

HELLO

*Spring*

## IMPORTANT DATES

The office will be closed on the following dates:

**Good Friday:**

Friday 18th April

**Easter Monday:**

Monday 21st April

**May Day:**

Monday 5th May

**Spring Holiday:**

Friday 23rd May – Monday 26th May

**Glasgow Fair:**

Friday 18th July – Monday 21st July

# Report from Erica Davidson, Chief Executive Officer

**Welcome to our Spring Newsletter. In February the Management Committee approved the budgets for the financial year 1/4/2025 to 31/3/2026. In December and January we consulted our tenants on a rent increase of 3.5%. We received 86 responses to our consultation with 55% voting for the increase of 3.5%. Of the 86 tenants who responded, 83% felt that their rent was affordable to them at present, 64% felt that it would still be affordable after the rent increase and 74% believed that their rent provided them with good value for money.**

The Management Committee approved the 3.5% proposal and this will be applied to your rent from 1/4/2025. Over 90% of our income comes from our rents and service charges and we are planning to spend around £3.7m in 2025/26 in repairing and improving our housing properties. There has been a delay in our new build plans at Abbeylands and these are currently with the Scottish Government for approval. If approval is obtained for the project and the grant available is sufficient to allow us to go ahead, then the build is likely to start in October of this year. Within this newsletter you will find information on the budgets for the forthcoming year and planned expenditure.

The Scottish Housing Regulator has now published its engagement plans for 2025/26 on its website and you will be able to view the details of Knowes on our website [www.knowes.org/data/Knowes\\_Engagement\\_Plan\\_2025\\_26](http://www.knowes.org/data/Knowes_Engagement_Plan_2025_26). Knowes' regulatory status is compliant which means we meet the required standards of Governance and Financial Management. The Regulator is engaging with Knowes with regard to a Governance Review we will be carrying out this year.

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](mailto:info@knowes.org). Throughout the year you will receive satisfaction surveys from Knowes with regard to the repairs and other services you receive from us. 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 informative and useful.



## Community Outreach – Meet with our Community Support Officer

**Our Community Support Officer, Fiona Campbell, will be at Faifley Parish Church on Tuesday 13<sup>th</sup> May 2025 between 10am and 12 noon.**

Faifley Food Share and The Upcycle Room will be running and Fiona will be available to anyone who would like advice, support or help with any issues they are experiencing.

There will be a private room available should you want to discuss anything confidential.





# Watch out for these scams!

## The Scam

There have been several recent reports of notes being put through doors that impersonate delivery companies such as Royal Mail, DPD and DHL (pictured) and say they were unable to deliver a package. You are asked to scan the QR code or visit the website on the note to view further details and rearrange the delivery.

There have also been reports of similar scam emails purportedly from Royal Mail saying that they have been unable to deliver a package due to an incorrect address. You are asked to scan a QR code to update the address details.

These QR codes typically lead to malicious websites using Royal Mail, DHL or DPD branding which ask you to enter personal and payment details.

## How to Avoid

Never scan a QR code from an unfamiliar or unexpected source. If the message appears to have been sent by a company or organisation, visit their legitimate website to make a payment or update details rather than scanning a code. Review the preview of the QR code's URL before

opening it to see if it appears legitimate. You can do this by opening your mobile device camera and pointing this at the QR code. This will identify the webpage link and provide the site address the code will take you to. Make sure the website uses HTTPS rather than HTTP, doesn't have obvious misspelling and has a trusted domain. Don't click on unfamiliar or shortened links.

Legitimate parcel delivery services will not contact you unexpectedly to ask for personal or payment details.

If you are expecting a parcel, track the delivery on the company's official website rather than using links or contact details provided in an unexpected message.



# Would you consider moving to a smaller property?

**If you are currently living in a tenancy with 4 or 5 bedrooms which you are underoccupying, we may be able to provide you with assistance in moving to a smaller sized property.**

Living in a tenancy that is too big for you can be expensive, and can incur additional costs in rent charges, heating costs, cleaning and furnishing, etc. Moving to a smaller property would result in you saving on many of these costs.

In addition, if you did decide to move to a smaller property, freeing up your property would help us house applicants from our housing list who have larger families and require larger accommodation. The Association may also be able to assist in covering some of the costs involved in moving house.

Please note that a transfer to another tenancy is subject to a satisfactory tenancy reference from your Housing Officer and a satisfactory house inspection report from our Maintenance Officer.

If you are interested in discussing this option further, please contact Karen Grainger, our Allocations Officer who will provide you with more details.



# Illegal Drugs Misuse

**Knowes HA receives a number of reports over the course of our work about residents using cannabis. When you witness any drug misuse or in the worst cases, drug dealing, it is recommended that you report this to the Police first.**

If you have witnessed or have evidence

of anyone participating in this behaviour, please contact the Police in confidence in order for them to investigate and take any necessary action.

