carried out	3	4	12	CEO/H OPS	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.	Reports to committee Weekly TI report, end of contract assessment report, satisfaction survey results	2	4	8	Continue with regular monitoring
47. We do not achieve best value through procurement	3	4	12	CEO/H OPS	We have a procurement strategy that reflects good practice. We use Partnering in both development and maintenance work and ensure that training and local employment is maximised through our work. We have set up joint procurement with other RSL's to achieve value.	Monthly reports to committee on new contracts. Approved contractor and suppliers list reported to committee	2	4	8	Continue to monitor spend with contractors and procure work through tendering process where necessary.  Scotland excel procurement audit for 2025/26.

				All contracts now look at opportunities of creating local training and providing community benefits				
--	--	--	--	---	--	--	--	--

**REPAIRS, DEVELOPMENT, PLANNED MAINTENANCE AND IMPROVEMENTS – RISK MAPS PAGE 26**

Risk	Pre-controls risk score			Responsible Person	Existing controls	Reports	Post-controls risk score			Further Action Required
	Likelihood	Impact	Risk score				Likelihood	Impact	Risk score	
48. Non-compliance with procurement legislation	3	5	15	Chief Executive (CEO)/Head of Property services	<ul style="list-style-type: none"> <li>Our policies are regularly updated to comply with legislation</li> <li>Advice is sought from external QS advisors for all our major procurement projects</li> <li>Internal audit examines procurement on a 3 year cycle</li> </ul>	Monthly reports to committee	2	5	10	Arrange Scotland Excel audit for 2025/26
49. 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	2	4	8	
50. Failure to manage key development risks for each proposal	4	5	20	CEO/HO PS	We assess risks during preparation of our New Business risk analysis. We ensure the procurement of an experienced design team and development agent. We ensure continued liaison with our partners, WDC and Scottish Government	Monthly reports to committee	3	5	15	Continued updates to committee on Abbeylands Road development.
51. Lack of funding for development works	4	5	20	CEO/HO PS	We secure grant and private finance funding prior to the start of each project. We ensure we meet the requirements of Housing Association Grant funding and ensure we have project approval from the	Monthly reports to Committee on development contracts progress	3	5	15	

				Scottish Government before entering into any construction contract.				
--	--	--	--	---	--	--	--	--

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

Risk	Pre-controls risk score			Responsible Person	Existing controls	Reports	Post - controls risk score			Further Action Required
	Likelihood	Impact	Risk score				Likelihood	Impact	Risk score	
52. Long term non-viability of new development projects	4	5	20	Chief Executive (CEO)/Head of Property services (SBHN)	We carry out a 30 year life cycle costing which is integrated in our 30 year business plan. We are utilising the services of an external advisory development officer. We ensure grant funding is in place and project approval gained before entering into building contract.	Monthly reports to committee	3	5	15	
53. Poor project performance.	3	4	12	CEO/H OPS	Performance is monitored and reported monthly. Corrective action is taken where required. Regular meetings with design team.	Monthly committee reports	2	4	8	
54. Failure to meet objectives with development projects.	3	4	12	CEO/H OPS	Regular reports to committee. Advice of design team and development officer. Monitoring of projects against SG guidelines and legislation	Design team and committee reports	2	4	8	New reports needed for Scotland Excel and SBHN Group
55. Tenants dissatisfied with product.	3	3	9	CEO/H OPS/H OHS	We carry out surveys of all customers following allocation of new build houses.	Reports to Committee and customers	2	3	6	
56. Product does not meet future	3	3	9	CEO/H OPS/H OHS	We assess demand through waiting list statistics and local knowledge.	Reports to committee	2	3	6	

demographic needs				We build to housing for varying needs standards				
-------------------	--	--	--	---	--	--	--	--

