



KNOWES news

SUMMER 2023

KNOWES HOUSING ASSOCIATION LIMITED



IMPORTANT DATES:

**Our Annual General Meeting
will take place on Tuesday 5th
September 2023.**

**The Association will be closed
on the following dates:**

- September Weekend
Friday 22nd September 2023
– Monday 25 September 2023

**Incorporating
Annual Report
and Report on the
Scottish Housing
Charter**

Garden Competition

Remember that we are judging all of your colourful gardens throughout the estate and will be inviting and awarding prizes to the winners at our AGM in early September.

This is a great opportunity for you to show off your green fingered skills! There will be three winners, first place and two runners up and we will feature photos of your lovely gardens in our next newsletter.

The only qualification for entry is that you should be a tenant of Knowes HA or an owner-occupier receiving services from Knowes HA. If you would like to nominate yourself or a neighbour for our competition, please send your details to info@knowes.org.

Nominate your Neighbour for an Award!

In our last newsletter we asked if any of our tenants felt that they had a truly exceptional neighbour who deserved a little extra recognition.

One submission that really stood out was for Andy and Marie, who have consistently gone above and beyond over the last year to help their neighbour settle into the local community.

Congratulations Andy and Marie, thank you for being kind and supportive neighbours and we hope you enjoy your £50 voucher!

If you have experienced or witnessed a good deed from one of your neighbours and feel that they deserve an award for it, please nominate your neighbour by contacting the Association by email at

info@knowes.org or write to our office at:
10 Field Rd, Faifley, Clydebank G81 5BX

In the email or letter please include the name of the person that you would like to nominate, their address and the reason why you think they should win the award.

The winner of this award will receive a £50 voucher!

The closing date for nominations is 15th November 2023.

Unfortunately, we cannot accept nominations from relatives or anyone living in the same property.



Faifley Art Group - Primary Schools Art Competition 2023

On the 7th of June 2023, Amy Sweeney our Corporate Services/Compliance Officer and Ethan-Craig Adamson our Administrative Assistant were invited to take a trip down to the Skypoint Community Centre to judge the 2023 Primary Schools Art Competition, organised by the Faifley Art Group.

The theme of the competition was 'The Coronation', and the pupils were tasked with creating an art design following this theme. The competition was a great success and received entries from seven primary schools. The talented students from each

school submitted their exceptional artwork and three winners were selected from each school, 1st place and two runners up. The 1st place winners of the competition received a handmade card by a local artist and a cash prize.

Knowes HA was thrilled to sponsor the fantastic event along with the following organisations:

- Astute Books Glasgow West
- Caledonia Housing Association
- The Glasgow Stove Company
- The Rotary Club of Clydebank

Faifley Upcycling



Faifley Upcycling has played a vital role in assisting the local community by providing donations of clothing, electrical goods, bedding and many more items. They are open every Tuesday from 10am to 12 noon at Faifley Parish Church, 164 Faifley Rd, Clydebank, G81 5AR.

During this time, you can donate or make use of their fantastic offers and pick up a bundle. There is no requirement to be a claimant of Universal Credit. If you feel you could benefit from the service provided take a trip down, no questions asked.

Beyond clothing they offer household goods such as duvets, cutlery, cleaning items, towels and even paint to name but a few.

So, if you have any old items that you no longer need or think that this could be of some help to you, come along to Faifley Upcycling. If you can't make it down but think you could help or benefit from their service, contact them

on Facebook where the team will be sure to help you in any way they can.

In the spirit of helping the community the staff at Knowes HA donated some items - old and new - to Faifley Upcycling.



Flourishing Faifley



Summer Programme

Flourishing Faifley secured funding from the Shine 22 Programme to hold their Summer Programme again this year. The programme took place from 3rd of July to 2nd of August at the Secret Garden, Middleward Street. Attendees were provided with free entry, games and activities and free lunches for kids and adults.

Knowes HA was delighted to contribute £250 towards the Summer Programme along with other organisations to help pay for lunch bags and a gazebo. We also made a donation of £250 to the Flourishing Faifley Summer Disco.



What's On?

Men's Group – BBQ and Banter

The men's group is open to any man over the age of 18 so why not get involved with a great bunch of guys and clear your head whilst being outdoors.

Flourishing Families Playgroup Room

Open Tuesdays and Thursdays, 10am-12pm at Skypoint Community Centre, Faifley. The cost to attend is £1 per child and free snacks and drinks are provided.

Walking Club

Tuesday 6pm – 8pm



Book Club

Wednesday 6pm – 8pm



Ceramics Club

Monday 5:30pm – 7:30pm
Friday 10am – 12pm



For more information contact flourishingfaifley.tony@gmail.com or visit the Flourishing Faifley Facebook page.

Tenancy Sustainment

Over the past year our work in supporting our tenants through the cost-of-living crisis has been very important and we have continued to aid our tenants. One of the ways we have really tried to help people has been through our tenancy sustainment. Over the year we have been very busy with £7162.55 spent on supporting tenants with help in the form of decoration vouchers, food vouchers, fuel vouchers, furnishings and more.

We also distributed £20,000 of funding via Charis for fuel, clothing, and food vouchers. Additionally, we delivered £1,500 in vouchers at Christmas and contacted 43 of our over 70-year-old tenants to carry out a welfare check just before Christmas and in January 2023. We plan to continue with our tenancy sustainment work in 2023-24 as well as pursuing additional funding to support tenants through these difficult times.

We now have a dedicated Energy Advisor!

A dedicated Energy Advisor has been funded by a joint partnership between Knowes HA, Clydebank HA and Dalmeir Park HA. The Advisor will be based at Citizens Advice Bureau (CAB)

and will be able to provide support on any issues relating to energy advice. Our partnership with CAB also includes the provision of money and debt advice and assistance with benefits claims. If you need help with any of these please get in touch with your Housing Officer who can refer you, or you can contact CAB directly.

Citizens Advice Bureau (CAB) can be contacted for free on 0800 484 0136. Their phone lines are open Monday – Friday, 8:30am – 5pm (3pm on a Friday).

Please remember that if you are struggling to pay your energy bills the first step is to contact your supplier and let them know. They may be able to set up a payment plan for you or offer a grant to help.

If you can't get a grant from your supplier, check if you can get a grant from the British Gas Energy Trust (0121 348 7797). These grants are available to anyone - you don't have to be a British Gas customer.



New Energy Advice Service

Our tenants can now access an additional free Energy Advice Service. Community Links Scotland have secured funding to employ an Energy Advisor to target vulnerable households across West Dunbartonshire who are struggling with their fuel bills.