We would also encourage anyone affected by this to report this to Police Scotland on 101 or anonymously to CrimeStoppers on 0800 555 111.



## Don't Feed Wild Animals

**When wild animals are fed by people, they lose their vital ability to survive alone and become dependent on people for their survival. Therefore, we strongly advise against feeding wild animals.**

Animals will scavenge for food in litter and rubbish so please ensure your bins are secure and the lids are closed. Additionally, keep your garden clean and tidy. Ensure there are no food sources in your garden, as animals will repeatedly return to a location with a readily available supply.

If you are concerned about the welfare of an animal, please contact the Scottish SPCA.



## Home Contents Insurance

**We have all seen on the TV and in the news, what effects the weather can have on our homes. It's a good idea for residents to stay safe and consider protecting their home contents and belongings by taking out a home contents insurance policy.**

If the worst was to happen – fire/flood/destruction, would you be able to replace everything you own such as carpets, flooring, sofa, tv, games consoles, beds and furnishings?

**Knowes HA does not cover the contents in your home.**

**Contents** What do fire, water ingress and break-ins have in common? They all have the potential for bringing devastation to your life emotionally and financially. For this reason, we would like to stress the importance to all residents to ensure that your home is adequately insured.

**Insurance** The Association will carry out repairs within tenanted properties that are covered by rent or building insurance however, this does not include your own personal items.

Door locks, plasterboard, worktops – YES.

Carpets, furniture, cookers, wallpaper, games consoles, clothes – NO!

Remember, accidents do happen!!





# Flourishing Faifley



## Clubs and Activities

Flourishing Faifley have a fantastic range of clubs and activities for everyone to enjoy including:

Men's Group – Wednesday	6pm – 8pm
Walking Club – Tuesday	6pm – 8pm
Book Club – Wednesday	6pm – 8pm
Flourishing Families Playgroup – Tuesday	10am – 12pm
Ceramics and Crafts Club – Monday	5pm – 7pm

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

## Flourishing Faifley – An overview of 2024

During 2024 Flourishing Faifley saw a staggering 4,227 members of the community come through the gates of the Secret Garden and enjoy their seasonal events with their families. On top of this they managed an unbelievable attendance at their clubs and groups with numbers averaging 150 weekly. During 2024 they also welcomed more members and volunteers into Flourishing Faifley and saw their groups grow.

## Update on Flourishing Faifley's Community Hub

Flourishing Faifley's Community Hub is coming along well. It has been a full year of intermittent work and getting boxes ticked and paperwork signed. The team at Flourishing Faifley appreciate everyone's patience in this process and appreciate the support and effort from everyone involved.

If you would like more information on Flourishing Faifley and how you can get involved, please contact [flourishingfaifley.tony@gmail.com](mailto:flourishingfaifley.tony@gmail.com) or visit the Flourishing Faifley Facebook page - [www.facebook.com/flourishingfaifley](https://www.facebook.com/flourishingfaifley)

## Upcoming Events



# Staffing Updates

## Thank you and Farewell to Yvonne Sweeney, Administrative Assistant (Temporary)

Yvonne Sweeney, Administrative Assistant (Temporary) left Knowes during April to take up a permanent post at another association. We would like to thank Yvonne for her hard work over the past few months and we wish her all the best for her new role!

## Knowes HA recredited with Customer Service Excellence Award with Compliance Plus

**We are committed to delivering an excellent service to our customers and we 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 3<sup>rd</sup> March 2025, and we are delighted to confirm that we have been recredited 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.





# Meet the Team

## Housing Officer - Kara Halpin

### Introduction

I joined the Association on 31<sup>st</sup> July 2023 as a Housing Officer. Prior to working with Knowes Housing Association I worked with West Dunbartonshire Council as a Housing Officer for 10 years and I was Benefit Assessor for a number of years. This enabled me to gain a vast amount of experience in dealing with Housing & Council Tax Benefit which has been hugely beneficial in my current role.

### About my Role

I meet a variety of people from different backgrounds with a variety of needs. I can help residents with their rent arrears and ongoing rent charge and make referrals for further assistance through CAB and our Community Support Officer. We work alongside each other to get the best possible outcome for our tenants ensuring they are fully supported in their tenancy and that they are aware of where to turn should they need assistance.

I deal with neighbour complaints with the aim of trying to get these resolved amicably and as quickly as possible.

I conduct visits to new tenants once they have moved into their home ensuring they have settled in well and where applicable identify any residents who may be struggling and offer help to ensure they settle in their tenancy.

I work alongside our contractors to ensure that the estate is well maintained and remains a desirable area to live.

I visit tenants who are looking to vacate their property to complete a tenancy reference to provide to their potential new landlord.