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

Risk	Pre-controls risk score			Responsible Person	Existing controls	Reports	Post - controls risk score			Further Action Required
	Likelihood	Impact	Risk score				Likelihood	Impact	Risk score	
57. Repairs are not carried out to a high standard.	3	4	12	Chief Executive (CEO)/Head of Property	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. Customer Satisfaction Surveys carried out.	Monthly reports to committee	2	4	8	
58. We do not comply with current legislation in relation to repairs.	3	4	12	CEO/H OPS	Our policies and procedures are regularly updated to incorporate current legislation. Independent external advice from QS and legal advisors sought as required. Internal audit reports Training for staff	Monthly committee reports including policies for update	2	4	8	
59. We do not consult with residents on repairs issues	3	3	9	CEO/H OPS	We ask our tenants through consultation, Customer focus group, questionnaires and our committee.	Satisfaction Survey results	2	4	8	
60. There is no clear guidance on responsibility for repairs.	3	4	12	CEO/H OPS/H OHS	Tenancy agreement has a detailed breakdown of responsibilities plus a provision of leaflets. Policies and procedures in place to detail staff responsibilities. Factoring agreement in place for common parts of building and common areas.	Reports to Committee and customers	2	3	6	

				Leaflets, articles in newsletter, ACS and other health and safety guidance consulted and implemented				
--	--	--	--	--	--	--	--	--

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

Risk	Pre-controls risk score			Responsible Person	Existing controls	Reports	Post - controls risk score			Further Action Required
	Likelihood	Impact	Risk score				Likelihood	Impact	Risk score	
61. Not all tenants have equal access to repairs service	2	3	6	Chief Executive (CEO)/Head of Property services (HOPS)	The service can be accessed in a number of ways (website/email/phones/customer app) which ensures all tenants have access to the service at all times of day and night.  Emergency out of hours service in place for customers.	Reports on customer satisfaction survey	1	3	3	
62. Not getting value for money on repairs service	3	3	9	CEO/H OPS	We operate term contracts on our reactive repair service and maintenance contracts which is procured every 3 -5 years VFM can be measured through ARC comparisons and our benchmarking group. We measure spend against budgets on a monthly basis. Regular meetings with contractors to address issues in work.	Monthly committee reports on contractor performance, spend v budgets and KPIs and benchmarking comparisons	2	3	6	

63. Liability through safety hazards in the estate	4	5	20	CEO/H OPS	Regular inspections of closes and common areas and adopted footpaths Maintenance programme of common areas in place	All inspections are detailed in standard forms	3	5	15	
64. Liability for injury in play areas	3	5	15	CEO/H OPS/H OHS	Regular inspections of play areas. Play inspection training for maintenance officers Annual inspection by qualified independent inspector	Inspection reports available for management team	2	5	10	Follow up on annual inspection of play areas

### REPAIRS, DEVELOPMENT, PLANNED MAINTENANCE AND IMPROVEMENTS – RISK MAPS PAGE 30

Risk	Pre-controls risk score			Responsible Person	Existing controls	Reports	Post - controls risk score			Further Action Required
	Likelihood	Impact	Risk score				Likelihood	Impact	Risk score	
65. Winter risk	3	4	12	CEO/H OPS/H OHS	Information to tenants via newsletters and website. Gritting car park at office Close and common area inspections	Newsletter Estate management reports	3	3	9	
66. No clear internal controls relating to repairs work	3	4	12	CEO/H OPS	Policy and procedures for division of duties are detailed in the repairs policy, and the Schedule of Internal Controls. Regular departmental meetings Regular training and updates for staff	Staff meeting minutes Repairs Policy and reporting to Committee	2	4	8	
67. Non-compliance with gas safety regulations	4	5	20	CEO/H OPS	Gas Maintenance policy details procedures required, also monthly meetings to assess progress. On a 10-month rolling programme to ensure 100% compliance. Contractor measures compliance as well as reports in QL to measure compliance and highlight any properties requiring forced	Committee reports and regular monitoring report  Ongoing Monitoring  ARC reports	2	5	10	

					access. Dedicated staff members within repairs team responsible for gas servicing programme.				
68. Non-compliance with electrical safety regulations	4	5	20	CEO/H OPS/H OHS	Dedicated staff members within repairs team responsible for EICR servicing programme. Rolling programme to incorporate all properties within 5 years. QL reports for EICR dates due	Committee reports and regular monitoring report  Ongoing Monitoring  ARC reports	2	5	10

