

Report from Erica Davidson, Chief Executive Officer, Knowes HA



Welcome to our Spring Newsletter. In February the Management Committee approved the budgets for the financial year 1/4/2024 to 31/3/2025. In December and January we consulted our tenants on a rent increase of either 5.6% or 6.6%.

Disappointingly we only received six responses to our consultation with 2 voting for the 5.6%, 2 voting for the 6.6% and 2 with alternative suggestions. The Management Committee approved the 5.6% proposal and this will be applied to your rent from 1/4/2024. Over 90% of our income comes from our rents and service charges and we are planning to spend around £3.5m in 2024/25 in repairing and improving our housing properties.

We are also planning on building 27 new properties commencing towards the end of 2024 and hopefully being completed by 2026. These will be partly funded by Scottish Government grant funding and also by loan finance.

Within this newsletter you will find information on the budgets for the forthcoming year and planned expenditure. We have also given you information on the community grants we have obtained in the past year as well as the additional support we can provide for the community.

We would love for you to get involved with Knowes HA and there are a number of ways you can do that which include responding to our customer satisfaction surveys, sitting on our customer working group, joining our Management Committee and emailing us at info@knowes.org.

Also later this year we will be contacting you to take part in our whole tenant satisfaction survey. All the feedback you give us is extremely useful in allowing us to improve our service to you.

I hope you enjoy Knowes' Newsletter and find the articles useful.

West Dunbartonshire 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.

Repairs and Maintenance

- Contracts

In the financial year 2023/24 we have replaced 50 bathrooms and over 60 gas boilers and we will have replaced the windows in 50 homes by the end of April 2024. We also removed around 60 trees that were in a dangerous condition due the Ash Dieback infection.

The financial year began in April 2024, during this year we plan to replace over 100 kitchens, renew the windows in a further 50 homes as well as continue the cyclical programmes of painting, cleaning gutters and maintaining the landscape areas.

Here are some photos of recently completed bathrooms.



Our Targets and Performance for Repairs

Over the financial year the repairs team have done a fantastic job of working with our contractors to exceed our attendance and completion targets.



We aim to complete
Non-Emergency
Repairs within
15 days

Our **average time for completion** between the beginning of April 2023 and the end of March 2024 was

7 days



We aim to attend
Emergency Repairs
within
2 hours

Our **average attendance time**

between the beginning of April 2023 and the end of March 2024 was

21 minutes



Our average time taken to complete **Emergency Repairs** is

1 hour 41 minutes

meaning that our tenants are supported quickly and efficiently to create as little disruption to their lives as possible.

Well done to our contractors and the Repairs and Maintenance Team!

Owners — Selling Your Home

If you are selling your home Knowes Housing Association will work with your solicitor to make sure everything goes smoothly on the day.

Please ask your solicitor to contact us and we will provide the following information.

- 1. Details of the factoring service.
- 2. Details of the buildings insurance policy, if applicable.
- A final account detailing any outstanding balance and if you paid a repairs deposit this will be itemised on your account.

- 4. If your account has a credit balance, we will arrange to transfer the funds back to you.
- 5. We will provide details of any planned maintenance programmes that your property is included in.
- 6. We will remove your name from receiving any further invoices.

If you have any questions regarding the above please contact Maureen MacConnell, Finance Officer on **01389-877752**, option 4.



Government Restrictions Come To An End

Legislation introduced by the Scottish Government as part of the response to covid, which restricted Housing Associations on taking action to repossess properties for non-payment of rent, is coming to an end.

This will mean that Knowes can take repossession action against tenants who fail to pay their rent.

As always this is the last course of action we want to take, and we will provide anyone who is struggling to pay their rent with support and advice, including referring tenants to Citizens Advice for money, debt and benefits advice.

If you are having problems paying your rent please talk to your Housing Officer.

Knowes HA's Buy Back Scheme

If you have a home to sell, you may be able to sell it to Knowes HA.

Knowes HA's Buy Back Scheme aims to acquire properties to increase the social housing stock in Faifley. This helps us to provided more affordable housing in the area and meet identified housing needs.

If you are interested in selling your property to Knowes HA, please call our office on **01389 877 752** for more information.