### Role Highlights

The best thing, so far, is helping people who are struggling financially which can have huge impact on tenants' lives. Working collaboratively with CAB we make referrals for assistance for tenants who are struggling to pay their rent, need benefit and/or money advice. Being in debt can be overwhelming and at times people can feel they have nowhere to turn. I aim to engage with tenants as quickly as possible prior to the debt becoming unmanageable to offer them the correct advice and assistance to prevent them falling into serious hardship.

I recently worked with a tenant and through speaking to them I identified that they hadn't been receiving bedroom tax for a number of years. I advised the tenant what information we would require to enable WDC to look at this backdate request. Once the information was gathered, I emailed the supporting evidence to WDC and within a few days the decision was made and bedroom tax was awarded and backdated for the tenant which resulted in a backdated payment of £3056.51. This was a massive boost for the tenant and helped prevent ongoing hardship.

I thoroughly enjoy my job and I have a great deal of job satisfaction by helping tenants. At times the job can be challenging and can result in difficult conversations however the positives always outweigh the negatives.



# Knowes HA's Over 60s Bus Trip



*TELL US WHERE WOULD YOU LIKE TO VISIT!*



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

This is where we need your help – where would you like to visit?

## **Our previous bus trips**

- In 2024 we visited Stirling where we had a performance tour of the Old Town Jail, an afternoon tea at the Stirling Highland Hotel

and then free time for guests to shop and explore.

- In 2023 we visited Alloway which included a tour of the Burns Cottage and Museum followed by an afternoon tea at the Brig o'Doon Hotel and free time for guests at Ayr beach.

Please send your ideas for this year's bus trip to [info@knowes.org](mailto:info@knowes.org) or call 01389 877752 and ask to speak to Amy.





# Repairs and Maintenance

**At the end of each financial year all Social Landlords are required to provide the Scottish Housing Regulator with a set of statistics from across their areas of business, such as renting and letting performance and repairs and investment, to allow the Regulator to determine how well the Association is performing and to compare the performance of all Scottish Social Landlords.**

For the Repairs Team in Knowes this means collating the data on the year's statutory work

such as electrical checks and gas servicing, as well as reactive repairs, which cover everything from a leaking tap to flooding.

For the statutory work we are always very appreciative of tenants who cooperate with us in arranging appointments. We understand that gas servicing appointments can, for some people, be difficult to arrange, however, given that we are statutory bound to carry out this service within a twelve-month period. Electrical checks are required every five years so there is less urgency in arranging access.

## Our work over the last financial year

For the financial year that finished on the 31<sup>st</sup> March 2025, our figures show that we carried out 3,544 non-emergency repairs with an average time of 7 days to complete. We also carried out an additional 408 emergency repairs, which took an average of 1 hour 43 minutes to complete. This combined figure of

3,952 repairs, or about 330 a month, is average for the last financial year.

We also delivered over 100 new kitchens and over 80 homes received new boilers, as well as painting 20 tenement blocks and a further 60 main door homes.

## Storm Damage – Repairs Update

The storm which hit the country in January caused widespread damage to our stock and estate, including nearly 100 roofs, and many trees and fences being blown down. Our focus has been on repairs to roofs and although we

have completed a great number of repairs it will likely be the summer before we will be able to complete all repairs caused as a result of Storm Eowyn.

## Did you know that you can receive £100 for returning your property to Knowes in a clean and tidy condition?

**The Association's Void Incentive Scheme was introduced to encourage tenants to remove all items from the property and leave it in a clean and tidy condition. You can find out more details about this scheme by speaking to our Repairs and Maintenance Team.**

If you are terminating your tenancy, and wish to apply for a void incentive

payment, you will be required to complete our void incentive application form and return to the Association when handing in the keys for your tenancy. If your application is successful, a payment of £100 will be transferred to your bank account. If, for any reason, you do not qualify for this payment, we will write to you explaining why.

# 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. We will give you a full response as soon as possible, normally within 20 working days, if our investigation will take longer than 20 working days, we will tell you. This includes complaints that are complex and require a more detailed investigation, complaints involving staff members or where we feel it is otherwise appropriate to do so.

## Complaints Received

From 1<sup>st</sup> April 2024 – 31<sup>st</sup> March 2025 we received a total of 31 complaints (24 Stage 1 complaints and 7 Stage 2 complaints).

We have provided a breakdown of the complaints below.

	Q1 01/04/24 – 30/06/24		Q2 01/07/24 – 30/09/24		Q3 01/10/24 – 31/12/24		Q4 01/01/25 – 31/03/25	
	Stage 1	Stage 2	Stage 1	Stage 2	Stage 1	Stage 2	Stage 1	Stage 2
Number of complaints received	11	5	3	0	6	1	4	1
Average time in working days to provide a full response	2.5 days	7.4 days	3.6 days	N/A	1.8 days	1 day	2.3 days	11 days

## Breakdown of Complaints

### Stage 1

Factoring – 3 complaints  
Housing – 6 complaints  
Maintenance – 4 complaints  
Repairs – 11 complaints

### Stage 2

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

**100% of complaints were responded to in full.**

Out of the 24 Stage 1 complaints received, 2 complaints were responded to outwith the prescribed timescale of 5 working days.