**HOUSING MANAGEMENT - RISK PLANS – PAGE 31**

	Pre-controls risk score					Post - controls risk score				
Risk	Likelihood	Impact	Risk score	Responsible Person	Existing controls	Reports	Likelihood	Impact	Risk score	Further Action Required
69. 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	CEO/H OPS/H OHS/A O	We publish information about our stock and services via our website; provide and 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	3	3	9	
70. Allocations procedure not followed resulting in	3	4	12	CEO/H OHS/A O	Our allocations policy has been reviewed in accordance with legislation and best practice/all allocations are counter-signed	Policy – Committee approval. Quarterly lettings reports and annual lettings plan.	1	4	4	Allocations policy due for review 2025

non-compliance with legislation/best practice/allegations of bias/unfairness.				and we have clear and open audit trail on every allocation.  Internal audit reviews allocations as part of the three year audit cycle	ARC reports Audit Reports			
---	--	--	--	---	------------------------------	--	--	--

**HOUSING MANAGEMENT - RISK PLANS – PAGE 32**

Risk	Pre-controls risk score			Responsible Person	Existing controls	Reports	Post - controls risk score			Further Action Required
	Likelihood	Impact	Risk score				Likelihood	Impact	Risk score	
71. Lack of understanding of tenants' rights and responsibilities resulting in breakdown of the tenant/landlord relationship	3	4	12	CEO/H OPS/H OHS/Ho using Mgt 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 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. Complaints policy in place. Quarterly newsletter, webpage information and facebook information. Staff training programme in place.	Internal reporting and monitoring on number of new tenants and rolling log is kept to ensure everyone receives their New Tenant Visit. Annual charter return to tenants.	1	4	4	

72. Association not equipped to deal with tenancy changes through succession or sub-lets etc. resulting in poor information and inaccurate records.	3	4	12	CEO/H OHS/A O	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	1	4	4	New legislation will require an update of procedures.
---	---	---	----	---------------------	--	-------------------------------------	---	---	---	---

**HOUSING MANAGEMENT - RISK PLANS – PAGE 33**

	Pre-controls risk score					Post - controls risk score				
Risk	Likelihood	Impact	Risk score	Responsible Person	Existing controls	Reports	Likelihood	Impact	Risk score	Further Action Required
73. Tenants abandon houses resulting in vandalism, high maintenance costs and arrears/void loss.	3	3	9	CEO/H OPS/H OHS/Ho using Mgt Team	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.	2	3	6	
74. Void Properties are vandalised and damaged.	3	3	9	CEO/H OHS/A O	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.	1	4	4	

						ARC return on void loss and void letting times Quarterly KPIs			
75. 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 ARC/KPIs/Benchmarking reports			

**HOUSING MANAGEMENT - RISK PLANS – PAGE 34**

	Pre-controls risk score					Post - controls risk score				
Risk	Likelihood	Impact	Risk score	Responsible Person	Existing controls	Reports	Likelihood	Impact	Risk score	Further Action Required
76. Rent arrears spiral to an unacceptable level with a serious impact of the Associations finances	3	5	15	CEO/H OPS/H OHS/Ho using Mgt Team	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. HA will assist HO as required. Advice and support for tenants provided through CAB and Community Sustainment Officer	Monthly reports to Committee show performance against targets and past performance; Arrears Bandings Report show no. of cases within values. ARC reports/Quarterly KPIs	2	5	10	Continue intensive management of arrears. Monitor impact of Universal Credit, and other welfare reform/economic changes that result in affordability issues for low paid tenants.
77. Resources to deal with Housing	3	5	15	CEO/H OHS/	Additional resources added in last five years – Housing Assistant and shared services of Community Sustainment Officer. Money	Staff/Turnover cost measurements.	2	4	8	

Management services.					and Energy advice provided by CAB and Community Links following grant funding.	Benchmarking resources with peer group.				
78. Anti-Social Behaviour permeates the estate and leads to stigmatisation and deterioration in quality of life for residents	3	3	9	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	2	3	6	

