

Season's Greetings

from everyone at Knowes

Christmas and New Year Holiday Dates

The office will close for the Christmas break on Friday 22nd December 2023 at 3.30pm.

The office will also be closed on the following dates:

- Monday 25th December 2023
- Tuesday 26th December 2023
- Wednesday 27th December 2023
- Monday 1st January 2024
- Tuesday 2nd January 2024
- Wednesday 3rd January 2024

Report from Erica Davidson, Chief Executive Officer, Knowes HA

As we come to the end of yet another calendar year we can look back over 2023 with a strong sense of satisfaction over our achievements in difficult times. In 2023 we celebrated 25 years as an Association and were delighted as an organisation to recognise some of our staff and a Committee member who have been with Knowes right from our start in 1998.

Our Annual General Meeting was held this year on the 5th September in Skypoint Fairley and was well attended. We also held a Special General Meeting on 6th November to appoint four new committee members. We were fortunate to have two additional candidates join our Committee as co-optees in November and our Committee is now 14 members strong. We are excited to welcome our new Committee members to the board. A very big thank you to our existing Committee members who have given of their time tirelessly during the year and work extremely hard to make Knowes HA the great organisation that it is.

We have published our 2023 Annual Assurance Statement within this Newsletter and on our website. Thank you to all our customers who gave us feedback on the assurance process earlier in the year. The Committee are pleased that we can confirm our compliance with the Regulatory Standards for this year. Although we are still to meet our target of 100% with Electrical Installation Condition Reports (EICRs) completed within a five year time period, the staff at Knowes HA have been dedicated to continually reducing the

number outstanding. The health and safety of our customers is extremely important to us.

Within this newsletter you will also find information and voting papers for our rent consultation exercise. Please take time to read the rent proposals for 2024 outlined in this newsletter and complete the voting slip and return to Knowes HA. You can use the QR code given to make an online return or drop the response back at our office. If this is not possible for you, please phone the office and we can complete the survey with you over the telephone.

Over the course of 2023, Knowes HA has supported the work of a number of Community Groups including Flourishing Fairley and we will continue to do so in 2024. We were delighted to obtain two community grants so far this year totalling £40,000 which we have used to support our tenants with food and fuel vouchers and low cost electrical cooking equipment for their kitchens. We have also received a further grant of £25,000 for winter fuel vouchers for our tenants and almost also a grant £18,000 to provide cycle shelters and cycle equipment in Fairley.

Please enjoy reading Knowes' Winter Newsletter and if you have any suggestions to help us improve our services, we are happy to hear from you. And lastly on behalf of the Management Committee and Staff at Knowes I would like to wish all of you a very Merry Christmas and a healthy and happy New Year.

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 Update

City Building – Issues with heating and hot water during winter

As winter approaches people will rely on their gas central heating system to keep their homes warm.

If you have an issue with your boiler you will need to contact our contractor City Building who will attend as soon as possible. However, this is a timely reminder that if you have made an appointment for City Building to carry out a repair to your boiler then you must make sure that you are at home. If you need to cancel the appointment, please make sure that you contact them prior to let them know. Booking appointments that aren't kept delays other tenants getting their repairs carried out.

While City Building will attend all calls it is important that you are aware of the issues that can't be addressed by City Building. These include issues with meters, running out of gas or being unable to work

your thermostat. If you have an issue with your meter please contact your energy supplier. Calls of this nature again cause delays for other tenants waiting on appointments because their boiler has broken down.

This is also a good time to remind everyone with gas heating that we must service your boiler once a year. When you are contacted to arrange an appointment please respond as early as possible, this will ensure you have a better chance of picking a date that suits you best. We will do everything we can to contact you including letters, calls, texts and visits but if you fail to respond we will have to force access to the property to carry out this work. You will be notified of the date for the forced access which will incur a cost, even if you are in at that time.

Knowes Housing Association's Annual General Meeting (AGM)

Knowes Housing Association's AGM was held on Tuesday 5th September 2023 at Skypoint in Faifley. The AGM celebrated 25 years of Knowes HA with special recognition to a long-standing member of Knowes HA's Management Committee.

The night began with an introduction from Rhona Polak, Chairperson of Knowes HA's Committee, and Erica Davidson, Knowes HA's Chief Executive Officer. This was followed by other business including the Statement of Accounts, appointment of Auditors for 2023/24, CEO's report and election of the Committee of Management. The evening was a great success and attendees enjoyed a buffet, drinks and a selection of delicious treats.

Lorna Ravell from EVH attended the AGM to present a Long Service Award to Billy Stevenson who has been a member of Knowes HA's Management Committee for over 25 years and has played his part in ensuring Knowes HA's success.

Billy Stevenson first joined Knowes' Committee in 1992 as Vice Chairperson and has sat continuously on the Committee ever since, serving also as Chairperson and now as Secretary to the Board. Billy proved to be a valuable resource in the early Knowes' steering group with his wealth of local knowledge and he was instrumental in facilitating the transfer of Scottish Homes Stock to

the newly formed Knowes Housing Association in March 1998. Since then, Billy has played a central role in steering our ship over the years and Knowes staff and Committee greatly value his wisdom, his experience, and his good humour.

Billy said that he was proud to be a member of Knowes HA's Committee. He explained that over the past 25 years on the Committee he has met and worked with many people, all of which he has got on well with, and it has been a positive experience for him.

Congratulations Billy and thank you for your dedication to Knowes HA.