# YOU SAID, WE DID

## You said...

You were unhappy with some of the charges included on your invoice.

## We did...

We investigated the charges and after the investigation was complete the Property Services Officer contacted the owner to provide a detailed explanation regarding the charges.

## You said...

You were unhappy that you were not notified about scaffolding going up around the building.

## We did...

We apologised to the owner for the miscommunication and advised that this issue would not happen again.

# Compliments

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



Nicola you are always so kind in your messages with me and it helps me avoid getting into a panic.

You have made a difficult time easier due to your understanding – thank you.

Thank you for fitting my new handrail at my front door so quickly. It's great and has already been a big help to me.

Thank you so much for your help Kara, you have really just made my day thank you.

Well done to Caledonian for their work during Storm Eowyn.

The Maintenance Officer Andy Douglas was great to deal with and kept in regular contact to check progress of repairs, I appreciated this.

Karen was a delight to deal with and she gave me all the information I needed when I was signing up for my new tenancy.

Thank you for being such a good landlord to us throughout our tenancy. We truly appreciate your kindness and support.

Nicola, again, thanks for being so understanding you always are, the best housing officer!!

Knowes staff do good work, please pass this compliment on to the team.

Just a note to say thank you for the way the recent water damage to our property was handled. You passed our case on to repairs very promptly, Andy assessed only two days later and communicated his plan to investigate and fix the issue. When we reported more damage to the same area after heavy rainfall, the affected area was provisionally protected and a few days later the dislodged tiles were reattached. MJM Joinery then came out to apply stain block to the affected part of our living room ceiling. We find that on this occasion we received a really good service from the Knowes team and we would be happy if you could pass our thanks on.

# Thank you to Caledonian Maintenance for their hard work keeping Faifley tidy

**The Knowes community witnessed a hectic few weeks at the end of 2024 and start of 2025.**

Firstly, we had the Christmas and New Year bin collection service being altered at the last minute by West Dunbartonshire Council. This resulted in Caledonian Maintenance stepping in to manage the bin uplift from common areas and then removing over a tonne of waste that had accumulated over the festive period to ensure the area remained as clean as possible.

Then, in January, we experienced the worst storm in many years

hitting the area. Again, at the last minute, when the storm was upgraded to a red alert, Caledonian Maintenance managed to get the bins taken back to their bin stores. This removed the risk of bins being tossed about in the storm's gale-force winds, debris littering the streets and reducing the risk of damage to property.

Our common cleaning contractor, Caledonian Maintenance certainly went above and beyond with the service that they provided for us during this time and we would like to thank them for this.



## Owner Occupier - 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.

## Owner Occupier - Buildings Insurance

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

- Zurich Municipal
- Policy Number JHA22S010-0043

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.



# Your Rent is Changing!

## Rent Increase and Service Charge Review 2025/26

**As of the 1<sup>st</sup> April 2025 there was an increase in your rent and services charges. All tenants and factored owners will have received notification of your new rent, service and factored charges.**

Please remember that if you are a tenant and currently 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 have notified the Housing Benefit team at West Dunbartonshire Council of this increase.

Finally, if you pay by standing order you should contact your bank to amend the payment details.

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 18 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 mid-February 2025 confirming your new rent and service charges from 1<sup>st</sup> April 2025. 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 to-do 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 01.04.25
- **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 as soon as possible after the 1st April 2025. 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.

# Budgets - 2025/26

Projected income for 2025-26	Budgeted amount
Income from rents and service charges	£5,457,389
Capital grants written off in year	£167,321
Owner income projected for year	£32,167
Interest receivable on bank deposits	£41,343
Revenue grants receivable	£20,000
Wider action grants/solar panel income	£30,200
<b>Total projected income</b>	<b>£5,748,420</b>

Projected expenditure for 2025-26	Budgeted amount
Reactive Maintenance	£1,358,531
Communal area cleaning costs	£164,641
Planned maintenance and gas servicing	£729,633
Property Insurance	£110,757
Depreciation of housing stock	£1,226,527
Salary costs	£1,186,182
Overheads	£481,255
Voids and bad debts	£51,854
Interest charges on loan	£0
Wider Action costs	£30,200
<b>Total Projected Expenditure</b>	<b>£5,339,581</b>

Capital income and expenditure planned for 2025 - 26	Budgeted amount
Improvement of housing properties - new windows, kitchens, heating systems	£1,444,800
Purchase of properties	£925,000
New build development	£3,307,500
Office furniture and equipment	£51,462
Capital grants	-(£2,459,500)
<b>Capital expenditure net of grants</b>	<b>£3,269,262</b>



# 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 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.

## Help us to improve by providing your feedback

**Did you know we have a suggestions box in the reception area of our office?**

Help us to improve by sharing your suggestions and feedback in the box located in our reception area!