**HOUSING MANAGEMENT - RISK PLANS – PAGE 35**

Risk	Pre-controls risk score			Responsible Person	Existing controls	Reports	Post - controls risk score			Further Action Required
	Likelihood	Impact	Risk score				Likelihood	Impact	Risk score	
79. Poor condition of closes leads to accident within, i.e. faulty window catches, spills, slippage hazards etc.	3	5	15	CEO/H OPS/H OHS/Ho using Mgt Team	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 good condition is maintained and is value for money. Repairs arising reported to Repairs Team for action	All inspections recorded. Reports to Housing SubCommittee.	2	5	10	On-going inspections
80. Poor condition of the estate resulting in allocations issues, reputational concerns, increase in fly tipping, vermin issues and deprivation outlook.	3	3	9	CEO/H OHS/HPs	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. Regular meetings with contractors.	Inspections recorded. Quality control on the landscapers work	2	4	8	On-going monitoring of services

HEALTH & SAFETY – RISK MAPS – PAGE 36

	Pre-controls risk score					Post - controls risk score				
Risk	Likelihood	Impact	Risk score	Responsible Person	Existing controls	Reports	Likelihood	Impact	Risk score	Further Action Required
81. Staff not equipped to deal with incidents in the course of their job resulting in damage/injury etc.	3	5	15	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. ACS Health and Safety audits every second year	Standing agenda item at Committee and Staff Meetings	2	5	10	On-going inspections
82. 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. Risk assessment updated Safety devices supplied to staff. Buddy system in place	Register which is monitored by HM and NLV warning incorporated into the Housing Management IT system.	2	5	10	
83. Either property, employee or visitor is injured or worse due to lapse in Health & Safety management within the Association	3	5	15	All staff	Health & Safety Manual implemented throughout the Association and regularly monitored and adhered to. ACS through EVH provide all updates and audit Refresher training given for staff New staff induction in place	Audit reports H&S Manual	2	5	10	Continue to monitor, review and update accordingly

HEALTH & SAFETY – RISK MAPS – PAGE 37

Risk	Pre-controls risk score			Responsible Person	Existing controls	Reports	Post - controls risk score			Further Action Required
	Likelihood	Impact	Risk score				Likelihood	Impact	Risk score	
84. Inadequate arrangements for dealing with accidents or emergencies	3	5	15	CEO/ CSCO/ Management Team/all employees	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	Standing agenda item at Committee and Staff Meetings H & S Manual Register for accidents	2	5	10	On-going inspections
85. Insufficient first aid provision or expertise causing inability to treat injured or unwell person	3	5	15	CEO – all staff	Two emergency first aiders in place and training updated regularly  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	2	5	10	
86. Eye strain, musculoskeletal disorders, stress, irritation or mental fatigue caused by Display Screen Equipment (DSE)	3	5	15	All staff	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 Regular breaks from DSE are encouraged. All staff to have an annual assessment. Ensure staff working at home are carrying out their own DSE assessments on a regular basis. All staff given training on DSE.	DSE Risk Assessments	2	5	10	Continue to monitor, review and update accordingly

				Staff working from home given equipment – chairs, tables and keyboards, screens etc. to ensure compliant				
--	--	--	--	--	--	--	--	--

**HEALTH & SAFETY – RISK MAPS – PAGE 38**

Risk	Pre-controls risk score			Responsible Person	Existing controls	Reports	Post - controls risk score			Further Action Required
	Likelihood	Impact	Risk score				Likelihood	Impact	Risk score	
<b>87. Risk of fire at office resulting in loss of life, injury and damage to property</b>	3	5	15	CEO/ CSCO/ Management Team/all employees	Fire Risk Assessment in place. Fire detection system in place. Fire-fighting equipment in place and tested regularly. Quarterly housekeeping inspections carried out. Staff members have been given training. Fire drills carried out.	Monthly Fire Checks Housekeeping Inspection Fire Drill Record In/Out board to be lifted off wall for staff count in the event of a fire.	2	5	10	On-going training
88. Danger of gas explosion, loss of life, CO poisoning	3	5	15	CEO – 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.	Gas safety certificate for office Regular service of gas boiler	2	5	10	
89. Inadequate electrical safety arrangements in place leading to possibility of fire and electrocution	3	5	15	All staff		DSE Risk Assessments	2	5	10	Continue to monitor, review and update accordingly