The Energy Advice Service will support households to prevent fuel poverty, tackle fuel debt and reduce household energy consumption through better energy usage. The service will provide advice, advocacy, and support, focusing on small, practical changes to reduce energy usage in the long-term.

As well as dealing with emergency fuel issues, the service will focus on addressing multiple fuel poverty issues, promoting resilience against fuel poverty and developing the skills and confidence to take control of your energy use and bills.

The new Energy Advisor, Emma Kelman will be working closely with five Housing Associations across West Dunbartonshire: Dunbritton, Knowes, Trafalgar, Dalmeir Park and Clydebank. However, referrals can be made from anyone in West Dunbartonshire experiencing hardship, as a result of their fuel bills.



The service will undertake home energy advice visits as well as drop-in energy surgeries in local venues across West Dunbartonshire.

Contact Details:
Emma Kelman, Energy Advice Service
Mobile: 07957626497
Email: energy@comlinks.org.uk

Investors in People

Knowes Housing Association were assessed on the 7th of June 2023 by Investors in People (IIP). We are delighted to have been awarded a Silver Accreditation from Investors in People for recognising that we 'care about our people'. Overall, the feedback that we received from the assessor was positive, however it also gave us the opportunity to reflect on where we could make improvements. We have taken on the recommendations provided to us and we will start to implement them in our day-to-day work.

Here are just some of the things we achieved that we are proud of:

- The assessor highlighted that during the past challenges of Covid-19 and internal staff changes, people at all levels have done their utmost to keep the Association running and provide a good service to customers. This was evidenced in our tenant satisfaction results which are mostly all above the sector average.



**INVESTORS
IN PEOPLE** | Silver

- The assessor also highlighted that in the main there is clarity around our purpose, vision, and objectives. They also commented that we have a strong core purpose which everyone is aligned to, and the behaviour of our staff reflects our values, as they share the same personal values as Knowes HA.
- The assessor also commented that our people continue to be passionate about making a positive difference to the lives of customers and to the sustainable future of Knowes. A number of positive community engagement examples shows our passion to make an impact.

Whilst we are extremely proud of achieving the Investors in People Silver Accreditation, we will look to strengthen our current award and our next aim is to achieve Investors in People Gold!

Knowes Says Goodbye to Three Valued Members of Staff

Nikki Quinn our Housing Officer left the Association in June 2023 after a collective 3 years working at Knowes HA. Nikki was a great asset to the Association and will be sorely missed by everyone. Good luck in your new role Nikki!

Elaine Lewty our ICT Manager left the Association in July 2023 after 6 years at Knowes HA. Elaine was responsible for maintaining our in-house IT. We wish Elaine all the very best in her future career.

Joe Mailey one of our valued Maintenance Officers left the Association in July 2023 after 9 years to retire. Joe played an important role in the Association's property maintenance service including dealing with repairs, inspections and also acted as Clerk of Works. Thank you for your hard work and dedication over the years Joe. We wish you a wonderful retirement filled with good health, relaxation, and fun! We will miss you!

Welcome!

**Welcome to the team
Andrew Douglas and
Kara Halpin**

**We are delighted to welcome two
new staff members to Knowes HA!**

In July 2023 we welcomed Andrew Douglas as our Maintenance Officer and Kara Halpin as our Housing Officer.

Legionella Awareness and Prevention

What is Legionella?

Legionella is a type of bacteria found naturally in freshwater environments, like lakes and streams. It can become a health concern when it grows and spreads in systems like showerheads, taps, hot water tanks and heaters.

People can contract Legionnaires disease, which is a form of pneumonia, when they breathe in small droplets of water in the air that contain the Legionella bacteria. It can make you ill.

Am I at risk of catching Legionnaires Disease?

Thankfully, catching Legionnaires disease in your home is rare. It is also not infectious so it can't be passed from person to person. However, there is a possibility that when certain conditions exist in the home it increases your risk.

Water that is between 20 - 45°C (lukewarm to hot) is a suitable breeding ground for bacteria to grow. This can happen in large water tanks in lofts that are not used much, or pipes that go to a tap that is hardly ever turned on.

What can I do to minimise risk?

If you move into a new home or your home has been lying empty for at least a week, for example, if you've been on holiday, then you should flush out your water.

- If you aren't using showers or taps regularly, make sure you flush them through at least once a week.

- To flush out your water you need to run the water in all showers, baths, wash basins, sinks and taps continuously for at least two minutes, beginning with the sink taps. You must do both hot and cold taps.
- When turning taps on, turn them on slowly so that you don't splash water, as this might release water droplets into the air.
- When flushing showers, remove the shower head and lower the hose into the bath. If you're unable to remove the head, wrap it in a towel or facecloth to make sure there is no spray that you could inhale.
- Legionella can grow and multiply on grime, scale, algae and rust. Make sure you clean and descale all your taps and showerhead every three months or when there is an obvious build up by using a nylon brush or diluted bleach.
- Set your hot water tank temperature to 60°C (this does not apply to combi boiler systems that provide instant hot water) as this is too hot for bacteria to survive.

What are Knowes HA doing?

We employ a water hygiene company to assess certain communal water systems. Where necessary, and in line with legal obligations, we'll regularly monitor and inspect certain buildings to make sure water systems are clean and the water is safe to use. We do not monitor water hygiene within your home, please follow the advice provided to minimise your risk.



Become a Share Member of Knowes for only £1.00



Membership is open to all tenants of Knowes Housing Association over the age of 16 and anyone who lives within the Faifley and Duntocher area - life membership costs only £1.00!

All applications are presented before our Management Committee for approval and share members are eligible to stand for election and become a member of Knowes Housing Association's Management Committee.

Share members are very important to the Association and to reflect this, it was agreed that there will be an annual prize draw at the AGM where share members will have the chance to win a £100 prize. If you are interested in becoming a share member, please contact our office and on 01389 877 752, option 5 to speak with Amy our Corporate Services/Compliance Officer.

Scottish Housing Regulator – Engagement Plan 2023

We are pleased to report that the Scottish Housing Regulator (SHR) has found that Knowes HA meets the regulatory requirements, including the standards of Governance and Financial Management. However, at present we do not comply with the electrical safety requirements of the

Scottish Housing Quality Standard. The SHR recognise our efforts to progress inspections to complete Electrical Installation Condition Reports (EICRs) in all of our tenants' homes and in the meantime have asked us to report our monthly progress to them in this area.