After business was discussed the share members annual prize draw took place followed by the announcement of the garden competition winners. The evening concluded with the share members taking part in a few games of bingo with the chance to win some prizes.

There was a fantastic turnout at the AGM and we would like to say thank you to the shareholders that attended, we appreciate your support.



Garden Competition Winners 2023

Congratulations to our three garden competition winners.

- 1st Place – John Irvine
- Runners Up – Elizabeth McNicol and Sinead Slevin

Our next garden competition will be announced during Spring/Summer 2024.



Special General Meeting (SGM)

On the Monday 6th November 2023, we held a SGM. Our Chairperson, Rhona Polak welcomed everyone to the SGM and explained that the meeting would cover one agenda item, to approve a special resolution to appoint members to Knowes HA's Management Committee.

Erica Davidson, CEO of Knowes explained that Knowes had been advertising widely since the 2022 AGM for new Committee Members to fill the places on our board, but it was not until August 2023 that we received several applications. These applications were received too late to be nominated for the 2023 September AGM. The Committee met with four of the applicants at the October meeting and agreed to nominate these applicants to sit on our Committee.

Rhona asked the share members present to consider and if thought fit, approve the following Special Resolution:

"This meeting of the members of Knowes Housing Association Limited hereby resolves to appoint Dean Vinter, Richard McLean, Heather Maitz and Peter Fennessey to the Committee of Management as Committee Members of Knowes Housing Association Limited, effective from the date of this Special Resolution".

As per rule 28, the share members present were then asked to vote by a show of hands on whether they approved the proposal. The proposal was approved with a total of 16 present members voting in favour of the proposal along with an additional proxy vote.

Knowes Housing Association provides Christmas donations to the local primary schools and early learning centres

We are spreading some Christmas joy by donating £250 to the local primary schools in Faifley – Edinbarnet Primary School and St Joseph's Primary School and £100 to the early learning centres – Lennox ELCC and Auchnacraig ELCC. We understand the important role that the schools and ELCCs play in the Faifley community and we hope our donations help over the Christmas period.



City & Guilds | Accredited Programme

We would like to say a big congratulations to Ethan Hart, Knowes HA's Property Services Apprentice, for gaining a City and Guilds accredited qualification in Understanding Buildings and Managing Repairs.

The course was spread over three months and concluded with a formal examination. Ethan continues to enhance his skills and knowledge and is a great asset to the team at Knowes.

Ethan thoroughly enjoyed the course and said "the entire course was valuable and provided an opportunity to enhance my knowledge in this area of study. It was a great all-round course".

Employee Long Service Awards

We couldn't celebrate 25 years of Knowes HA without giving special recognition to our staff members who have been on the journey with Knowes since the beginning. Chairperson, Rhona Polak and Secretary, Billy Stevenson came to Knowes HA's office to present awards to four staff members.

Congratulations to Ann Gaggini, Karen Grainger, Maureen MacConnell and Erica Davidson on their 25 years of service at Knowes Housing Association. Clearly, reaching this milestone is a very special



occasion and it demonstrates their loyalty and dedication to Knowes HA.

Thank you, you have all helped make the organisation what it is today, and you are an asset to Knowes HA.

Annual Assurance Statement for the financial year 2022/23

The Governing Body of Knowes Housing Association confirms that the Association has complied with the regulatory requirements set out in chapter 3 of the Regulatory Framework and the Regulatory Standards of Governance and Financial Management over the period of October 2022 through to October 2023.

In reviewing our compliance with the Regulatory Framework we are assured that we have established appropriate systems for the collection of equalities data. We are assured that we are working towards using this data to take account of equality and human rights issues in our decisions, policy-making and day-to-day service delivery.

We have reviewed our statutory obligations in terms of tenant and resident safety and we are satisfied that we meet legislative requirements with the exception of the following:-

- Failure to meet the gas safety legislation on one occasion with the inspection being completed outwith the statutory 12 month requirement. The one failure was due to a recording error. We have carried out an in-house audit of all our properties and are satisfied that we are fully compliant in completing gas safety inspections within the required timescales for the remainder of our stock.
- Failure to complete the Electrical Inspection Safety checks in all our properties within the five year period. As at the end of September 2023, we had 67 properties outstanding – of these 36 with an EICR certificate but which require some further remedial work and 22 where we have been unable to gain access to the property on one or more occasions. We have an on-going programme in place, utilising the services of four suitably qualified contractors. We will continue to raise awareness of the importance of being allowed access to carry out electrical safety

inspections with our customers via letters, our website, Facebook page and periodic newsletters and we plan to have caught up on our programme of inspections and remedial work within this year.

Apart from the specific exceptions noted above, we are satisfied that we meet all of our duties in relation to tenant and resident safety. In particular, we have gained the necessary evidence-based assurance of our compliance in respect of duties relating to gas, electrical, fire, water and lift safety and our obligations relating to asbestos, damp and mould. We have sought specialist advice to monitor our compliance in these areas and to support our assurance.

The evidence which supports this Statement includes:

- Reports about performance in key areas including finance, service delivery, asset management, tenant and resident safety, development and risk
- Internal and External Audit reports
- Advice from external and specialist advisers
- Outcomes from specific consultation
- Data analysis about our tenants and customers
- Benchmarking with other Registered Social Landlords
- Reports, advice and information from senior staff and external consultants

As Vice-Chair, I was authorised by the Board at a meeting held on 10th October 2023 to sign and submit this Assurance Statement to the Scottish Housing Regulator.