*Suggestions*

## Abandoned Properties

**Do you suspect that your neighbour has abandoned their property?**

If your neighbour is a tenant of Knowes HA and you suspect that they have abandoned the property, or left it in a derelict state, please contact the Association to report this. Any contact with the Association that you have regarding this will be kept in confidence.

We have an extremely high demand for our properties and recovering abandoned properties will allow us to reduce our waiting list, ensuring that our properties are being provided to those in need.

**As stated under the responsibilities in your tenancy agreement, as a tenant you should be living in your property and it should be your main and only home.**



# West Dunbartonshire Citizens Advice Bureau

**citizens  
advice  
bureau**

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

- Benefits
- Debt advice
- Employment problems
- Consumer issues
- Family and relationship problems
- Housing

To speak with their advisors you can call them on freephone **0800 484 0136** (Monday to Thursday 8:30am - 4:30pm) or send them a message using the online form on their website **[www.wdcab.co.uk/contact-us/](http://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.

To book an appointment to meet with a CAB advisor at Knowes' office, please call them on the telephone number above.

## SPRING WELLBEING TIPS

Increase your intake of fruit & vegetables

Drink more water- clears the skin and the mind

Spring clean your space. Set a timer for 30 minutes-what can you get done?

Spend more time outdoors & absorb nature

Meet up with a friend outdoors- head to the beach or a park

Try something new

Get moving & soak up the sun's rays before summer arrives

## West Dunbartonshire Community Foodshare

*Together we can make a difference*

Scottish Charity Number: SC044248

## BRUNCH BAG PROJECT

Available to families unable to meet the increased cost of food during all school holidays

Brunch bags contain one week's worth of breakfast, lunch and snacks.

To request, please phone  
01389 764135 or Freephone  
0800 345 7050





# Tenancy Sustainment

Knowes continues to help vulnerable and struggling tenants through its tenancy sustainment service. Our Community Support Officer, Fiona Campbell, is available if you need support with your tenancy. Fiona is available on Wednesday and Thursday. You can contact her by calling 07494 170426 or by emailing [fiona.campbell@clydebank-ha.org.uk](mailto:fiona.campbell@clydebank-ha.org.uk).

## Report Fly-tipping and Help Keep Faifley Tidy

**Fly-tipping is illegal and anyone who dumps anything on land (public or private) is committing an offence and may be fined up to £40,000.**

West Dunbartonshire Council's Litter Control Team can issue a £200 Fixed Penalty fine to any person who fly tips.

If you see anyone fly-tipping or dumping rubbish illegally, please do not approach anyone or put yourself in danger.

For any illegal fly-tipping or dumped waste you might find, this can be reported to West Dunbartonshire Council on **01389 772 059**, Monday to Friday, 8.30am to 3.30pm or out of hours on **0800 197 1004**.

## Cross Contamination in Bins

**Many households may not realise that certain materials, such as food scraps or hazardous items, should be kept separate from recyclables or general waste. As a result, these items often end up in the same bin, leading to contamination and making it challenging to recycle effectively. This is a particularly important issue as West Dunbartonshire Council Waste Collection will not collect recycling bins that are cross contaminated.**

Improper packaging of waste materials also contributes to cross contamination. Items that are not securely bagged or sealed can leak fluids or release odours, which can then mix with other waste types, leading to hygiene issues.

Not only does cross contamination pose health risks by exposing individuals to harmful bacteria and pathogens, but it also attracts pests such as rodents and insects. Moreover, contaminated recyclables may be rejected by recycling facilities, leading to increased landfill waste and environmental degradation.

Please make a conscious effort to ensure that you are preventing cross-contamination by checking recycling guidelines, emptying and rinsing containers before recycling, ensuring that rubbish is securely bagged or sealed and keeping hazardous materials out.

# 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
- Providing advice on all aspects of your tenancy
- 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
- 300 Faifley Road
- Langfaulds Crescent (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
- Hobart 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
- Blantyre Crescent
- Burnbrae Street
- Craigbanzo Street
- Craighaw Street
- Craigton Street
- Douglasmuir Road
- Field Road
- Hillend Crescent
- Knowes View
- Langfaulds Crescent (Tenements)
- Stark Avenue
- Swallow Road



# Download our Customer App

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.



Click on Register

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

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	<input type="text"/>
Daytime (work) telephone	<input type="text"/>
Mobile telephone	<input type="text"/>
E-mail address	<input type="text"/>

# BECOME A SHARE MEMBER OF KNOWES FOR ONLY £1!



**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!**

Share members are also 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.**

Name: .....