HEALTH & SAFETY – RISK MAPS – PAGE 39

Risk	Pre-controls risk score			Responsible Person	Existing controls	Reports	Post - controls risk score			Further Action Required
	Likelihood	Impact	Risk score				Likelihood	Impact	Risk score	
90. Legionella risk in workplace	3	5	15	CEO/CS CO	<ul style="list-style-type: none"> <li>Monthly monitoring of water temperatures</li> <li>Audits of systems in place and taking on board recommendations of audit</li> </ul>	Independent audit	1	5	5	Follow on work from previous audit
91. Mental health of staff deteriorating due to anxiety and stress	3	4	12	CEO/ CSCO/ Management Team/all employees	<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> <li>Staff wellbeing strategy in place</li> </ul>	Team meetings Staff surveys Reports to committee	2	4	8	On-going monitoring by Management Team Nine day fortnight trial ongoing

**Economic risks– Risk Maps page 40**

Risk	Pre-controls risk score			Responsible Person	Existing controls	Reports	Post - controls risk score			Further Action Required
	Likelihood	Impact	Risk score				Likelihood	Impact	Risk score	
92. High interest rates	4	5	20	CEO/Mgt team/committee	<ul style="list-style-type: none"> <li>Scenario planning as part of business planning and budgeting process</li> <li>Annual rent increase set at a sustainable level to combat economic variables</li> <li>Independent advice sought on borrowing</li> </ul>	Annual budgets Thirty-year business plan Rent increase report Treasury management plan	4	3	12	Further analysis required in 2025 on borrowing requirements for proposed new build development
93. High inflation	3	4	12	CEO/Mgt team/committee	<ul style="list-style-type: none"> <li>As above</li> </ul>	As above	3	3	9	On going analysis of 30 year plan and rent policy
94. Construction and repair costs currently high and continuing to increase/shortage of skilled labour/higher costs of materials/international tariffs	4	5	20	CEO/Mgt team/committee	<ul style="list-style-type: none"> <li>Review of long-term cash flow on a regular basis</li> <li>Cost benefit analysis of any new business projects as well as comprehensive assessment of risks</li> <li>Continual appraisal of development at Abbeylands Road</li> <li>Regular Meetings with contractors for major repairs and development projects</li> <li>Best value obtained through procurement routes available</li> </ul>	Management team meetings Committee update reports on major component spend, new contracts and development	4	3	12	Options appraisal to be carried out on new build project at Abbeylands before any commitment to go ahead with build approved.

**Economic/Social risks– Risk Maps page 41**

Risk	Pre-controls risk score			Responsible Person	Existing controls	Reports	Post - controls risk score			Further Action Required
	Likelihood	Impact	Risk score				Likelihood	Impact	Risk score	
95. Higher costs of living for tenants/increasing unemployment	4	4	16	CEO/Mgt team/committee	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 Management reports to committee	4	3	12	
96. Higher cost of living for staff – increased stress and higher wage demands	3	4	12	CEO/Mgt team/committee	<ul style="list-style-type: none"> <li>EVH/Unite collective bargaining on wages</li> <li>Full EVH membership and generous terms of employments</li> <li>Additional staff benefits at Knowes – 9 day fortnight, Simply health/continuous training programme etc</li> </ul>	Staff satisfaction survey IIP Staff Welfare Plan	3	2	6	
97. Future pandemics	4	4	16	Committee/all staff	<ul style="list-style-type: none"> <li>All staff enabled to work from home</li> <li>Meetings including AGM can take place by Zoom/Teams</li> <li>Experience in place from dealing with Covid pandemic</li> <li>Business continuity plan in place and updated regularly</li> </ul>	Dependent on Government Regulations introduced in the event of a new pandemic	4	3	12	Updating current phone system to enable soft phones on all mobile IT hardware
98. Civil unrest/riots/acts of vandalism	2	5	10	CEO/Mgt team/committee	<ul style="list-style-type: none"> <li>Continue to help and support our residents through affordable rents and wider action activities</li> <li>Continue to consult our residents on policies, repair programmes and estate management</li> <li>Continue to monitor incidences of antisocial behaviour on estate</li> </ul>	Customer satisfaction surveys Customer excellence awards Customer forums	2	3	6	