Knowes HA awarded £25,000 from the Energy Redress Scheme

At the end of 2023 a joint application was submitted to the Energy Redress Scheme by Community Links on behalf of five local Housing Associations — Clydebank, Knowes, Trafalgar, Dalmuir Park and Dunbritton.

A total of £105,000 was secured to support 1000 tenants of these Housing Associations with fuel vouchers and Knowes Housing Association were allocated £25,500 of this funding.

We provided all our tenants with the opportunity to apply for the fuel vouchers and we received 293 applications and were able to allocate a portion of the fund to each applicant.

In January 2024, Community Links Scotland started to distribute the fuel vouchers to tenants on behalf of Knowes HA and due to their efficient service all of our tenants who applied have now received their vouchers.

Social Housing Fuel Support Fund

In 2023 we were awarded £20,000 from the Social Housing Fuel Support Fund. This funding was made available by the Scottish Government and administered by Scottish Federation of Housing Associations on their behalf.

The grant allowed us to provide tenants with energy efficient household appliances including air fryers, microwaves and heated blankets to assist with some of the challenges arising from fuel poverty and to help prevent this.

In September of 2023, we sent out applications to all our tenants to provide them with the opportunity to apply for the appliances. We received a total of 197 applications before the deadline and managed to accommodate all the requests that we received within this time.

We would like to thank our Community Support Officer, Fiona Campbell and Administrative Assistant, Ethan-Craig Adamson who have worked hard to deliver the project. We would also like to thank the grant providers that have made the project possible.

We have received very positive feedback from the project and we are so pleased that we have been able to provide support to our tenants.



Everyday Items You Should Never Flush Down Your Toilet

Avoid clogged pipes and costly repairs with these tips on what to stop flushing down the drain.

Toilets are a modern-day convenience that take care of human waste, but they're not so great at disposing of other items. Flushing certain household products, instead of tossing them in the bin, can clog drainpipes, contaminate the water system, or even cause environmental damage. Your pipes are only four inches in diameter at their widest, which means even small, seemingly harmless items can cause major plumbing problems. This can lead to clogged pipes and an overflowing toilet which can cause costly damage to your property. Prevent a plumbing emergency with this list of items that can't go down the drain.

- ✗ Flushable wipes − despite the packaging these are not flushable.
- Paper towels and tissues
- X Too much toilet paper
- X Hair
- **X** Cotton balls or swabs
- Feminine products
- X Dental floss
- X Bandages
- **X** Cigarette Buts
- Cat Litter

To preserve your drains and to avoid plumbing issues we also suggest not pouring the following down your sink:

- **X** Soup
- **X** Milk Products
- ✗ Sauces/Gravy
- ✗ Oil/Lard
- Peelings and leftover food



Budgets - 2024/25

Projected income for 2024-25	Budgeted amount
Income from rents and service charges	£5,254,024
Capital grants written off in year	£198,635
Owner income projected for year	£32,536
Interest receivable on bank deposits	£43,007
Revenue grants receivable	£27,000
Wider action grants/solar panel income	£58,300
Total projected income	£5,613,502

Projected expenditure for 2024-25	Budgeted amount
Reactive Maintenance	£1,313,962
Communal area cleaning costs	£109,368
Planned maintenance and gas servicing	£580,722
Improvements for housing properties	£1,470,000
Property Insurance	£134,608
Depreciation of housing stock	£1,094,431
Salary costs	£1,081,119
Overheads	£397,583
Voids and bad debts	£74,979
Interest charges on loan	£235,173
Wider Action costs	£58,300
Total Projected Expenditure	£6,550,245



What was discussed at our recent Management Committee meetings?

Our Management Committee meets on a monthly basis, usually on the second Tuesday of the month.

Some of the topics that were discussed at recent meetings are included below:

- Rent Increase and Budgets
- Health, Safety and Wellbeing
- Policies
- Repairs and Maintenance
- Community Activities
- Complaints
- Recruitment
- KPIs

Minutes of meetings

We publish the approved minutes of these meetings on our website www.knowes.org. Sometimes the topics discussed during Management Committee meetings can't be published and information will be redacted. This could be due to there being confidential or personal information discussed or if the information is of a sensitive nature.

Who is my Housing Officer?

Your Housing Officer can help you with any problems or queries you may have about your tenancy.