Address: .....

.....

Postcode: .....

Email: .....

Tel No: .....

Signature: ..... Date:.....

## **What is your connection with Knowes Housing Association (Please Tick Box):**

☐ Tenant ☐ Local Councillor ☐ Owner Occupier ☐ Resident ☐ Other

☐ **Please tick the box if you are interested in becoming a member of the Management Committee**

To enable the Association to make an informed decision on your application to become a shareholder we would ask you to answer the following questions:

1. Have you knowingly broken any rules or policies of the Association or any other Association where you have had a tenancy;  
☐ Yes ☐ No
2. If you are a tenant or a factored owner of the Association have you breached any obligations of your tenancy or deeds of conditions, for example arrears or action taken against you for anti-social behaviour; ☐ Yes ☐ No
3. Have you been convicted of any criminal offence which the Committee may feel affects your suitability for membership of the Association;  
☐ Yes ☐ No
4. Have you ever had an application for membership refused by an Association or been deselected as a Committee member, if Yes please give details:  
☐ Yes ☐ No





# Are your household details up-to-date?

**To ensure that your tenancy rights are protected it is very important that you advise us of any changes to your household.**

This includes telling us about anyone who moved in or out of your property.

If you need to let us know about any changes to your household, or if you are unsure if you have already told us about changes, you can check by:

- Contacting our Allocations Officer or your Housing Officer by phoning **(01389) 877752** and selecting Option 2 or 3
- Emailing us via our Info Box **info@knowes.org**

The Housing (Scotland) Act 2014 introduced a new qualifying period of 12 months for tenants wishing to request a joint tenancy or to assign or sublet their tenancy. This also applies to applications for succession, where a tenant has died, with the exception of any remaining joint tenant of the property.

Assignment and Joint Tenancies – if a tenant wants to assign their tenancy or create a joint tenancy with another person, the requirements are that both the tenant and the other person should have been living in that home as their only or main residence for 12 months.

Subletting – before a tenant can apply to the landlord for permission to sublet their home,

the tenant will have to have been living at the property as their only or main home for the 12 months prior to the application.

Succession – there is a 12 month qualifying period for co-habiting partners, family members and carers for succession, which means that the person applying for succession will have to have lived in the property as their only or main residence for the 12 months immediately before the tenant's death before they will be able to succeed to the tenancy.

**For all assignment, joint tenancy and succession requests, the 12 month residency period commences from the date we are informed in writing that the person is living in the property as their only or main home. Where the 12 month residency criteria has not been met, the person looking to take on the tenancy will not legally be permitted to do so, unless they are already a Joint Tenant or Spouse.**

**If you are a tenant, please ensure you keep your household details up-to-date at all times, by submitting the details in writing to the Association. THIS IS VERY IMPORTANT!**

# Service With Respect



**When our staff come to work, we ask them to place our customers' needs at the forefront of the services that we provide, this means:**

- Our staff and our customers have the right to be heard, understood, and respected.
- Our staff will actively listen to better understand what you need us to do for you, but we do ask you to explain your needs in a calm and respectful manner.
- Our staff will respond to those needs with empathy and understanding but we ask you to remember that our staff are people too.
- Our staff will always try to work quickly to put things right, we ask you to be patient while we do so.

We understand that dealing with issues that affect you and your home can be frustrating and worrying, but please remember the way you express yourself has an impact on how we can help you and a real impact on our staffs' wellbeing.

**We have a zero tolerance for abuse towards our staff and have empowered them to take**

action where they feel customer behaviour is unacceptable. This applies to all areas of our work and to all methods of contact including telephone, face-to-face, letters, e-mails, social media and other digital channels.

Unacceptable behaviour includes:

- Using bad language or swearing at our staff
- Any physical violence or threats of physical violence
- Language that is designed to insult or degrade, e.g. racist, sexist or homophobic language
- Verbally abusing our staff on telephone calls
- Sexual harassment in any form
- Abusing staff on our social media channels
- Harassing staff with unreasonable levels of communication and demands

Depending on the severity of the issue this may result in staff terminating your call and/or limiting customer communication methods. In more serious cases, we may need to contact Police Scotland, so please remember to treat our staff with respect.





## 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 1<sup>st</sup> 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 any costs the Association incurs, including the attendance of a joiner, even if you allow access on the day of the forced access.

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 co-operation.