We confirm that this Assurance Statement is being published on our website on the same date that it is submitted to the SHR.

Vice-Chairperson
Katie Devaney



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)
- Oribston Place
- Quarryknowe Street
- Veitches Court
- Whitehill Crescent

Nicola Gerrard

- Barrie Quadrant
- Clarence Street
- Faifley Road
- Ferclay Street
- Fisher Crescent
- Flanders Street
- Foxknowe Gardens
- Freeland's 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.



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



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:

- Regulatory Framework Self-Assessment and Annual Assurance Statement
- Health, Safety and Wellbeing
- Policies
- Repairs and Maintenance
- Budgets
- Tenancy Sustainment
- Quarterly KPIs
- Quarterly Complaints
- Community Activities

What was discussed at our recent Customer Working Group meetings?

Our last meeting with the Customer Working Group took place on 19th October 2023. The group discussed the annual assurance survey results and provided feedback on how the association could make improvements.

Minutes of meetings

We will publish the approved minutes of these meetings on our website www.knowes.org. Sometimes the topics discussed during Committee meetings can't be published, the reasons for this will be clearly marked within the minute. This could be due to there being confidential personal information discussed or if the information is of a sensitive nature.

Cycling Storage

It is important that communal areas are always kept clear of any items to ensure that there is no risk of a fire starting and so they do not create a blockage or hazard to escape routes.

We have ongoing issues with tenants storing bikes in closes which is a hazard.

We are delighted to confirm that we have secured £17,998 of grant funding from Cycling Scotland to install cycle storage (bike lockers) in the area which will provide a secure place for you to store your bikes and closes can be kept clear.

If you would be interested in having a locker, please get in contact with us to let us know by emailing info@knowes.org

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 Fairley. This helps us to provide 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.



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 currently have one vacancy on our Committee and we are keen to fill this with one of our tenants who understands 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.

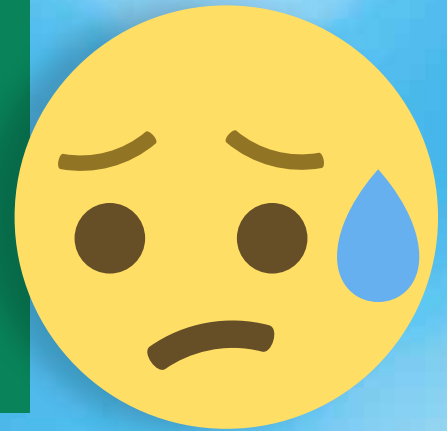
COMPLAINTS

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 2023 – December 2023 we received a total of 27 complaints. We have provided a breakdown of the complaints below.

	January 2023 – December 2023	
	Stage 1	Stage 2
Number of complaints received	16	9
Average time taken in working days to provide a full response	3.8 days	5.2 days

100% of complaints were responded to in full.

Out of the 16 stage 1 complaints received, 3 complaints were responded to outwith the prescribed timescale of 5 working days.

Out of the 9 Stage 2 complaints received, all complaints were responded to within the prescribed timescale of 20 working days.



Breakdown of Complaints

Stage 1

Factoring – 2 complaints
Housing – 5 complaints
Maintenance – 3 complaints
Repairs – 6 complaints

Stage 2

Factoring – 2 complaints
Housing – 3 complaints
Maintenance – 1 complaint
Repairs – 2 complaints
Staff – 1 complaint

YOU SAID, WE DID

You said...

You were unhappy with the close cleaning service.

We did...

We carried out an investigation into the issues raised and checked on all areas that you had raised as a concern. We contacted the contractor and then provided a full breakdown of our findings from the investigation to the tenant. We also raised a line to fix the damage to the front and back door to ensure it closed correctly.

You said...

You were unhappy that advance notice was not given when scaffolding was erected for a roof repair.

We did...

We discussed this with the owner and the contractor, and we apologised that advance notice was not provided as it should have been.

You said...

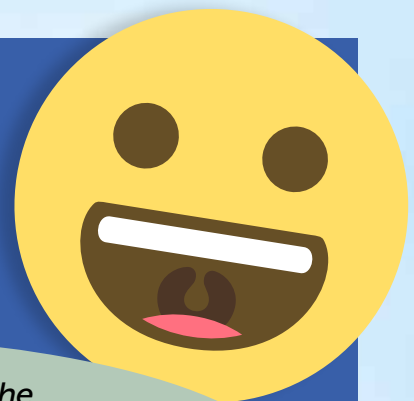
You were unhappy because you signed up for the close cleaning/bins taken out service however the service wasn't fulfilled.

We did...

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

Compliments

As well as complaints, we also receive compliments from our customers when they have had a good experience with us, or a staff member has been helpful.



Many thanks Nicola, you are always helpful.

Continental worked hard in the terrible weather to cut back all bushes and hedges at Veitches court. Also thank you to Kara, after her visit last week the drying area has been cleaned of all dumped items too.

Thank you to Nicola for organising an uplift for me.

It was nice to meet Nicola and Gillian, thanks for your support.

Andy was lovely and helpful.

Caledonia done a good job of jet washing the stairs.