Our Housing Officers help to look after your neighbourhood and are often the first point of contact for our tenants. This means that your Housing Officer may need to get in touch with you regarding many different matters.

Your Housing Officer can help you by:

- Providing advice on rent payments
- Answering questions about your tenancy agreement
- Giving advice on keeping a pet
- Providing advice on estate management issues
- Assisting with tenancy sustainment issues
- Providing help and advice to support you to resolve a dispute with your neighbour.

Our Housing Officers each have a designated area. We have included a list of these below.

Kara Halpin

- Abbeylands Road (Cottages)
- Bryson Street
- Craigpark Street
- Faifley Road
- Langfaulds Cottages
- Langside Street
- Lawmuir Crescent
- Lennox Drive (cottages)
- Limekilns Street
- Orbiston Drive (Tenements)
- Orbiston Place
- Quarryknowe Street
- Veitches Court
- Whitehill Crescent

Nicola Gerrard

- Barrie Quadrant
- Clarence Street
- Faifley Road
- Ferclay Street
- Fisher Crescent
- Flanders Street
- Foxknowe Gardens
- Freelands Crescent
- Jamieson Court
- John Burnside Drive
- Mallard Road
- Mealkirk Street
- Middleward Street
- Old Dalnottar Road
- Onslow Road
- Orbiston Drive (New Build)
- Perth Crescent
- Roman Crescent
- Watchmeal Crescent
- Waulkingmill Road
- Durban Avenue

Lisa-Marie Brown

- Auchnacraig Road
- Beeches Road
- Burnbrae Street
- Craigbanzo Street
- Craighaw Street
- Craigton Street
- Douglasmuir Road
- Field Road
- Hillend Crescent
- Knowes View
- Langfaulds Crescent
- Stark Avenue
- Swallow Road

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.





How satisfied are you with our cleaning service?

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

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

- Very Satisfied
- ☐ Satisfied
- Unsatisfied
- Very Unsatisfied

How useful do you find our website?

- Very Useful
- Useful
- Not Useful
- Very Unuseful

How likely are you to use our website?

- Very Likely
- Likely
- Unlikely
- Urlikely
- 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

Flourishing Faifley – News and Activities



Flourishing Faifley continue to offer the Faifley community a fantastic range of clubs and activities for everyone to enjoy. Flourishing Faifley offer a range of different activities so there is something available for everyone.

Get involved in some of the brilliant clubs that Flourishing Faifley offers:

Men's Group - Wednesday
 Walking Club - Tuesday
 6pm - 8pm
 6pm - 8pm

Book Club - Wednesday
 6pm - 8pm

 Flourishing Families Playgroup -Tuesday and Thursday

• Ceramics Club - Monday 5:30pm - 7:30pm

They also hold weekly drop in sessions at the community garden with opportunities to get involved in gardening projects and enjoy some time

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

in the outdoors.



Flourishing Faifley sign 25-year lease for former Sports Pavillion

10am - 12pm

Flourishing Faifley have shared amazing news — they have taken on the lease of the former Sports Pavilion and will be transforming the space into a Flourishing Faifley Community Hub. This is very exciting for the Faifley community, and it will be a space that everyone will be able to enjoy.

On Thursday 7th March 2024, Flourishing Faifley invited Amy Sweeney, Knowes HA's Corporate Services / Compliance Officer and Fiona Campbell, Community Support Officer along with others to see the site and hear about Flourishing Faifley's future plans.

Flourishing Faifley's project has been supported by Morrison Construction HUB, Provost Douglas McAllister, West Dunbartonshire Council,



Community Links Scotland as well as others. Knowes HA is delighted to be supporting them on this project too!

We can't wait to see what the Flourishing Faifley team do with the space!

Exciting New Partnership with Scottish SPCA — Pet Aid

Our Community Support
Officer has set up an exciting
new partnership with the
Scottish SPCA, Pet Aid. We have
been finding people who are
feeding their animal friends and
going without food themselves.
Also, tragically some people are
faced with the terrible dilemma
of having to think about rehoming their pets due to the
current cost of living crisis.

To help we are now receiving a monthly supply of dog and cat food which can be given to

tenants who are struggling to feed their dogs and cats. The supply is not limitless, and we can only give out what we receive.