Electrical Inspections

Each year in the UK there are thousands of accidental electrical fires, so it is vital that an electrical safety check is carried out in your home at least once every 5 years.

As your landlord, we have a legal obligation to ensure that the electrical installation in your home is safe. As our tenant you must permit access to allow the relevant checks to be carried out.

The electrical contractor who will be arranging your electrical inspection will contact you to confirm your appointment date and time.

What will happen during an electrical safety check?

- A qualified electrician will visit your home to do an electrical safety test.
- This usually takes between 2 to 4 hours depending on whether any faults are identified.
- Your electricity will need to be switched off for the test. This is usually for around 1 hour.

What will be checked?

- The electrician will check that circuits aren't overloaded.
- There are no electrical shock risks or fire hazards.
- All electric wiring is safe.
- Your home is safe.

Please make sure that you are at home for your appointment. If you need to reschedule, contact Moira our Property Services Assistant on **01389 877 752**, option 1 as soon as possible to do so. If we can't arrange an appointment, we will have to **force entry to your property**, and you will be liable for the cost of any repairs

Annual Gas Servicing

As your landlord we have a legal duty to ensure that an annual gas safety check is carried out in your home.

In order to comply with these regulations, we will commence the process to carry out this inspection approximately 2 months prior to the anniversary date of the previous inspection.

You will be given plenty of notice to request access to carry out the annual check including a text message on the 1st of the month before your service is due to remind you that your annual gas servicing is approaching. You will also receive a call card from City Building to confirm your appointment date and time.

You must allow access for this check to take place.



If you do not allow access, we will need to force entry to the property, and you will be liable for the cost of any repairs that need to be carried out afterwards.

This is for your safety and the safety of your neighbours so please ensure that you are in for your visit.

If the appointment that you have been provided with doesn't suit, then please contact City Building on **0800 595 595** to change the appointment to a more suitable time.

Thank you for your cooperation.



Repairs and Maintenance Update

As part of our recovery after the pandemic we are getting back to investing in the stock this year. This will see us replacing windows and bathrooms, renewing boilers and upgrading kitchens.

We have already started the bathroom replacements and hope to complete the window and gas boiler replacement projects before the end of 2023. The kitchen project is currently being tendered and installations are likely to run until the end of the current financial year in March 2024.

Many tenants will have already been part of our Electrical Certification project and if you have received a letter from us and not been able to allow access yet could I ask that contact the number on the letter to arrange your appointment. The Scottish Government now requires Housing Associations and Local Authorities to carry out Electrical Certification of their stock at least once every five years. Knowes, like many Associations and Local Authorities, are in the process of carrying out the checks required in stock where Electrical Certificates are more than five years old. Going forward these checks will become like the gas boiler servicing that tenants are used to.

We appreciate that this is a further inconvenience for tenants and are grateful to those that have and are co-operating with us, especially those tenants that have had two

visits to carry out work. As it is now a Statutory requirement for us we will be as accommodating as possible in arranging access but, as with gas servicing, we will have to force entry if we cannot arrange an appointment.

All tenants with a gas boiler will be used to getting their boiler serviced every year. We understand how inconvenient this can be and appreciate all those tenants who make appointments for this service to be carried out.

We carry out over 1000 services every year and for every 3 appointments made 1 is not kept when our contractor turns up at the door. This creates more work and costs us money at a time when we are trying to keep rents as low as possible.

When you receive notification that your boiler is due its service please either contact us to make an appointment or the contractor if they have contacted you first. Please make every effort to keep any appointment made. If you need to change the appointment date please contact us as soon as possible. As this is a statutory requirement for all Local Authorities and Housing Associations please don't ignore the request as we will force access and you will be billed for the cost.

Help Us Improve Our Services

Answer the short survey below to help us make improvements to our services. Please bring the completed forms into our office or if you would prefer to complete this survey online, please use the QR code provided.



1. How satisfied are you with our cleaning service?

- ☐ Very Satisfied
- ☐ Satisfied
- ☐ Unsatisfied
- ☐ Very Unsatisfied
- ☐ Not Applicable

2. How satisfied are you with our response times (i.e. returning phone calls)

- ☐ Very Satisfied
- ☐ Satisfied
- ☐ Unsatisfied
- ☐ Very Unsatisfied

3. How useful do you find our website?

- ☐ Very Useful
- ☐ Useful
- ☐ Not Useful
- ☐ Very Unuseful

4. How likely are you to use our website?

- ☐ Very Likely
- ☐ Likely
- ☐ Unlikely
- ☐ Very Unlikely

5. If you have had repairs or maintenance carried out in the last 12 months, how satisfied were you with service provided?

- ☐ Very Satisfied
- ☐ Satisfied
- ☐ Unsatisfied
- ☐ Very Unsatisfied

COMPLAINTS

What is a Stage 1 Complaint?

Stage 1 is for simple and straightforward concerns that can be responded to within **five working days or less**.

What is a Stage 2 Complaint?

Stage 2 deals with **complaints that have not been resolved at stage 1 and those that are handled at stage 2 straight away**. This includes those that are complex and require more detailed investigation or where we feel it is otherwise appropriate to do so.



Complaints Received

From 1st April 2023 – 1st July 2023 we received a total of 3 complaints. We have provided a breakdown of the complaints below.

	1st April 2023 – 1st July 2023	
	Stage 1	Stage 2
Number of complaints received	3	0
Average time taken in working days to provide a full response	6 days	0 days

100% of complaints were responded to in full.

Out of the 3 stage 1 complaints received, 2 complaints were provided a full response out with the prescribed 5 working days timescale.



Breakdown of Complaints

Stage 1

Factoring, Invoice – **1 complaint received**

Housing, Estate Management – **1 complaint received**

Repairs, Property – **1 complaint received**

YOU SAID, WE DID

You said...

You were unhappy that a clear breakdown of the charges on your invoice wasn't provided.

We did...

Liaised with the owner and provided backup for each charge on the invoice. We advised that going forward we would provide a breakdown for the invoices when sending them out.

You said...

You were unhappy with the service provided by one of the contractors regarding close cleaning and bins.

We did...

We apologised to the tenant for the issue, contacted the contractor for more information and provided an explanation to the tenant.

You said...

You were unhappy with the ongoing repair issues with the door entry system.

We did...

We arranged for a contractor to repair the door entry system and ensure that the issue had been resolved.

Compliments

As well as complaints received, we also receive compliments from our customers following help and support that staff have provided.