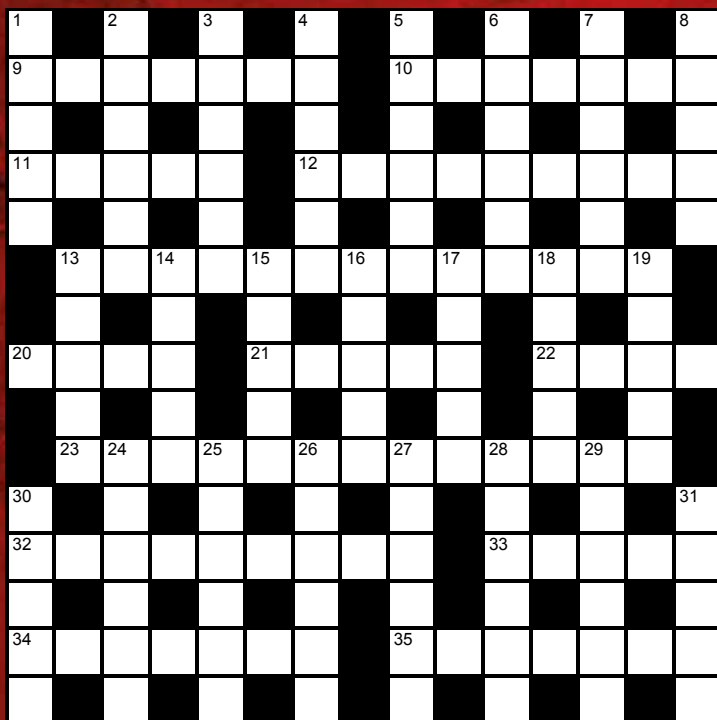
Thanks to the staff that I have spoken to for being so nice.

Thank you to Ethan and Amy for a very enjoyable day yesterday at the bus trip. Weather kept fine and a beautiful afternoon tea.

Puzzle Page

Just
for
fun!

Crossword



Across

- 9 Photograph taken at very short range (5-2)
10 Kind of illusion (7)
11 Relating to sound reproduction (5)
12 Holy Communion (9)
13 Dog with wavy silky hair (6,7)
20 Leg joint (4)
21 Graded (5)
22 Wife of one's uncle (4)
23 Reflection (13)
32 Doctor (9)
33 Cost (5)
34 Typical (7)
35 Petite (3-4)

Down

- 1 Fragment (5)
2 Black magic (6)
3 Make over (6)
4 Become visible (6)
5 Steel boot reinforcement (6)
6 Filter (6)
7 Operational (6)
8 Vigorous attack (5)
13 Sarcastic doubter of sincerity and merit (5)
14 Unsoiled (5)
15 Strange and mysterious (5)
16 Organisation (3-2)
17 Per --- ad astra (R A F motto) (5)
18 Resident of e.g. Basra (5)
19 Russian revolutionary leader (5)
24 One-fifth of the atmosphere (6)
25 Ethnic (6)
26 Posted (6)
27 Yearner (6)
28 Warning (3-3)
29 Source (6)
30 Atomize (5)
31 Conical tent (5)

Answers on page 14

Sudoku

(medium)

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

(hard)

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



Let us know who is living in your household

It's very important that you tell us if someone is living with you or has joined your household – if you don't, they won't be able to have a joint tenancy with you or take over your tenancy if anything happens to you.

This includes telling us about anyone who has previously moved in with you (who you haven't already told us about) and when anyone moves into or out of your home in the future at the time they do so. This includes children, partner, family members and friends who live with you



on a permanent full-time basis. Equally you will be required to update us when someone leaves your household. Please note that this information is required in writing. If you are in receipt of Universal Credit or Housing Benefit please note that it's your responsibility to advise the DWP and West Dunbartonshire Council of changes to your household.

If you have any questions or want to let us know that someone is living with you in your property, please contact us by emailing info@knowes.org or calling 01389 877 752.

How to turn off the water supply to your house and stop emergency leaks

One of the biggest causes of burst pipes is cold weather. During periods of freezing temperatures, the water in exposed pipes freezes and expands, leading to a build-up of pressure and subsequent rupture of the pipe. When the ice thaws the water floods out.

How to tell if your pipes are frozen

If you can see frost/ice on a water pipe (or a bulge) or tap, they may be frozen. Not all pipes are visible, so if there's no water coming out of the tap, or only a slight trickle, and your toilets won't refill following a flush, that's a good sign that you may have a frozen pipe. If the heating fails, this may be due to freezing pipes.

Know where the stopcock is located in your property

Everyone should know where their stopcock is located in their property as you don't want to be trying to locate it while your house is flooded with water everywhere, and you have no idea how to stop it!

In most houses the stopcock is located where the water mains enters the home, this can be in a hall cupboard or in the kitchen. To turn off the stopcock simply turn the valve clockwise to turn off the water supply. If you struggle to find the stopcock then please contact us for assistance.



Keep Fairfley Tidy



Our contractor Caledonian Maintenance have been busy working in our community to ensure the weekly bulk rubbish is taken away from the area as quickly as possible. This service is provided for all the tenement properties that receive our common cleaning service.

With Christmas around the corner and the likelihood that many residents will be disposing of boxes and rubbish, can we ask that you help our contractors and WDC cleansing by doing the following:



- **Where you have them, use the blue recycling bins** – fold all your cardboard boxes down as flat as possible and put them into the blue bins. Leaving them outside the bins will only cause them to get wet and become soggy and unsightly.
- **Contact the repairs section** if you are putting large items or excessive items out and we will ensure the contractor is notified to arrange an uplift as soon as possible.

Let's keep our areas looking tidy and clean to bring in the new year of 2024.