If you are struggling to feed your canine companion please contact Fiona Campbell, Community Support Officer on 01389 877752 or by email: fiona. campbell@clydebank-ha.org.uk every Wednesday or Thursday.

Your contact will be treated with confidentiality and respect and Fiona will be happy to help you.





Funding Approved to Install Bike Storage Facilities

In March 2024 we received £17,998.45 from Cycling Scotland's Social Housing Partnership Fund for the purchase of new secure bike storage facilities, and we will begin working on this project over the next few months.

Firstly, we will be contacting tenants who have previously expressed an interest in these facilities to see how we can help them before expanding to other properties that may benefit.

Please note that we will be carrying out a consultation exercise with our tenants before we install the bike storage facilities at specific sites.

Plans for Knowes HA's Over 60s Bus Trip 2024

We are excited to announce that following the success of our last over 60s bus trip we will be holding another trip this year.

Last year we visited Alloway, Ayr and had a tour of the Burns cottage and museum, had a lovely afternoon tea at the Brig o' Doon House Hotel and finished the trip off at Ayr beach.

We are looking to schedule our next trip for the end of August 2024, giving tenants and homeowners over the age of 60 plenty of time to get their name down so keep an eye on our website and Facebook for upcoming updates.



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 January 2024 – April 2024 we received a total of 12 complaints. We have provided a breakdown of the complaints below.

companies selew.	Stage 1	Stage 2
Number of complaints received	9	3
Average time taken in working days to provide a full response	3 days	2.7 days

100% of complaints were responded to in full. Out of the nine Stage 1 complaints received, 1 complaint was responded to out with the prescribed timescale of 5 working days.

The three Stage 2 complaints were all responded to within the prescribed timescale of 20 working days.

Breakdown of Complaints

Stage 1

Housing – 1 complaint Maintenance – 2 complaints

Repairs - 6 complaints

Stage 2

Housing – 1 complaint
Factoring – 1 complaint
Staff – 1 complaint



January 2024 - April 2024

YOU SAID, WE DID

You said...

You were unhappy with the landscape service and felt that you weren't getting the necessary number of cuts to your garden per annum.

We did...

Our Maintenance Officer carried out an inspection of the garden and back court area and we reviewed the landscape service. We contacted the tenant to provide them with an update on the findings.

You said...

You were unhappy due to an issue with your roof which resulted in a rise in costs for gas and electricity, however after you reported the issue it was still not resolved.

We did...

We apologised to the tenant for the length of time that they waited for the work to be completed following their initial report of the issue. We investigated the history of the issue and apologised to the tenant. We provided the tenant with a date for the repair to be carried out.

You said...

You were unhappy that your bathroom door would not close properly after the installation of your new bathroom.

We did...

We apologised for the issue. We updated the contractor and arranged for them to visit your property to fix the door and ensure it closed correctly.

Compliments

As well as complaints, we also receive compliments from our customers.

I am delighted with my new windows. Thank you to the Sidey team working on my house today as they were tidy, quiet, respectful, and very pleasant to deal with.

Thank you
for all the support during my move.
I really appreciate how approachable, and people
focused you and the team are. I would like to say a special
thankyou to Kara for listening without judgment to all my woes and
for going to so much trouble to keep in contact and offer care
and support until my move. Best wishes.

I want to thank
Caledonian for their
assistance, it was
much appreciated
and would have been
a difficult task without
their assistance.

Thank you so much to my Housing Officer Nicola, you've made me so happy responding so quickly and sorting the matter out.

I am overjoyed in my new home and it's all thanks to your efforts and hard work. The warmth and comfort this place brings me cannot be put into words. I sincerely thank you all!

I would like to say thank you for having the shower installed. It has made a huge difference. I want to
use this
opportunity to say
thank you so much
for remembering me
and putting a smile
on my face. I really
appreciate every
one of you,
God bless you
all.

Knowes HA Re-Accredited with Customer Service Excellence Award with Compliance Plus

We are committed to delivering an excellent service to our customers and are always striving to improve and make things better. To do this, we use information from several sources, including independent benchmarking, performance reports, customer feedback, management accounts and internal audits. This ensures that our residents are given a wide range of opportunities to influence and be involved and that we fulfil our duties of providing quality services and homes.