"The building workers were very professional and polite and tidied up after each day they were here. The men turned up exactly on time and have done a brilliant job. If I were to score them, it would be 10/10. Thank you so much."

"I have heard that my Housing Officer is leaving, Nikki Quinn, it's really sad to hear that as she is fantastic at her job and always been fair to her residents and made sure everything is in place. I am not just speaking for myself as I have heard others saying the same. I wish her all the best at her new job."

"MJM completed work at my property quickly and cleaned up afterwards. The staff were also very friendly and made me laugh. I am very happy with the standard of work."

JOIN OUR MANAGEMENT COMMITTEE HELP SHAPE THE FUTURE OF SOCIAL HOUSING IN FAIFLEY



Knowes Housing Association was established in 1998 in the Faifley and Duntocher area of Clydebank. Knowes is a charitable registered social landlord managed by a voluntary Management Committee who play a key role in ensuring its continued success.

We are recruiting enthusiastic individuals for our Management Committee. We are particularly interested in hearing from local residents who understand the area and would like to contribute to the continuous improvement of the community.

In return we can offer you:

- A great opportunity to enhance your skills, knowledge and add to your CV

- A supportive environment where your views are heard
- An opportunity to meet new people and develop friendships with others with a shared commitment
- Appropriate IT equipment and training

If you are interested in joining our Management Committee please phone and speak to Amy on **01389 877 752**, option 5.

Or if you would like to find out if this is for you, please feel welcome to join our monthly Committee meeting, have some sandwiches and cakes and talk to other members of the Committee and the staff. You can also email your interest to **info@knowes.org**

Get Involved!

HELP TO IMPROVE OUR SERVICES

Tenant participation is how you can help influence the decisions made about the services you receive and the management of your home and neighbourhood. We understand the importance of working with our customers to improve our services. For this reason, we have

introduced our Customer Working Group. We are seeking people to join the Customer Working Group to help us make positive changes for our customers and community. We have included a short explanation of what's involved below.

Customer Working Group

Our Customer Working Group is made up of tenants who meet once every quarter at our office to discuss the services provided by the Association and give their thoughts on how the Association could make improvements.

If you are interested in helping the Association in this way, please contact us by email at **info@knowes.org** or call **01389 877 752**, option 5 to speak to Amy or Ethan-Craig.

West Dunbartonshire Citizens Advice Bureau

citizens
advice
bureau

West Dunbartonshire Citizens Advice Bureau provides local residents with free information and advice on a wide range of subjects including:

- Benefits
- Debt advice
- Employment problems
- Consumer issues
- Family & Relationship problems
- Housing

To speak with their advisors you can call them on Freephone 0800 484 0136 (Mon-Thu 8:30am - 4:30pm, Fri 8:30am-3pm) or send them a message using the online form on their website www.wdcab.co.uk/contact-us/ (they aim to get back to you within 48 hours) or you can use the LiveChat service on their website.



Benefit Migration — are you affected?

The Department of Work and Pensions (DWP) has confirmed that Universal Credit Managed Migration Notices will start rolling out in Scotland in August. In the early stages of the rollout this is likely to affect Tax Credit (TC) claimants although Employment Support Allowance (ESA) claimants will also be affected.

Currently, for many people whose circumstances haven't changed in recent years, TC are paid by HMRC. This will change at migration when they must claim Universal Credit. This will bring them under the auspices of DWP and although initially DWP will use a "light-touch" approach they will ultimately be subjected to the same conditionality as other UC claimants (being called in for meetings with JC+ Work Coaches, asking employer for more hours, finding better-paid work, etc.).

People on disability benefits may also be concerned about recent correspondence from DWP about Personal Independence Payments, or correspondence from Social Security Scotland. The



migration of Personal Independent payments to the Adult Disability Payment has now commenced.

The migration processes might not affect your income but if you are concerned about any aspect of these processes, contact West Dunbartonshire Citizens Advice Bureau - **0800 484 0136**, or visit their website at www.wdcab.co.uk

Annual Report and Report on Progress in Relation to the Scottish Social Housing Charter 2022-23



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Chairperson's Report

This Annual Report is a milestone one: Knowes Housing Association is 25 years old– which is now older than some of the staff! – but we still have staff who have been here from the beginning & one Committee member who has provided his opinion and time as a volunteer for all that time too. Their continued work for Knowes has been much appreciated and this 25th Anniversary celebration is theirs too.

As always, I would like to thank all of Knowes' Management Committee and Staff for their support and their work over the year.

Other pages of this report will give facts and figures on our finances, repairs, proposed development, and the business side of providing buildings to live in. I would like to take this page to outline the other side of our work – the things that turn buildings into homes and help the area as a community.

The Association has worked hard applying for grant funding from a range of sources with the result that we have been able to channel support right into the heart of our community.

- The National Lottery Community Fund grant of £20,000 was used to assist tenants fighting the effects of the cost of living crisis by providing them with vouchers for fuel, food and clothing.
- The EVH (Employers in Voluntary Housing) awarded Knowes with a £2,500 Cost of Living Grant at the end of 2022 and this was split between the two local primary schools in Faifley to assist them with helping pupils and their families by supplying food vouchers, supporting the school food share, emergency clothing for the children, and helping families with the cost of the new school year.



- We have used an award from the Scottish Governments Adaptations Grants Programme to fund the installation of a disabled access and path at the Secret Garden located on Middleward Street so that the community garden can be accessible for everyone. Other small grants have been given to Flourishing Faifley to help with their programme of events.

2023 also sees the revival of the over 60s Bus Trip and this year we organised a tour of the Burns Cottage and Museum in Alloway followed by afternoon tea for all. A big thank you to the generous sponsorship from our contractors MJM Joinery & Construction Ltd and Guardian Scaffolding which has gone a long way to assist in funding this outing.

Our AGM for all our share members is planned for Tuesday 5th September at 6.30pm in Skypoint Centre and we are planning a special 25th Anniversary Celebration. If you are not already a share member and would like to join please call Amy or Ethan-Craig on 01389 877752 Ext 5 and ask for a form to complete. It is only £1 to join and that includes attendance at our AGM and inclusion in our annual shareholder draw for the chance to win £100.

Continues on next page

Chairperson's Report

Continued

Finally, I would like to put out our constant appeal and encourage anyone interested in getting involved in the work of the Association to talk to any of the staff or Committee members and find out more. You don't have to be part of the Management Committee – we have a Customer Working Group too, which meets less frequently. Even if you haven't got the time to get that involved, you can contact us and keep up to date through the website www.knowes.org or Facebook.