# Home Fire Safety CHECKLIST



## At night when you go to bed:

- ☐ Ensure white goods such as washing machine, dishwashers or tumble dryer are **switched off**, and **never used while sleeping or out**.
- ☐ **Switch off** all electrical appliances not designed to be left on overnight.
- ☐ **Don't leave** chargeable items like phones and tablets **charging overnight**.
- ☐ **Turn off** portable heaters and put a fire-guard around the fire place.
- ☐ Keep mobility aids and any methods of calling for help **accessible** for a cared for person.
- ☐ Before going to bed, check any candles and cigarettes are **extinguished**.
- ☐ Make sure the main door keys are **accessible and in a safe place**.
- ☐ **Close all the internal doors** before going to bed.



## And finally:

- ☐ Make sure you have **working interlinked smoke and heat alarms**. Test them **once a week**.



## Crossword answers

**Across:** 9 Shampoo, 10 Rubella, 11 Prattle, 12 Worried, 13 Italicize, 15 Amaze, 16 Respectable, 20 Nehru, 22 Sun Yat-Sen, 24 Beanbag, 26 Unequal, 27 Destroy, 28 Steamer.  
**Down:** 1 Aseptic, 2 Sahara, 3 Upstairs, 4 Loneliness, 5 Brew, 6 Iberia, 7 Ultimate, 8 Waddled, 14 Extinguish, 16 Rehearse, 17 Bracelet, 18 Anybody, 19 Anglers, 21 Unborn, 23 Slummy, 25 Guys.



# Cashless office



**Knowes Housing Association has been a cashless office since 2020. When you are making a payment for your owner occupier account, the payment options are as follows –**

1. Bank standing order – please contact [finance@knowes.org](mailto:finance@knowes.org) to make an arrangement
2. Customer portal – you can make payments 24/7, 365 days of the year using this option

3. Internet banking

4. Phoning the office to pay by either a debit or credit card

5. Taking cash to the Bank of Scotland in Clydebank and asking for payment to be credited to sort code 8006-14, account number 00535969 and using your owner occupier reference number.

We do not have facilities to take cash or cheques at the office.

## Buildings Insurance

**The buildings insurance for tenement properties is with Zurich Municipal. If you need to make a claim, please contact the finance section ([finance@knowes.org](mailto:finance@knowes.org)) to get a claim form. You will have been issued with a copy of the Summary of Cover in April.**

Owners cannot claim for loss of earnings on this policy and should check that the cover included is adequate especially if you are a private landlord. You may need to take out additional cover.

Policy excess – unless your Deed of Conditions states otherwise, claims excesses will be paid by the homeowner(s) making the claim. The excess amounts are £100 for claims other than for water ingress and these are £500.

## Owners – Selling Your Property

If you are selling your property, you must get your solicitor to contact the finance section so that we can finalise all the details and issue the final invoice which includes a refund of the repairs deposit paid when you purchased the property.



**No ID  
No Access**

**If a contractor visits your property without a company uniform or proper identification you have the right to refuse them entry.**

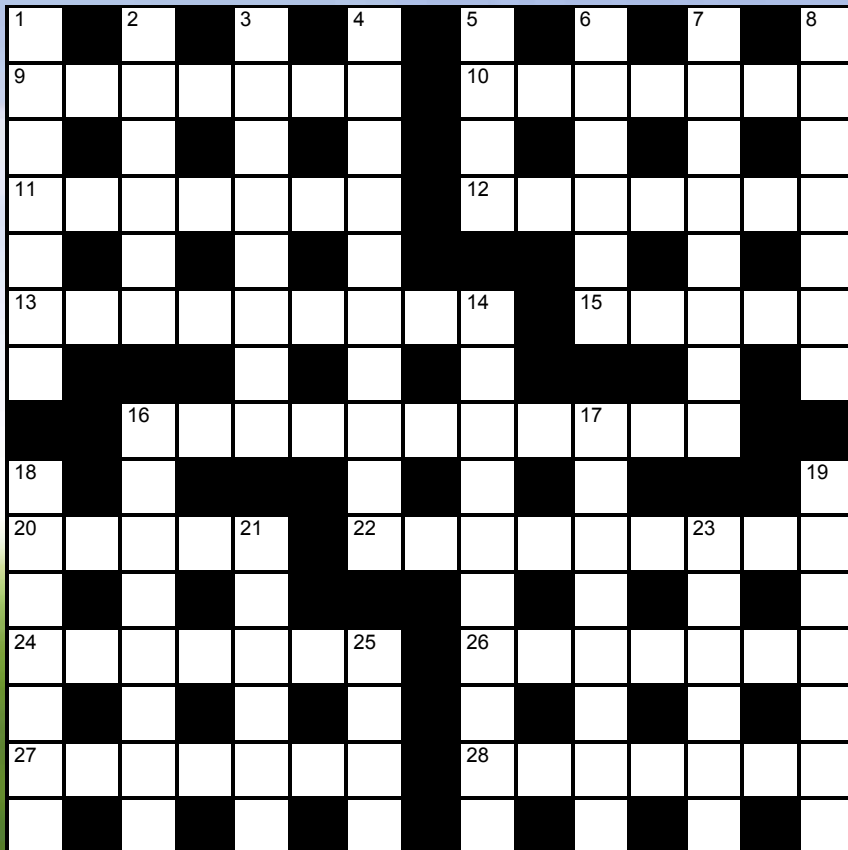
We understand that your home is a safe place, and we encourage our tenants to request company ID from our contractors to ensure that you are comfortable with them entering your home.