Christmas Payments

Our office will be closed on the following dates;

- Monday 25th December 2023
- Tuesday 26th December 2023
- Wednesday 27th December 2023
- Monday 1st January 2024
- Tuesday 2nd January 2024
- Wednesday 3rd January 2024

You can continue to pay your rent by bank standing order or online payment during this period. The customer portal will also be available to use to make a payment.

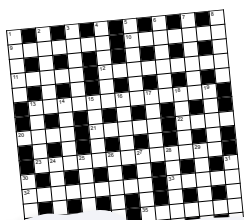
If you are currently not paying by bank standing order and would like to set it up for the new year ahead, please contact your Housing Officer and they will assist you with this. It's a simple form that you complete and pass to your bank either in person at the bank or via their banking app.



Knowing your rent payments are organised for the year ahead gives peace of mind and wards off unnecessary missed payments during this time. Let's approach 2024 as debt free as we possibly can.

Contact your Housing Officer to discuss setting up a bank standing order or to discuss any other rent related matters in the run up to Christmas.

Crossword answers: Across: 9 Close-up, 10 Optical, 11 Audio, 12 Eucharist, 13 Cocker spaniel, 20 Knee, 21 Rated, 22 Aunt, 23 Contemplation, 32 Physician, 33 Price, 34 Average, 35 Elf-like.
Down: 1 Scrap, 2 Voodoo, 3 Rework, 4 Appeal, 5 Toecap, 6 Strain, 7 Active, 8 Blitz, 13 Cynic, 14 Clean, 15 Eerie, 16 Set-up, 17 Ardua, 18 Iraqi, 19 Lenin, 24 Oxygen, 25 Tribal, 26 Mailed, 27 Longer, 28 Tip-off, 29 Origin, 30 Spray, 31 Tepee.



Performance

Rent Arrears Management

Many of you will be aware of the recent Scottish Government announcement of a moratorium on evictions due to non-payment of rent. This however does not stop the Association from taking action against any tenants who continually refuse to make their rent, and where applicable arrears payments. Knowes HA will continue to take legal action when it becomes necessary, to manage high arrears cases, and if the arrear goes above a certain level, Knowes HA have the authority to repossess property.

Please make sure you don't pay the price of losing your home by not paying your rent.

Tenancy Sustainment

Knowes continues to help vulnerable and struggling tenants through its tenancy sustainment service. So far this year we have provided white goods, decorating materials and transport to assist many of you with the financial costs associated with these outlays. We have spent £5,000 so far this year and will continue to aid tenants where we can.

Our Tenancy Sustainment Officer Fiona Campbell is available if you need support with your tenancy. Contact Fiona by calling **07494 170426** (9am – 5pm, Monday to Friday) or email fiona.campbell@clydebank-ha.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-housing-live.panconnect.cloud/sg/ssp/login/en-gb#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 **01389 877752**.





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. We 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

We are working closely with five Housing Associations across West Dunbartonshire:

- Dunbritton HA
- Knowes 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.

As we move into the colder "heating" season, we can 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.

Several of the energy supplier Warm Home Discount schemes have opened and if eligible for support, we can assist the tenant with the application process.

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

We can be contacted at: phone **0141 952 4382** or email energy@comlinks.org.uk

Knowes Housing Association receives **£20,000** from the SFHA Social Housing Fuel Support Fund

We were delighted to secure a grant of £20,000 from the SFHA for air fryers, microwaves and heated blankets for tenants. Once again, we were inundated with applications from tenants to receive items and we have tried to accommodate everyone as best as possible.

The Tenancy Sustainment Officer has started to distribute items and she will contact you when your items are ready to be collected therefore you do not need to contact the office to ask for updates.

HANDY TIPS TO

SAVE MONEY ON YOUR ENERGY BILLS

There are small changes that you can make at home to lower energy use and save money on your bills.

IN THE KITCHEN:

- Always choose the correct sized saucepan for the amount of food you are cooking. Putting lids on pots will also help to reduce cooking time and therefore save energy.
- Keep the oven door shut as much as possible. Make sure the glass door is clean so you can see what's going on without opening the door.
- Let warm food cool down before putting it in the fridge.
- When using an electric oven, turn it off about ten minutes before the end of cooking time – it will continue to cook at the same temperature.
- Don't overfill and only boil as much water as you need – but remember to cover the element if you're using an electric kettle.

DOING THE WASHING:

- Wait until you have a full load before using your washing machine or choose the economy or half-load setting if possible. Always choose the shortest cycle that's practical for your needs.
- Spin clothes on the machine's highest spin cycle before tumble drying. This will help reduce the time needed in the dryer.
- Washing clothes at 30 degrees could save around 57% of the energy used each year.

IN THE BATHROOM:

- Swap your bath for a shower – some of us might enjoy a long soak in the bath, but swapping just one bath a week with a four minute shower could save you £20 a year on your bills.
- Spend less time in the shower – keeping your shower time to just four minutes could save a typical household £95 a year on energy bills.
- Don't leave the taps running continuously while you brush your teeth, shave or wash your face.

HOUSEHOLD HEATING:

- Turning your thermostat down by just one degree could typically save you £145 a year on energy bills.
- Use your thermostatic radiator valves to control the heat to your needs room by room.
- Avoid opening doors and windows to cool a room if it's too hot. Turn the heating down instead.
- Heavy curtains at the windows will help to keep the heat in and closing them as soon as it starts to go dark also helps. Don't drape curtains over heaters or radiators as this will funnel heat straight out of the windows.