Our Customer Service Excellence Assessment took place on Monday 12th February 2024, and we are delighted to confirm that we have been reaccredited with our Customer Service Excellence Award with Compliance Plus. On the day of the assessment our assessor spoke with our tenants, staff, and community partners. Overall, we received positive feedback from our assessor, and we will be implementing the feedback from our tenants and the assessor to help us strive for improvements.

We would like to say a big thank you to the tenants who participated in the assessment and spoke with our assessor, we really appreciate you taking the time to do so and we value your feedback.

Please remember to respond to any surveys that we carry out and provide regular feedback as this helps us to ensure that we are meeting your expectations and providing you with an excellent service.

We have included some notable quotes from our customers that took part in the assessment.

'I'm quite happy with the service'

'If I call in the morning, they come back the same day'

> 'Can't fault them, honestly'

'Always pleasant'

'Nothing's a bother to them'

'Always a quick service' 'I wouldn't move anywhere else now'

'They've been absolutely fantastic with me'

'I feel I'm valued as a tenant'

> 'I think they're amazing'

'I'm so happy where I am'

'Unbelievably decent to me' 'I can't even describe the support I get from them'

'I'm very satisfied with everything from Knowes Housing'

'Happy with all the services'

'Always very professional'

'Knowes have been brilliant'

We are seeking tenants to join our Management Committee and Customer Working Group

Each group has different levels of involvement, but all will allow you to share your views to help shape our services and improve our performance.



Interested in joining our **Management Committee?**

We are seeking tenants to join our Management Committee who are interested and committed to helping Knowes Housing Association achieve its objectives. As a Management Committee member you will work closely with the Management Team on strategic planning, monitoring and control of high quality, efficient services for our tenants and stakeholders. This is a voluntary, unpaid position but we offer Management Committee members a training programme and encourage them to develop their knowledge and skills by attending various events.

You will need to commit to attending around ten Management Committee meetings per year and additional meetings if required, these meetings are usually held in the early evening from 6:30pm till 8:30pm. In addition, you will be expected to take part in annual skills development and training provided by the Association to support you in your role as a Management Committee member.

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 or call 01389 877 752, option 5 to speak to Amy.

Interested in joining our Customer Working Group?

Our Customer Working Group meetings take place a few times throughout the year. The meetings provide a chance for our tenants to provide feedback and constructive ways that we can improve our service delivery in an informal environment. This has proved to be a beneficial way of interacting with our tenants and finding

new insightful ways that we can improve our services to benefit our customers directly.

If you are interested in joining our Customer Working Group, please contact us by email at info@knowes.org or call 01389 877 752, option 5 to speak to Amy or Ethan-Craig.

Customer Portal

Knowes Housing Association would like to encourage you to set up your online account with us through our Customer Portal. We have included the set-up instructions below.

To access the customer portal from your mobile device, please download the Knowes HA app from the Apple App Store or Google Play.





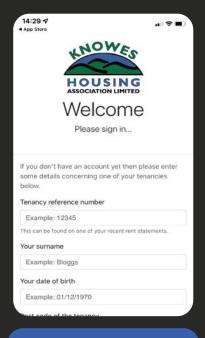


Knowes HA Housing Insight Ltd

OPEN







Input Tenancy Reference Number – Contact your Housing Officer for this.

Click on Register

Once you have registered, our self-service portal app lets you manage your account with Knowes Housing Association. You can do things like request a repair or inspection, report anti-social behaviour, check your account statements and mini statement, pay your rent, and more.

How to Update Details on the Customer Portal

We have received some queries from tenants that are experiencing issues accessing their customer portal, and others that are unsure about how to update their household details.

If you experience any problems with our Customer Portal, please contact the Association and we will do our best to assist you.

Recently we assisted a tenant to change their log in email address as their old email was no longer in use. In order to do this, we provided the tenant with their tenancy reference number and asked them to re-register their account with their new email.

If you need to update household details, please follow the instructions below.



Visit the 'your details' tab.

From this page you can click on any household member that is registered as living at your address and update or add any personal details. You can also add a new household member using this method.

Home telephone		
Daytime (work) teleph	one	
Mobile telephone		
E-mail address		













Rent Increase and Service Charge Review 2024/25

Following our rent consultation, a rent increase of 5.6% was agreed and applied to rents from 1st April 2024. Our service charges have also increased by 5.6%.