Thank you for taking the time to read this report and for coming along to our AGM and helping us mark the 25th anniversary of Knowes in Faifley.

Rhona Polak

Chairperson



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, to 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.

Knowes HA's agreed business objectives for the Financial Year 2023-24 are as follows:-

Short Term Objectives (2023 - 2024 FINANCIAL YEAR)

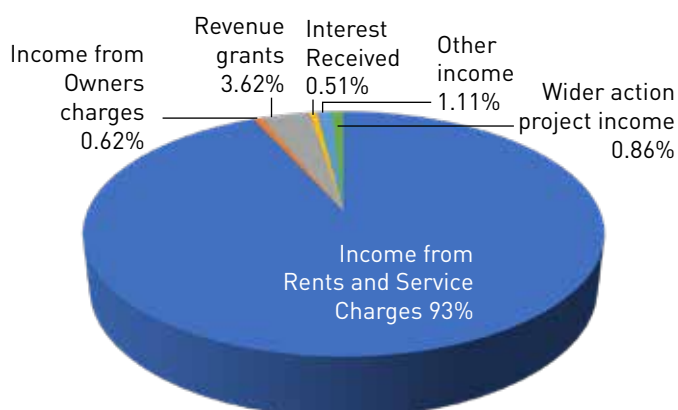
REFERENCE	BUSINESS OBJECTIVE
S1	Monitor value for money in our services whilst ensuring we meet our performance targets.
S2	Develop 27 new properties at the Abbeylands site.
S3	Continue to access funding for energy improvement initiatives.
S4	Continue to make funding applications for community projects to support our local community.
S5	Continue our engagement with the local community and further develop the Customer Working Group.
S6	Attract new Committee members and share members.
S7	Continue to assess compliance against the Regulatory Framework.
S8	Integrate our 2022 stock condition survey into our upgraded Asset Management System and ensure medium to long term cost plans are updated.
S9	Continue to work on improving services to customers following our 2022 satisfaction survey.
S10	Implement a Wellbeing Strategy for Knowes' staff and Committee and ensure appropriate training and development programmes are in place.
S11	Continue to manage anti-social behaviour and improve our estate environment.
S12	Carry out a landlord health and safety audit and ensure compliance with Legislation and best practice.

Longer Term Objectives (2023 - 2026)

REFERENCE	BUSINESS OBJECTIVE
L1	Identify and pursue development / expansion opportunities.
L2	Monitor demand and supply within our area of operation and address any demand issues which arise within our stock.
L3	Work with partners to promote the social and economic regeneration in our area.
L4	Continue to invest in and improve our external common areas.
L5	Investigate sustainable and renewable energy initiatives in our move towards Net Zero Carbon.
L6	Continue to improve financial viability in order to deal with future contingencies.
L7	Continue developing our IT systems and improve digital engagement with our customers to fully meet our business and customer needs.

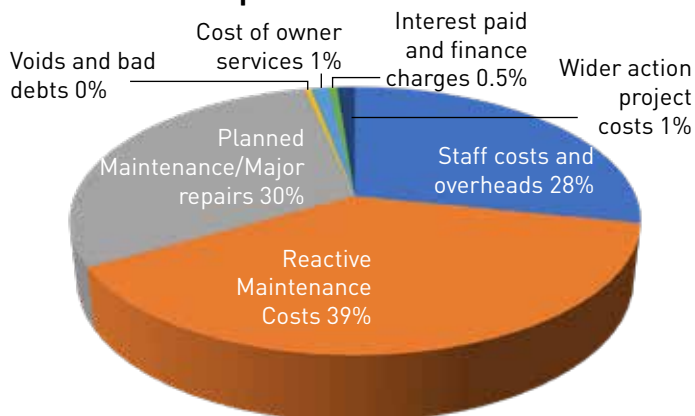
Financial Report 2022-23

Income 2022/23



	31.03.23	31.03.22
INCOME	£	£
Income from Rents and Service Charges	4,677,926	4,536,141
Income from Owners charges	30,917	28,371
Revenue grants	181,493	183,483
Interest Received	25,757	5,750
Other income	55,890	44,490
Wider action project income	43,163	82,969
	5,015,146	4,881,204

Expenditure 2022/23



	31.03.23	31.03.22
EXPENDITURE	£	£
Staff costs and overheads	1,278,910	1,287,278
Reactive Maintenance Costs	1,742,601	706,690
Planned Maintenance/Major repairs	1,357,974	696,766
Voids and bad debts	16,564	27,565
Cost of owner services	55,915	57,756
Interest paid and finance charges	26,188	25,546
Wider action project costs	54,502	70,991
	4,532,654	2,872,592

	31.03.23	31.03.22
	£	£
Total Income	5,015,146	4,881,204
Total Expenditure	4,532,654	2,872,592
Surplus for the year	482,492	2,008,612
Capitalised component expenditure	689,477	175,557
Changes in Pension Fund Valuation	(400,000)	654,000
Less depreciation of housing stock	(903,152)	(849,038)
Net surplus/loss for year as reported	(131,183)	1,989,131
Statement of Financial Position	31.03.23	31.03.22
Assets	£	£
Housing Properties (net of depreciation)	16,821,475	16,937,629
Other Assets (office premises and equipment)	193,782	223,578
Receivables - money owed to Knowes	219,436	214,008
Cash at Bank and in short term deposits	5,734,293	6,282,935
	22,968,986	23,658,150
Liabilities	£	£
Short term payables/creditors	1,180,410	1,278,773
Long term payables/creditors	320,050	615,176
Deferred income - property grants	4,409,031	4,573,523
Share Capital	115	112
Revenue Reserves	17,059,380	17,190,566
	22,968,986	23,658,150

PERFORMANCE

KEY RESULTS

1. Knowes Housing Association received £4.68m in rent and service charges income – we applied a rental increase in the year of 2.9% despite inflation being 5.4% at the time.
2. £43k of income was received for community projects and other activities whereas we spent £54.5k on them.
3. £26.1k was spent on loan interest and other finance charges. Knowes received £26.1k on bank interest in return.
4. Knowes spent £3.79m in direct costs on properties to either repair, maintain or renew components. This is 76% of all the Association's income in the year.
5. Knowes Housing Association remains in a strong financial position. It will continue to invest in properties over the long-term.