LIGHTS:

- Replace all of your bulbs with LED equivalents. This can help you save around 69% of your annual lighting costs - around £40 a year.
- It seems obvious but the most common-sense solution to reducing your lighting costs is to turn them off in rooms that are not being used.
- Place lamps in the corners of your rooms. This allows the light to bounce off of two wall surfaces and reduce the number of lamps needed

GENERAL ELECTRICAL APPLIANCES:

- Switch off appliances on standby – you can save around £65 a year.
- Don't leave your phone plugged into charge all night long. It should only need a few hours to full charge.



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 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 Knowes Housing Association and I have enclosed £1.00 for one share.

Name:

Address:

.....

Telephone:

Email:

I would like to hear more information about joining the Management Committee

☐ YES

☐ NO



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.



Knowes Housing Association's Over 60s Bus Trip

During 2023 we celebrated Knowes Housing Association's 25th year anniversary and to mark the special occasion we reintroduced our all-inclusive annual bus trip for our tenants over 60.

The trip took place on Wednesday 26th July 2023 and the group set off from Faifley to Alloway, the birthplace of Scotland's National Poet, Robert Burns. To commemorate 25 years of Knowes, goodie bags were provided to our guests which included a mug, pen, notepad, travel cup and some yummy snacks for the journey. Upon arrival we were split into two smaller groups, and we began the guided tour of the Burns Museum and Cottage exploring the beautiful surrounding grounds on our way.

Following an informative tour of the grounds, we regrouped, and the bus took us along to the Brig o' Doon for a delicious afternoon tea. There was an assortment of fresh sandwiches, pastries, and tasty cakes to fill up on and the hotel staff kindly provided

us with takeaway boxes so that attendees could take some treats home!

Once we finished our lovely lunch, we took a short bus trip to Ayr Beach where everyone was free to explore the beach front and local shops. Once we were finished exploring, the bus brought us back to Faifley and guests were dropped off at their preferred location. We would like to say thank you to the lovely bus driver for his help throughout the day.

We would like to say a very special thank you to our generous contractors MJM Joinery, Guardian Scaffolding and Continental Landscapes Scotland for their donations, their kindness helped make this day possible.

We were thrilled to receive such positive feedback from the event, and we are hopeful that we will hold another bus trip again next year. Thank you once again to everyone that was involved, and we look forward to inviting you along to our next trip.



Flourishing Faifley Celebrate Spooky Season

Flourishing Faifley have been busy again providing the Faifley community with fantastic events throughout the year. Over October was no exception as they organised fun Halloween activities for all the family to enjoy!

They invited the local schools and nurseries down to the secret garden to enjoy some Halloween activities. This included Auchnacraig ELCC, Lennox ELCC and Edinbarnet Primary School. The children enjoyed listening to some spooky stories, a fangtastic Halloween themed picnic and arts and crafts. This was a massive hit with all the children who absolutely loved their time in the garden.

As well as this, Flourishing Faifley organised a free family Halloween disco which was held at Skypoint on 27th October. The event included fun games with spooktacular prizes.

We were delighted to contribute £250 towards Flourishing Faifley's Halloween events and we would like to thank them for all the work that they do for the Faifley community.

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



FLOURISHING FAIFLEY

- 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 and Friday 10am - 12pm

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



KNOWES HOUSING ASSOCIATION TENANT RENT CONSULTATION 2024/25

Have
your
say

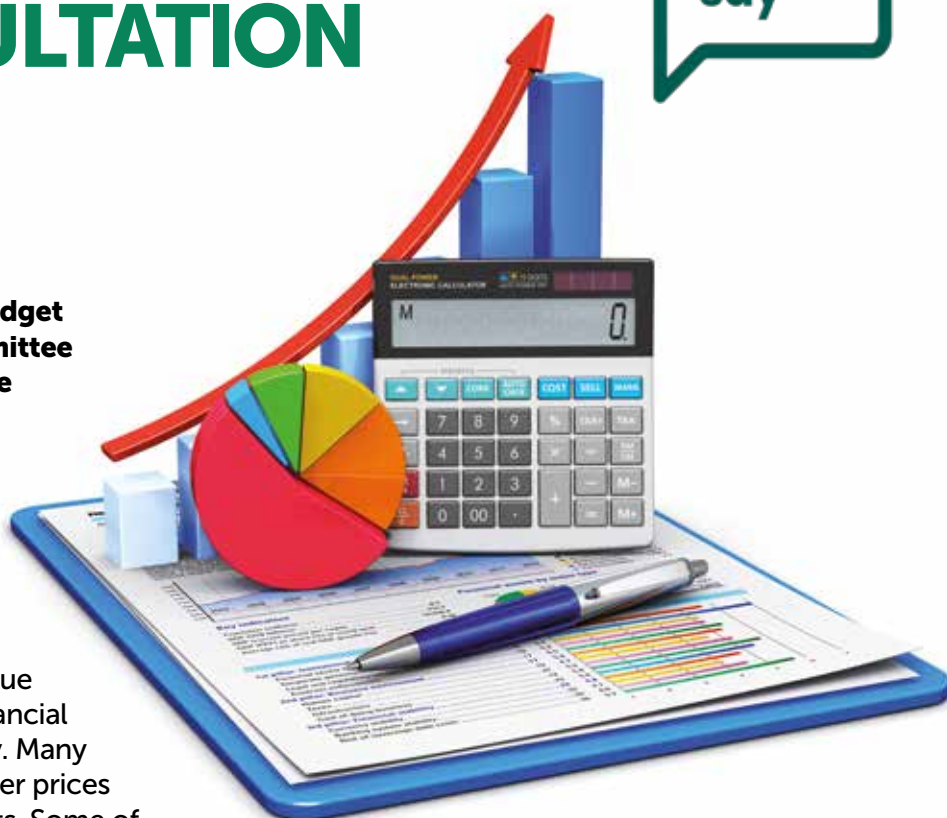
BACKGROUND

As an important part of the annual budget process, Knowes' Management Committee is required to review the rents that the Association charges on an annual basis and decide whether it will be necessary to increase these rents for the forthcoming financial year 2024/25 (1st April 2024 to 31st March 2025).