Please remember that if you receive Universal Credit, you must update your claim through your online portal. It is your responsibility to update your housing costs, and any delays could result in rent arrears. Please read the article below on how to update your housing costs.

If you currently receive Housing Benefit, we will notify the Housing Benefit team at West Dunbartonshire Council of this increase.

If you are struggling to pay your rent, we are here to help. Please get in contact with us by calling the office on **01389 877752** – Option 2 to arrange a chat with your Housing Officer. You can find out who your Housing Officer is on page 8 of the newsletter under 'Who is my Housing Officer'.

Universal Credit Claimants -Updating your Housing Costs (Annual Rent Increase)

Knowes HA sent you a rent increase letter on 28th February 2024 confirming your new rent and service charges from 1st April 2024. If you are claiming Universal Credit for help with your housing costs, please have this letter to hand before you log onto your Universal Credit journal.

Updating Your Housing Costs

You will receive a notification on your Universal Credit journal asking you to 'Confirm your housing costs' to update the annual rent increase.

Universal Credit will ask tenants to complete the todo by the end of their current assessment period, to ensure they get the correct housing payment.

You will be asked:

- Has your rent changed? Answer yes
- Have your service charges changed? Answer yes/no as applicable
- When did your housing costs change? Answer 01.04.24
- How much will you be charged for your new rent (excluding service charges)? – Please look at your rent increase letter
- How frequent is your new rent? Answer monthly
- Do you have any rent free weeks? Answer No
- How much will you be charged for your new service charges (where applicable)? - Please look at your rent increase letter
- How frequent is your new service charge? -Answer monthly

You **MUST** do this online or as soon as possible after the 1st April 2024. If you are a telephone claimant, you must phone **0800 328 5644** to update your rent details. Failure to update your housing costs may mean you will not receive enough money to cover your rent charge and you will incur rent arrears.

West Dunbartonshire Energy Advice Service

With the cost of living continuing to make it difficult for households to make ends meet, Community Links Scotland have secured funding to deliver an energy advice service to homes across West Dunbartonshire.

The service supports households to prevent fuel poverty, tackle fuel debt and reduce energy consumption through better energy usage. They can also provide advice, advocacy and support for households in fuel crisis.

As well as dealing with emergency fuel issues, the service focuses on addressing multiple fuel poverty issues, promoting resilience against fuel poverty and supporting individuals and households to develop the skills and confidence to take control of their energy use and bills.

This support includes:

- Offering advice and information to assist householders to achieve the most cost-effective use of their heating system
- Providing information to help the household to reduce their energy usage and associated billing
- Developing an understanding of utility bills and energy usage
- Increasing uptake of grants and repayment arrangements with utility providers

 Providing advocacy for those in dispute or debt with utility providers

Community Links are working closely with five Housing Associations across West Dunbartonshire:

- Knowes HA
- Dunbritton HA
- Trafalgar HA
- Dalmuir Park HA
- Clydebank HA

However, referrals can be made from anyone in West Dunbartonshire experiencing hardship, as a result of their fuel bills.

They can also help you to operate your home's heating system efficiently and ensure that you have a level of comfort within your home at a cost that you can afford.

They can also assist with the application process for Warm Home Discount Schemes, if you are eligible for support.

Why don't you get in touch for a chat to see how they can help you?

Community Links can be contacted by: phone 0141 952 4382 or email energy@comlinks.org.uk

No Cash Payments

Unfortunately we no longer have the capacity to accept cash or cheque payments at our office. If you try to pay by cash or cheque this will be returned to you.

To avoid inconvenience for everyone please make payment via one of our payment methods. These methods are:

 The Customer portal – see our website to set up an account https://knowes-housinglive.panconnect.cloud/sg/ssp/login/engb#tenant

- Bank transfer/Standing Order
- Phoning the office to speak to the Finance Team and paying by using a debit or credit card.

Thank you for your co-operation with this. If you need help with setting up an account on our portal or a new standing order please contact the office by calling **01389 877752**.





Knowes HA has had a very busy 2023-24 with some of its wider action activities. The service we have provided is there to help residents who are facing pressure due to the cost of living crisis, high energy costs and other factors that otherwise would have caused some difficulties for the resident.