SUMMARY OF KEY FINANCIAL PERFORMANCE INDICATORS

Analysis of finances - comparison to average results of social landlords

	Knowes HA		Scottish average
Efficiency	31.03.23	31.03.22	31.03.22
Bad debts (%)	0.0%	0.2%	0.5%
Staff costs/turnover (%)	18.8%	19.3%	23.2%
Liquidity			
Quick ratio	5.04	5.28	2.35
Profitability			
Gross surplus (%)	4.3%	28.0%	20.3%
Net surplus (%)	-2.70%	41.0%	16.3%
Loan covenant ratios			
Interest cover	905%	14,254%	1,631%
Net debt per property	(£6,075)	(£5,938)	£6,708
* - comparisons not yet available for 2022/23 figures			

Jargon Busters

Bad Debt Ratio: This shows the amount of rents written off due to being non recoverable. The lower the percentage the less debt we are writing off. It shows how efficient Knowes is at recovering rent debt.

Staff Costs Ratio: This is the total staff costs expressed as a percentage of turnover. This ratio measures how efficiently we can generate income through our staff resources. Staff costs have decreased since last year and we compare favourably to the sector average.

Liquidity Ratio: This is the ratio of current debts (due within 12 months) over payables due in the same period. The higher this ratio the more financially strong the organisation is in the short-term. Knowes position is strong compared to sector average.

Profitability Ratios: The higher these ratios are, the more surplus Knowes is generating from its income. This surplus is utilised to fund future repair costs for our properties. Gross surplus has decreased from last year due to increased spend on reactive and planned maintenance. Over the last year we have seen significant increases in the cost of labour and materials in the construction industry. Net surplus has also decreased mainly due to changes in the pension fund valuation.

Loan Covenant Ratios: These represent how well Knowes can meet its loan commitments. The higher the interest cover the more able Knowes is to pay interest due on its loan. Also, the lower the debt per property then the lower our total loan commitment. Knowes is in a net asset position as the outstanding loan is less than cash reserves.

Introduction

The purpose of this report is to highlight the Association's progress towards meeting the Scottish Social Housing Charter and also to provide additional information about our performance in the financial year 2022/23 in a format agreed with our tenants.

What is the Scottish Social Housing Charter?

The Charter was approved by the Scottish Parliament in March 2012 and became effective on 1st April 2012. The Charter requires all Registered Social Landlords (RSLs) operating in Scotland to produce a report each year outlining

their performance in relation to the Charter outcomes. There are 15 outcomes detailed in the Charter which are relevant to Knowes, and these are described in this report along with our progress in achieving them.

Charter Heading	Outcomes and Standards
The Customer/Landlord relationship	1: Equalities 2: Communication 3: Participation
Housing quality and maintenance	4: Quality of housing 5: Repairs, maintenance and improvements
Neighbourhood and community	6: Estate management, anti-social behaviour, neighbour nuisance and tenancy disputes
Access to housing and support	7, 8 and 9: Housing options 10: Access to social housing 11: Tenancy sustainment 12: Homeless people
Getting good value from rents and service charges	13: Value for money 14 and 15: Rents and service charges

This report, where possible, shows trends in performance over a number of years, and also comparisons with national statistics collected by the Scottish Housing Regulator.

The Customer / Landlord Relationship

Outcomes and Standards

1 Equalities:

We must perform all aspects of our housing services so that every tenant and other customer has their individual needs recognised, is treated fairly and with respect, and receives access to housing and housing services.

2 Communication:

We must manage our business so that tenants and other customers find it easy to communicate with their landlord and get the information they need about their landlord, how and why it makes decisions and the services it provides.

3 Participation:

We must manage our business so that tenants and other customers find it easy to participate in and influence their landlord's decisions at a level they feel comfortable with.

The Association carried out a Resident Satisfaction Survey in January 2022 with 700 tenants being surveyed.



88%

of tenants satisfied with the overall service provided by their landlord



88.7%

of tenants feel their landlord is good at keeping them informed about their services and decisions



84.9%

of tenants satisfied with the opportunities given to them to participate in their landlord's decision-making processes

Accessible Information

We realise that it is not always easy for everyone to access information about the services we provide; therefore we aim to provide it in a variety of formats. Our newsletters, policies and letters are all available on request in large print, audio and Braille. We can provide translation services where necessary. We have a mobile hearing loop system in our office to help

those with a hearing impairment and we ensure that this is available at all times. If you feel that any of these services would help you or if there is anything else that we can provide in order to make your communication with us easier please do not hesitate to contact Amy Sweeney on 01389 877752 (option 5) or by emailing info@knowes.org.

Complaints

In April 2021 the Association adopted the Scottish Public Services Ombudsman (SPSO) new model complaints handling procedure. This is used for complaints related to dissatisfaction with standards of service or action which the Association has or has not taken. The Association values complaints and will report on how we have improved our service as a result of complaints made. The table below details all complaints received in 2022-23, there were no complaints received regarding equality issues.

Percentage of all complaints responded to in full at Stage 1 and Stage 2		
Complaints regarding all other issues	1 st Stage Complaints	2 nd Stage Complaints
	Number	Number
Received in the reporting year	39	11
Carried forward from previous reporting year	1	0
Complaints responded to in full by the landlord in the reporting year	40 (100%)	11 (100%)
Average time taken in working days for a full response	4.97 days	8.72 days

Housing Quality and Maintenance

Outcomes and Standards

4 Quality of housing:

We must manage our business so that tenants' homes as a minimum, meet the Scottish Housing Quality Standard and when they are allocated, are always clean, tidy and in a good state of repair.

5 Repairs, maintenance and improvements:

We must manage our business so that tenants' homes are well maintained, with repairs and improvements carried out when required, and tenants are given reasonable choices about when work is done. Registered Social Landlords (RSLs) in Scotland were required to meet the Scottish Housing Quality Standard by April 2015. This standard was introduced by the Scottish Government in 2004 and requires every property owned by RSLs to meet 35 quality criteria. In some instances it will not be possible to meet the standard, for example where there is no controlled entry system in a close, and owner occupiers decide that they don't want to share the cost of installing such a system. In such cases these are classed as abeyances. There are other situations where failure to meet the standard is acceptable and that is where tenants have refused access to carry out work.

Over the last year, the Association was able to complete the following:

Description of Work	Number of Properties
Close and External Painting	18 Closes and 28 Cottages
Gas Servicing	All properties
Medical Adaptations	19



85.9%

of tenants satisfied with the quality of their home



79.1%

of tenants who have had repairs or maintenance carried out in the last 12 months are satisfied with the repairs and maintenance service that they received

The table below highlights our repairs performance during the year.