Freedom of Information Act

Economic/Social risks– Freedom of Information Act - Risk Maps page 42

Risk	Pre-controls risk score			Responsible Person	Existing controls	Reports	Post - controls risk score			Further Action Required
	Likelihood	Impact	Risk score				Likelihood	Impact	Risk score	
99. Noncompliance with Freedom of Information Act leading to loss of reputation and fines	3	3	9	CEO/Mgt team/committee/CSC	<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> <li>• Quarterly report on web portal</li> </ul>	Policy Report to committee on requests	2	3	6	

## Finance Plan 2025-26

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 are presented to the full management committee for approval at the meeting in February. The budget papers 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 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 CEO will return the five-year plan and loan covenant return respectively to the Scottish Housing Regulator.

Knowes HA's current Finance Plan was approved by the Committee in January/February 2025 and budgets and the thirty year plan will be reviewed in October/November 2025.

## 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. We do not plan to take on further factoring responsibilities unless there is a clear benefit to Knowes HA to do so.

## **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 2025-26 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 \(www.gov.scot\)](http://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://www.west-dunbarton.gov.uk), WDC Strategic Housing Investment Plan (SHIP) [WDC - Strategic Housing Investment Plan 2022/23 – 2026/27 \(west-dunbarton.gov.uk\)](https://www.west-dunbarton.gov.uk) and Glasgow and Clyde Valley Housing Need and Demand Assessment May 2015 [file \(clydeplan-sdpa.gov.uk\)](https://www.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.

## **Financial Inclusion and Partnership Support**

The Association works in partnership with West Dunbartonshire Citizens Advice Bureau (CAB) to provide tenants with access to Money and Debt Advice, Benefits Advice, and other forms of specialist support as needed. This partnership ensures that tenants facing financial difficulties receive timely, expert guidance.

In collaboration with other community-based Housing Associations in West Dunbartonshire, the Association continues to pursue funding opportunities to maintain and enhance the provision of welfare and money advice services for our tenants. These services play a vital role in promoting financial wellbeing and tenancy sustainment.

## **Housing Demand and Lettings Performance (2024–25)**

Demand for the Association's housing stock remains strong, with 436 new housing applications received in 2024–25, bringing the total number of applicants on our Housing List to 760.

During the last financial year, 58 properties were let. Cottages and four-in-a-block properties continue to be in particularly high demand, with low turnover rates. Importantly, the Association has no designated low-demand or difficult-to-let areas within its stock.

There is no discernible pattern in the locations of tenancy terminations, and no individual street shows an excessively high turnover rate.

Letting performance remains strong, with an average re-categorised letting time of 5.9 calendar days, which compares favourably with other housing associations in the West Dunbartonshire area.

Void loss in 2024–25 was £11,914, marking a reduction compared to previous years, largely due to quicker re-letting times. After accounting for major repair works carried out in void properties—deductible from the total—the actual void loss was significantly lower, at £5,014.

## 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. In 2023, 39% of households in Scotland were estimated to be in fuel poverty.

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 Association is currently **97.26%** compliant with EESS1 and is awaiting the publication of the Scottish Government's new energy standard for homes before commencing further work.

## Tenant aspirations

An integral part of our tenant satisfaction surveys (the most recent being August 2024) 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 2024 survey has indicated that 8.7% of tenants are dissatisfied with housing quality. According to tenants, the main actions needed to improve housing quality are as follows:

- ✓ Improve/upgrade kitchens (18.8% of all tenants)
- ✓ Improve/upgrade bathrooms (12.5%)
- ✓ Reduce draughts/more insulation (4.4%)
- ✓ Improve/upgrade windows (6.4%)
- ✓ Improve boiler/heating systems (4.2%).
- ✓ Deal with dampness/condensation (3.7%)
- ✓ Upgrade back court and other external areas (3.1%)

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 2024 Stock Condition Survey and the report from Changeworks in assessing proposals for creating a Property Asset Management Plan incorporating Life Cycle Costings.