Knowes Housing Management Committee recognise that these continue to be some of the most challenging financial times for households in recent memory. Many people are struggling as a result of higher prices for food, energy, and general living costs. Some of our tenants will be making difficult choices about buying food and heating their homes.

The Management Committee is committed to keeping rents and service charges low and

affordable for all our tenants and owners. This year we are proposing an increase that is reflected in Knowes Business Plan to ensure that Knowes remains viable over the long-term.



WHAT HAS BEEN KNOWES RENT INCREASE IN PREVIOUS YEARS?

Knowes Housing Association runs as a charity with the aim of providing social housing that is both well maintained and affordable to our tenants. Any surplus that Knowes generates is reinvested into maintaining and developing existing and new housing stock. Historically, Knowes has had low rental increases compared to the national averages for Registered Social Landlords and much less than the private sector.

The table on this page shows Knowes rental increase over the last 3 years compared to National average and inflation:

Financial Year	Knowes Rent Increase	RSL National Average Rent Increase	CPI Inflation (October of each Fin. Year)
2021/22	0.00%	1.20%	0.70%
2022/23	2.90%	3.20%	4.20%
2023/24	4.90%	5.40%	11.10%
2024/25 Proposed	5.60% or 6.60% Proposed	N/A	4.60%

Historically, Knowes Housing Association's Business Plan assumes rental increases of CPI + 1%. However, due to the disruptions of COVID-19 on supply of goods and materials, as well as its effect on the cost of living for the tenants, the Management Committee applied less than CPI rental increases. Thus, over the last 3 years Knowes HA's rents have been lower than inflation and lower than the national average.

DO RENTS HAVE TO INCREASE?

The costs of providing our services and keeping our neighbourhoods safe and tidy have gone up massively in the last few years. On average we are seeing our costs going up by 30% and in some cases upwards of 50% on prepandemic levels. The

Management Committee recognise that this is not sustainable for Knowes over the long-term.

The table below shows how we have compared to the Scottish Averages over the last 2 years.

	RSL's SCOTLAND AVERAGES Average 2021/2022	KNOWES HOUSING 2021/22	RSL's SCOTLAND AVERAGES Average 2022/2023	KNOWES HOUSING 2022/23
Percentage tenants satisfied with landlord contribution to management of neighbourhood	85.8%	92.0%	84.7%	92.0%
Percentage average weekly rent increase to be applied next year	3.2%	2.9%	5.4%	4.9%
Lettable self-contained units - Total - Average weekly rent	£91.52	£80.54	£94.55	£82.57

HOW WOULD A RENT INCREASE IN 2024 AFFECT OUR 5 YEAR PLANS?

During the COVID-19 pandemic we froze rents, but this is simply not affordable to the Association this year because our costs have increased so much.

Should our main costs remain at a high level on

prepandemic costs and then go up each year by projected cost increases of 6% from year 3 (2026/27) onwards then our cash balances would be as below:

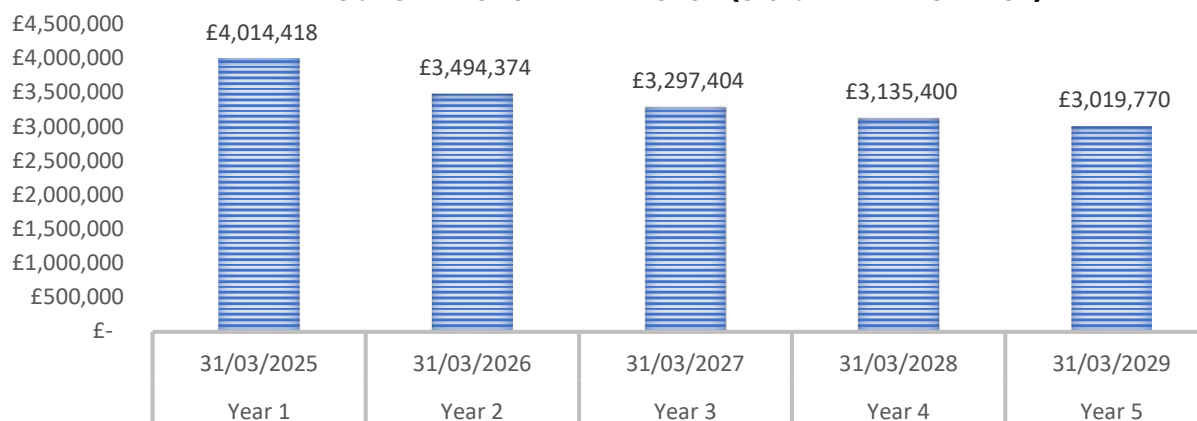
Scenario 1 (5.6% Increase) – This would add an extra £4.62/week on average rents

This rate is sustainable in the medium to longer term for the Association. Choosing this option:

- Results in a £1m cash decrease for Knowes in the first 5 years
- Has positive cashflows for the Association throughout its long term 30-year plans

- The Association remains viable and is less likely to result in postponement to capital works such as renewal of bathrooms, kitchens and boilers.