Description	Knowes HA	Scottish Average 2021-22
Length of time taken to complete emergency repairs	1.88 hours	4.2 Hours
Length of time taken to complete non-emergency repairs	11.42 days	8.9 Days
Proportion of repairs completed right first time	90.83%	88%
Number of times we did not meet our statutory duty to complete a gas safety check	0	N/A

We have 58 SHQS abeyances, including 19 properties which require installation of door entry systems in mixed tenure blocks where owner consents has not been obtainable and 39 properties where we have not been able to gain access to upgrade the heating systems.

There were 272 properties at the end of the financial year which fail SHQS due to not having a satisfactory EICR (Electrical Certificate) within the last five years. We are currently working with 4 electrical contractors to obtain certificates for all outstanding addresses.

The need to obtain a satisfactory electrical certificate every 5 years for all properties was introduced in 2020 by the Scottish Government and Knowes, like many Housing Associations and Local Authorities, are working our way through our backlog. As this is a statutory requirement, similar to gas servicing, we are required to obtain a certificate for all addresses and while we will work with those tenants whose homes we have not been able to get access to we will require a certificate for those which are still outstanding.



Neighbourhood and Community

Outcomes and Standards

6. Estate Management, Anti-Social Behaviour, Neighbour Nuisance and Tenancy Disputes:

Working in partnership with other agencies we will help to ensure that tenants and other customers live in well maintained neighbourhoods where they feel safe.



92%

of tenants are satisfied with the management of the neighbourhood they live in

Estate Management

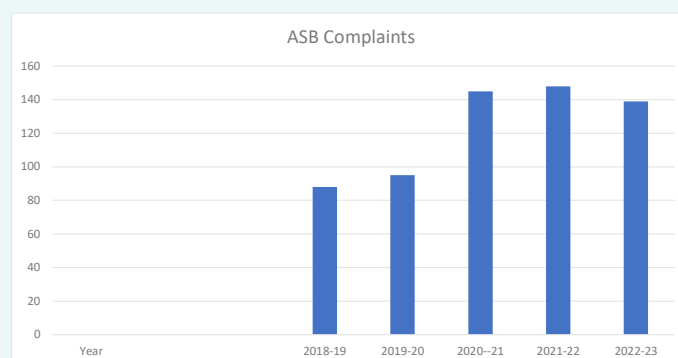
Housing Officers complete estate management inspections bi-monthly with the Housing Assistant completing follow up inspections in the intervening months. We also have staff carrying out quality assurance checks on the common cleaning services that many of our tenement residents receive. This work generates a considerable number of actions ranging from issues around stair-cleaning cleanliness to identifying and reporting repairs in and around the Association's properties. The Association provides a common cleaning service to over 100 closes and we have introduced thorough quality control measures to improve standards, customer satisfaction and value for money. We also have a rapid response team in place to deal with any issue reported.

The Association continues to provide a bulk uplift service for the closes on the common cleaning contract and this service has massively improved the upkeep of these areas and assisted in tackling estate management issues. The service has also contributed towards managing pest control.

The Association's bulk uplift service introduced in September 2018 continues to see improved conditions of our backcourt and common areas. However we still experience problems around bin collections. The responsibility of bin collection lies with WDC cleansing department, however the associated issues around bins not being emptied result in estate management issues.

ASB

The Association continues to use its own ASB policy and procedure and has support from the Police to deal with the more serious complaints received.



A total of 139 cases of anti-social behaviour were reported in 2022-23, with 138 of these resolved within our target timescales. This figure seen a decrease of 9 cases from the previous year. The Association will continue to manage all complaints sensitively, and where required, use powers at our disposal through legislation outlined in the tenancy agreement.

We will continue to work closely with Police Scotland when dealing with ASB behaviour when tougher action is required to deal with issues. We will also utilise any services that the local authority provide to assist in the management of issues such as;

- Environmental Health
- Noise monitoring
- Cleansing
- Mediation
- Dog wardens

Access to Housing and Support

Outcomes and Standards

7, 8 and 9 Housing Options:

As a social landlord we will work together to ensure that:

- People looking for housing receive information that helps them make informed choices and decisions about the range of housing options available to them
- Tenants and people on housing lists can review their housing options
- People at risk of losing their homes receive advice on homelessness
- We provide reasonable preference to the 3 groups identified in the Housing (Scotland) Act 2014 which was implemented in May 2019.

These groups are detailed below.

- 1. Homeless persons and persons threatened with homelessness and who have unmet housing needs.**
- 2. People who are living under unsatisfactory housing conditions and who have unmet housing needs.**
- 3. Tenants of houses which are held by a social landlord and which the social landlord selecting its tenants considers to be under-occupied.**

10 Access to Social Housing:

We ensure that people looking for housing find it easy to apply for the widest choice of social housing available and receive the information they need on how the landlord allocates homes and their prospects of being housed.

Knowes Housing Association accepts housing applications from anyone aged 16 or over. We have introduced an online application process that can be accessed through the Knowes HA website. You can also access a Housing Application Pack that includes a housing application form, 'information about Knowes' leaflet, 'applying for a Knowes tenancy' leaflet, a map of Faifley and the Association's stock profile. This helps to ensure that the applicant has as much information as possible regarding the local area and other housing providers within the West Dunbartonshire area.

Any applicant who has not held their own tenancy or had their own home is interviewed by the Allocations Officer with a view to explaining the range of housing options and the responsibilities of having a Knowes' tenancy. This enables the

Association to identify any support needs and gives the applicant the opportunity to ask any questions in relation to their housing application, prospects, etc.

Applicants who consider themselves to be homeless or threatened with homelessness are given the appropriate advice in relation to West Dunbartonshire Council's Homeless Service.

We will continue to accept nominations from West Dunbartonshire Council, Positive Action in Housing, East Dunbartonshire Council and the Scottish Refugee Council predominately for our stock.

A total of 69 properties were let during the last financial year. This figure is four more than in the previous year, making our average turnover around 6%. In 2022-23 a total of 48% of the Association's lets were to West and East Dunbartonshire Councils through Section 5 homeless referrals and nominations. Of the 69 re-lets the following groups received the following allocations:

Continues on next page

Needs Groups	Number of Lets	% Lets
Medical	8	11 ½ %
Nominations	3	4 ½ %
Homeless (Section 5)	30	43 ½ %
Overcrowded	10	14 ½ %
Transfer	0	0 %
Underoccupied	4	6%
Waiting List	14	20%
Other	0	0%

The above re-lets table demonstrates that we continue to support the most vulnerable in society with a high number of lets given to homeless cases referred to us from WDC. At the same time we manage our other waiting lists with lets to other applicants based on the type of property that becomes available.