## **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 2024 to update the 2021 survey. The results of this survey have been entered into our asset management data base and our thirty-year life cycle costings and short term 3 – 5 year asset plan has been updated.

Looking forward, the Scottish Government had planned to introduce a minimum energy standard for social housing, to be achieved by 2032 – EESSH2 (This is to be replaced by the new Social Housing Net Zero Standard Publication of this standard is awaited).

We have assessed all of our properties in relation to the EESSH1 standard, and at 31 March 2025 there were 29 EESSH failures. 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 are now up to date with all of the EICR inspections and have an ongoing programme to ensure that we continue to meet all the EICR requirements for every property every 5 years.*

### **Estate Concerns & Initiatives**

The Association's Housing Team, led by the Head of Housing and supported by three Housing Officers and one Housing Assistant, continues to manage incidents of anti-social behaviour, neighbour nuisance, and estate management. This work is carried out in line with our internal Policies

and Procedures, and in collaboration with Police Scotland, West Dunbartonshire Council, and other relevant agencies where appropriate.

While Faifley does not experience excessive levels of anti-social behaviour, there are ongoing incidents, as is typical in most housing areas. The Association and its partners are proactive in their approach, taking early intervention measures that have proven effective in resolving issues promptly.

A key focus of our estate management strategy is routine monitoring of all common areas to ensure safety, cleanliness, and prompt repair of any issues identified. This has helped maintain our estates to a high standard.

Currently, around 90% of our closes are covered by a common cleaning contract, which has been well-received by tenants as reflected in satisfaction surveys. This contract also includes management of waste and recycling bins in line with West Dunbartonshire Council's uplift schedule. This integrated service has been effective in maintaining clean bin areas and back courts, reducing environmental impact, and discouraging fly-tipping.

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 £17,173 per annum (24/25 projected).

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 6 year period 2025 – 2030 are detailed below. This is based on the 2021/22 Stock Condition survey results and takes into account all of the work carried since the 2017 survey.

## MAINTENANCE PROJECTS 6 YEAR PLAN 2025-26

The costs detailed below are based on a 2025 cost base.

Year	Kitchens	Bathrooms	Boilers	Window/Doors	Totals
24/25 actual	£738k (118)	£142k (29)	£100k (40)	£598k (76)	£1,578k
25/26	£335k (53)		£220k (98)	£310k (40)	£865k
26/27	£522k (85)	£314k (62)	£237k (103)	0	£1,073k
27/28	£738k (120)	£258k (47)	£253k (110)	0	£1,249k
28/29	£652k (106)	£154k (28)	£269k (117)	0	£1,075k
29/30	£800k (130)	£237k (43)	£262 (114)	0	£1,299k
30/31	£948k (154)	£226k (41)	£269k (117)	0	£1,443k
Totals for 7 years (including 24/25 & 25/26)	£4,733k	£1,331k	£1,610	£908k	£8,582

### 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, relevant frameworks and traditional tendering where appropriate.

Prior to the start of each financial year our Head of Property Services in conjunction with the Senior Finance Officer 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 Failfey and Duntocher face.

Through its wider Action role, Knowes aims to meet its vision of ***“playing a lead role in the regeneration of Failfey 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 Failfey
- Widen learning opportunities available for our customers
- Strengthen feeling of well-being and security among Failfey's residents
- Increase the number of people wanting to move into Failfey 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,
- Failfey Community Council,
- Failfey Housing Association now Caledonia Housing Association,
- Community police and other agencies involved in Failfey

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 of 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 Community liaison officer
- ✓ Dedicated budget for tenancy sustainment assistance
- ✓ Annual Garden competition scheme for residents
- ✓ Secret Garden provided to Flourishing Fairley Group and support to Group through out year
- ✓ Budget for donations to local charities and community groups
- ✓ Working with contractors to provide community benefits
- ✓ Senior Residents annual bus trip