PROJECTED CASH BALANCES - (5.6% RENT INCREASE)



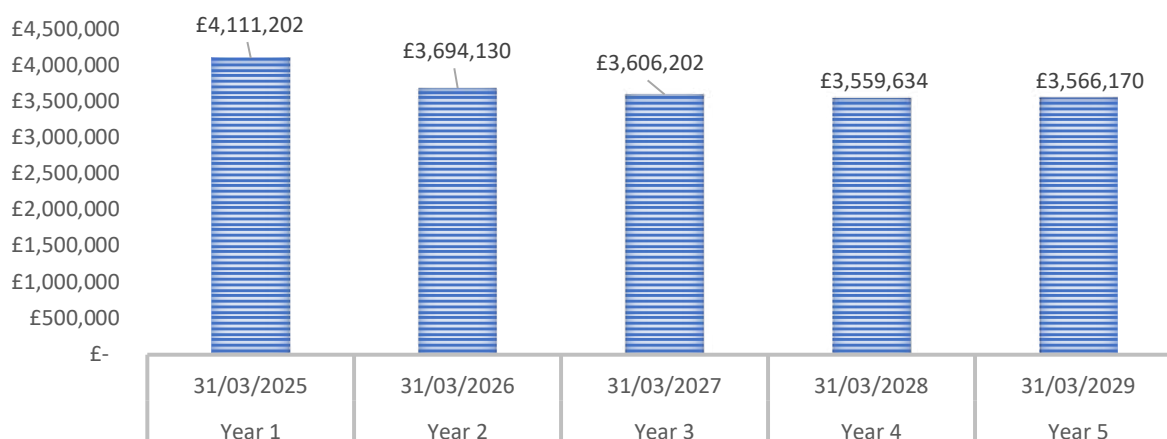
Scenario 2 (6.6% Increase) – This would add an extra £5.45/week to the average rent

This rate is financially viable in the medium to longer term. Based on current projections choosing this option:

- Results in a £545k cash decrease for Knowes in the first 5 years

- Ensures positive cashflows throughout our 30-year Business plan
- Is less likely to result in a cut back to our plans of renewing bathrooms, kitchens and boilers.

PROJECTED CASH BALANCES - (6.6% RENT INCREASE)



WHAT OPTION IS THE KNOWES MANAGEMENT COMMITTEE RECOMMENDING?

After careful consideration the Management Committee of Knowes are **recommending a rent increase of 5.6%**. This is equivalent to October CPI+1% rate of inflation. Had the Management Committee recommended an increase of September CPI+1% then the average rent would have gone up by £6.36/week. Applying 5.6%, however, will safeguard the medium-term future of the organisation but ensures that the rents remain in line with our Business Plan.

This increase will also allow us to carry on with the planned improvements to our stock over the next 5 years. In the next 5 years we plan to:

- Invest £6.36m into our stock – This will include insulating homes, renewal of some bathrooms, kitchens and heating systems (per our programme of works/30 year plan)
- Build 27 new homes in the local area (our waiting list is circa.700)
- Keep rents affordable in comparison to the rate of inflation
- Continued improvement of our services and engagement with tenants.



RENT CONSULTATION RESPONSE 2024-25

Please complete the questions below and returned in person to our office, by post or email: info@knowes.org. You can also fill out this survey online using the QR code provided. Your views do count and will be passed on to our Management Committee so please take the time to complete the questionnaire. **The closing date for responses is 12th January 2024. Received entries will be entered into a draw and one lucky winner will receive a £50 voucher. Thank You.**



Name: Tel:

Address:

..... Email:

Tenancy Ref Number: (if known)

Question 1. From the options set out within the 2 Scenario proposals above, please choose from the following:	Please circle your response
Option 1 – 5.6% Increase. This is an additional £4.62/week on average but provided we carry on with our planned programme of works it results in a £1m cash decrease over 5 years for Knowes. <i>Recommended by Knowes HA's Management Committee</i>	Yes / No
Option 2 – 6.6% Increase. This is an additional £5.45/week on average but provided we carry on with our planned programme of works it results in a £545k cash decrease over 5 years for Knowes.	Yes / No
Option 3 – I do not agree with any of the above options - Please tell us your reasons here	
Question 2. Is there any further information that you would like Knowes to include as part of our rent consultation that would be useful to you as a tenant? Please tell us here	
Question 3 - Do you think the current rent is affordable to you?	Yes / No
Question 4 - Do you think the rent will be affordable to you after the rent increase?	Yes / No
Question 5.	
Would you be prepared to be involved in running the organisation? Please circle your answer to each statement below:	
I would like to become a share member of Knowes HA for £1 which would allow me to attend the Annual General Meeting (AGM)	Yes / No
I would be interested in joining Knowes HA's Management Committee (Induction training and ongoing support will be provided)	Yes / No
I would be interested in joining the Customer Working Group	Yes / No

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

Homeless and Homeless
Prevention Services 01389 776400

Carers of West
Dunbartonshire 0141 941 1550

WD Mental Health Forum 01389 742294

WD Welfare Rights 0800 980 9070

Special / Bulk Uplifts
(Chargeable) 01389 738542

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

Clydebank Social
Work Department 0141 952 3361

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