The average days taken to re-let for 2022-23 was 8.2 calendar days compared to 6.2 calendar days in the previous year. Our target was 7 calendar days. The Scottish average is 21.9 days.

The void loss for 2022-23 was 0.14% of the annual debit. Our internal target is 0.2%. The Scottish average is 0.68%

Housing Application Surveys and New Tenant Satisfaction Surveys are carried out throughout the financial year to gauge the satisfaction levels of new tenants and how the application process has worked for them. The results of the surveys are presented to the Committee each year. In year 2022-23 the Housing Applicant Satisfaction Survey showed that 100% of applicants found the form and the questions clear and easy to understand and complete. The New Tenant Satisfaction Survey showed that overall 90.48% of respondents were satisfied with the quality of their home when moving in, while 100% were satisfied with the information provided by Knowes HA at the application stage.

	Knowes 2022-23	Scottish Average
Number of calendar days taken to let	8.2	21.9
Rent lost due to Voids	0.14%	0.68
% tenancies beginning in 2021-22 sustained by more than 12 months	84.26%	93%

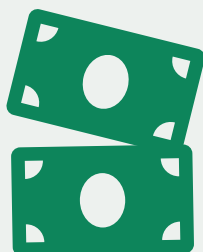
Getting Good Value for Money from Rents and Service Charges Outcomes and Standards

13 Value for money:

We must manage all aspects of our business so that tenants, owners and other customers receive services that provide continually improving value for the rent and other charges they pay.

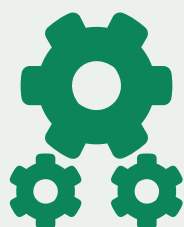
77%

of tenants feel that the rent for their property represents good value for money



73.83%

of factored owners are satisfied with the factoring service they receive



14 and 15 Rents and service charges:

We must set rents and service charges in consultation with our tenants and other customers so that:

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

Rent Arrears Performance in 2022-23

The total arrears figure for year ending March 2023 was 2.10% of the annual debit, which is slightly higher than last year. The total arrears figure includes former tenant arrears and write off for unrecoverable rent. The rent arrears performance highlighted the challenges that we faced due to on-going welfare reform, particularly the impact on arrears due to Universal Credit, and cost of living issues.

The Housing Team also had an internal arrears target

that was based on what we considered an actual arrear and a technical arrear that makes up the gross arrear, (Housing benefit and UC payments makes up the majority of the technical arrears, as do any late monthly payments). Our internal target was 2% for the actual arrears and this was again a challenging target, however

we bettered this target and achieved a very satisfactory performance of 1.76%.

A summary of our performance is detailed below for comparison with the national median of all RSLs and the performance of our own LSVT Peer Group, both as reported by the Scottish Housing Regulator for.

Key Performance Indicator	Year End Performance 2022-23	National Median	Benchmarking Group Performance
Total of Gross Arrears	2.10%	4.45%	3.39%

Wider Action Review

Tenancy Sustainment Officer

Our Tenancy Sustainment Officer (TSO) continues to work closely with tenants across Faifley and Clydebank. The TSO provides information, advice and signpost tenants and customers of Clydebank, Knowes and Dalmuir Park Housing Associations to assist them to establish, manage and sustain their tenancies.

Dedicated Welfare Advice Officer

During 2022, a dedicated Welfare Advice Officer was funded by a joint partnership between Knowes HA, Clydebank HA and Dalmuir Park HA. The Officer is based at Citizens Advice Bureau (CAB) and can provide support on any issues relating to energy advice.

The National Lottery Community Fund

At the end of December 2022, the Association was awarded £20,000 from The National Lottery Community Fund to help our tenants with the cost of living crisis. Overall we were able to assist 180 households by providing them with vouchers for fuel, food and clothing.

EVH Cost of Living Grant

EVH awarded Knowes HA with £2500 at the end of 2022. We decided to donate this money to the two local primary schools in Faifley to assist with helping pupils and their families. Both schools were delighted with the donations. One school advised that they used the funding to top up their supply of food vouchers for families. The other school advised that the funding has been used to support the school food share which provides emergency food/supplies for families in need, provide children with emergency clothing, and the rest of the money was put towards helping families with the cost of the new school year.

Flourishing Faifley – Secret Garden

During spring 2023 Knowes was able to use funding from the Scottish Government Adaptations Grants Programme to install disabled access and a path at the Secret Garden located on Middleward Street so that the community garden could be accessible for everyone.

Wider Action Review

Customer Service Excellence

On 13th February 2023 we undertook our Customer Service Excellence assessment, and we are delighted to confirm that we have been re-accredited with our Customer Service Excellence Award with Compliance Plus. This reinforces our commitment to delivering an excellent service to our customers and always striving to improve and make things better.

Donations

The Association has also supported the following groups/organisations throughout the year by providing donations of cash/gift vouchers:

- Flourishing Faifley
- Faifley Art Group
- Lennox Early Learning and Childcare Centre
- Faifley Brownies
- Faifley Parish Church.

Our Management Committee and Staff

Our Management Committee

Rhona Polak	Chairperson	Lynsey Chrystal	Member
Katie Devaney	Vice Chairperson	Hilary Edgar	Member
Billy Stevenson	Secretary	Steven McCabe	Member
Yvonne McDonald	Treasurer	Ross Campbell Anderson	Member
Councillor Lawrence O'Neill	Member		

Our Staff

Senior Management Team

Erica Davidson	CEO
Kennedy Chilambe	Head of Finance
Peter French	Head of Property Services
Martin Harvey	Head of Housing

Corporate Services Team

Amy Sweeney	Corporate Services/ Compliance Officer
Ethan-Craig Adamson	Administrative Assistant

Finance Team

Maureen MacConnell	Finance Officer
Ann Gaggini	Finance Assistant
Jodie Hart	Finance Assistant

Property Services Team

Graham Burns	Repairs Officer
Allan McGarrity	Maintenance Officer
Andrew Douglas	Maintenance Officer
Allison Rae	Repairs Assistant
Moira Cordiner	Property Services Assistant
Ethan Hart	Property Services Modern Apprentice

Housing Management Team

Nicola Gerrard	Housing Officer
Lisa-Marie Brown	Housing Officer
Kara Halpin	Housing Officer
Karen Grainger	Allocations Officer
Gillian Grimason	Housing Assistant

Cleaning Staff

Danielle Watson
Sophie-Lee Shaw