Below is a brief outline of what we have done:

- We have distributed utility fuel vouchers to 297 tenants totalling £25,500.
- We handed out 30 £50 ASDA vouchers to tenants to assist with the costs over Christmas.
- We spent £5,000 on sustainment work including the supply of white goods, furnishings, decoration youchers etc.
- Through the SFHA funding so far we have supplied 180 tenants with items including Air Fryers, Microwaves, and heated blankets to a total value of £17,525.74.
- We have supplied 7 tenants with a fridge freezer, cooker or washing machine to the value of £1.534.

- We have also assisted tenants through our tenancy sustainment service with decoration vouchers, white goods and the removal of unwanted household items.
- We have assisted 5 tenants with decoration vouchers to the value of £500.
- We have purchased 2 beds for children totalling £440.
- We have made 11 referrals to CAB for benefits checks and advice.
- We have made 11 referrals to the Community Links Energy Advisors for advice and assistance with fuel consumption and fuel debt.

- We supply free sanitary products to anyone who needs them.
- We have recently entered a new partnership with the SSPCA and can supply cat and dog food to anyone who requires this for their pets.
- We have directed people to local food banks/pantries.
- We have directed people to local Recycle/Upcycle rooms where they can get secondhand household items for free.
- Importantly we have given people the advice and knowledge to access the services they need themselves.

We will continue to provide assistance to tenants through our Housing Team and Community Support Officer, as well as our partners in Citizen Advice Bureau and Community Links who have supported us and our residents throughout the year.

Crossword answers

Across: 1 N A S A, 3 Basketball, 10 Therefore, 11 Queen, 12 Outlast, 13 Skittle, 14 Acne, 15 Elephants, 19 Prosecute, 21 Frau, 24 Excerpt, 27 Oxshott, 28 Aspen, 29 Harmonica, 30 Arithmetic, 31 Neat.

Down: 1 National, 2 Sweetener, 4 Apostolic, 5 Knees, 6 Tequila, 7 Adept, 8 Lintel, 9 Began, 16 Pot-pourri, 17 Terrorize, 18 Subtract, 20 Scrunch, 22 Nevada, 23 Ascot, 25 Capri, 26 Tahoe.

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 we hold an annual prize draw at our AGM where share members have the chance to win a £100 prize.

If you are interested in becoming a share member, please complete the form below and return it to our office at 10 Field Rd, Clydebank G81 5BX.

	
I would like to become a Share Member of Knowe enclosed £1.00 for one share.	es Housing Association and I have
Name:	
Address:	
Telephone:	
Email:	
I would like to hear more information about joining the Management Committee	



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.



Staffing Updates

Thank you and Farewell to Kennedy Chilambe, Head of Finance

Kennedy Chilambe, Head of Finance left Knowes in February 2024. Kennedy was part of the Senior Management Team and worked at Knowes HA for over 2 years. Kennedy was an asset to the Association and he will be missed by everyone. Thanks for all your hard work Kennedy and we wish you all the best for your future.

Allan McGarrity Retires After 14 Years at Knowes HA

Allan McGarrity retired in March 2024 after 14 years working at Knowes. Allan was a valued Maintenance Officer who played a vital role in the property maintenance service, assisting with cyclical contracts, repairs, inspections, and acting as a Clerk of Works. Allan has accumulated a wealth of knowledge over his lengthy and varied career, and he will be sorely missed. Congratulations on your retirement Allan, thanks for your hard work and dedication and we wish you all the best!

Ethan Hart takes up a permanent position at Knowes HA as Maintenance Administrative Assistant

Ethan Hart has been working at Knowes since March 2022 as the Property Services Modern Apprentice. Ethan recently completed his Modern Apprenticeship in Business Administration and has now been brought on as a permanent member of staff – Congratulations Ethan! He has been working in his new role as Maintenance Administrative Assistant since the beginning of March 2024. Ethan is exceptionally hardworking and has created some fantastic relationships inside and outside of the organisation.

Welcome to the team Andrew McGarrity

In March 2024 we welcomed Andrew McGarrity as our new Maintenance Officer. Andrew joins us with a wealth of knowledge and will be an asset to the Property Services Team at Knowes.