If you have any doubts about the legitimacy of a contractor, please don't hesitate to contact the association on **01389 877752 – Option 1** and our Repairs Team will confirm if you should be expecting a visit.

# Puzzle Page

Just  
for  
fun!

## Crossword



### Across

- 9 Hair cleaner (7)
- 10 German measles (7)
- 11 Chatter (7)
- 12 Anxious (7)
- 13 Emphasize (9)
- 15 Astonish (5)
- 16 Decent (11)
- 20 First prime minister of India (5)
- 22 Chinese revolutionary leader (3,3-3)
- 24 Type of chair (7)
- 26 Poorly matched (7)
- 27 Demolish (7)
- 28 Cooking vessel (7)

### Down

- 1 Sterile (7)
- 2 Largest desert (6)
- 3 On an upper floor (8)
- 4 Depression from lack of company (10)
- 5 Make beer or ale (4)
- 6 Spain and Portugal (6)
- 7 Last (8)
- 8 Walked like a duck (7)
- 14 Put out (10)
- 16 Practise (8)
- 17 Wrist band (8)
- 18 Indefinite person (7)
- 19 Fishermen (7)
- 21 Yet to arrive (6)
- 23 Squalid (6)
- 25 Supporting ropes (4)

Crossword answers on page 24

## Sudoku

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

## Spot 10 differences





### Recipe tips

To freeze the lemon drizzle cake, make the cake up to step 3 and allow the cake to cool completely. Wrap in a double layer of clingfilm and freeze for up to 3 months. Defrost at room temperature, wrapped, for 3 hours. Continue with the recipe and then pour the lemon drizzle icing over the defrosted cake before serving.

# Easy Lemon Drizzle Cake

*This wonderfully simple lemon drizzle cake recipe is super-quick to prepare and perfect for weekend baking with the kids.*

## Ingredients

- 225g/8oz unsalted butter, softened, plus extra for greasing
- 225g/8oz caster sugar
- 4 free-range eggs
- 225g/8oz self-raising flour
- 1 unwaxed lemon, zest and juice
- 85g/3oz icing sugar

## Method

Preheat the oven to 180C/160C Fan/Gas 4. Grease a 900g/2lb loaf tin with a little butter and line with baking paper.

Tip the remaining butter and caster sugar into a food processor and blend for a few seconds. Add the eggs one at a time, blending after each addition. Add the flour and lemon zest and blend until smooth.

Pour the batter into the lined baking tin, flatten the top with the back of a spoon and bake for 50–55 minutes.

Meanwhile, stir together the lemon juice and icing sugar. When the cake has cooled a little, poke holes in the top using a skewer, chopstick or a piece of raw spaghetti. Drizzle over the icing, set aside for a few minutes, and serve.

# Our Management Committee and Staff

## Our Management Committee

Peter Fennessey	Chairperson	Hilary Edgar	Committee Member
Lydney Chrystal	Vice Chair	Dean Vinter	Committee Member
Cllr Lawrence O'Neill	Secretary	Chukwuebuka Tim Ugwu	Committee Member
Steve Rolfe	Treasurer	Patricia Broadfoot	Committee Member
Billy Stevenson	Committee Member		

## Staff Members

### Senior Management Team

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

### Finance Team

Maureen MacConnell	Senior Finance Officer
Ann Gaggini	Finance Assistant
Jodie Hart	Finance Assistant
Stewart Somerville	Finance Assistant (Trainee)

### Housing Team

Nicola Gerrard	Housing Officer
Lisa-Marie Brown	Housing Officer
Kara Halpin	Housing Officer
Karen Grainger	Allocations Officer
Holly Milligan	Housing Assistant

### Property Services Team

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

### Corporate Services Team

Amy Sweeney	Corporate Services / Compliance Officer
Vacancy	Corporate Services / Compliance Assistant

Knowes Housing Association Ltd, 10 Field Road, Faifley, Clydebank, G81 5BX  
Email: [info@knowes.org](mailto:info@knowes.org) Website: [www.knowes.org](http://www.knowes.org) Telephone: 01389 877752  
Registered with the FCA under the Co-operative and Community Benefit Societies Act 2014 (No. 2518R(S))  
& with the Scottish Housing Regulator No. HEP300.  
Knowes Housing Association is a charitable organisation registered under Scottish Charity No. SC027466  
Knowes Housing Association Ltd is a registered property factor (Reg. No. PF000201)