OWNER OCCUPIER NEWS

Invoices

If you are an owner occupier in a tenement flat you will be issued with invoices on a quarterly basis for common charges in January, April, July, and October. If you are an owner occupier living in a four in a block property or a cottage you will be issued with invoices six monthly in April and October.

If you are experiencing troubles in making your payment, we are happy to discuss a repayment arrangement with you, please contact a member of the finance team on **01389-877752**, option 4 or you can get free and independent advice from Citizens Advice.

In order for the Association to maintain the high standard of service we rely on payments being made on time. We would like to thank those owners who do.

Buildings Insurance

For those owners covered by our buildings insurance policy the details are as follows –

- Zurich Municipal
- Policy Number JHA22S5116-0043

A copy of the updated policy will be issued with your invoice in April and if you need a claims form please contact, Maureen MacConnell on 01389-877752, option 4.

Puzzle Page Just for fun!

Crossword

1		2		3	4	5	6		7	8
			9							
10							11			
12						13				
14				15		16			17	
-										18
	19		20					21		
22							23			
24		25			26	27				
28					29					
30								31		

- 1 US space group (1,1,1,1)
- 3 Court game (10)
- 10 Consequently (9)
- 11 Female sovereign (5)
- 12 Survive (7)
- 13 Bowling pin (7)
- 14 Skin eruption (4)
- 15 Pachyderms (9)
- 19 Sue (9)
- 21 German Mrs (4)
- 24 Passage (7)
- 27 Surrey commuter village (7)
- 28 Trembling poplar (5)
- 29 Mouth organ (9)
- 30 Science of numbers (10)
- 31 Undiluted (4)

- Belonging to a country (8)
- 2 Enticement (9)
- 4 Papal (9)
- 5 Leg joints (5)
- 6 Mexican liquor (7)
- 7 Proficient (5)
- 8 Beam over a door (6)
- 9 Started (5)
- 16 Medley (3-6)
- Frighten, usually by violence
- 18 Take away (8)
- 20 Squeeze together (7)
- 22 Las Vegas setting (6)
- 23 Racecourse (5)
- 25 Island in the Bay of Naples
- 26 Resort lake in both California and 22 down (5)

Sudoku

(medium)

5	1	4	3	6				
			2			9	5	
		7				3		
			9	5			3	
	6		7	3	8		1	
	3			2	4			
		1				2		
	2	6			5			
				7	2	1	6	9

(hard)

				4	7				5
1				1		8			
			8				4	2	
	5			7				9	2
	7								3
	3	4				1			8
,		1	3				9		
				3		5			
	8				2	6			

Answers on page 19

USEFUL CONTACT NUMBERS

Knowes Housing Association 01389 877 752

Out of Hours Repairs -

WDC Building Services 0800 197 1004

Gas Heating Repairs -

City Building 0800 595 595

Gas Leaks - Transco 0800 111 999

MENTAL HEALTH SERVICES

Breathing Space 0800 838587 **Stepping Stones** 0141 941 2929

Samaritans 116 123

WEST DUNBARTONSHIRE COUNCIL

WDC Main Number 01389 737000

Local Homeless and Homelessness

01389 776400 **Prevention Services**

Carers of West

Dunbartonshire 0141 941 1550

WD Mental Health Forum 01389 742294

WD Welfare Rights 0800 980 9070

Special / Bulk Uplifts

01389 738542 (Chargeable)

POLICE AND NHS

Emergency	999
Non-Emergency (Police)	101
NHS 24	111

OTHER USEFUL NUMBERS

West Dunbartonshire Citizens Advice Bureau	0800 484 0136
West Dunbartonshire Community Foodshare	0800 345 7050
Old Kilpatrick Food Parcels	07368 496836
Faifley Parish Church of Scotland	01389 876836
Community Links Scotland	0141 952 4382
Scottish Water	0800 077 8778
Home Energy Scotland	0808 808 2282
The Big Disability Group	0141 237 4560
Golden Friendships Club	07957 568330
Women's Aid Clydebank	0141 952 8118
Alternatives Clydebank	0141 951 2420
Y Sort It	0141 941 3308



Knowes Housing Association is a charitable organisation registered under Scottish Charity No.SCO27466 Knowes Housing Association Ltd is a registered property factor (Reg. No. PF000201)





















