

IMPORTANT DATES:

**OVER 60S
BUS TRIP**

**THURSDAY 22ND
AUGUST 2024**

Contact the office asap to reserve
your space

AGM

**TUESDAY 3RD
SEPTEMBER 2024**

at the Golden Jubilee
Conference Hotel

The office will be closed on the following dates:

September Weekend

**Friday 27th September 2024 –
Monday 30th September 2024**

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

Plans for Knowes HA Annual General Meeting 2024

Our next Annual General Meeting (AGM) will be held on Tuesday 3rd September 2024. Due to the closure of Skypoint we will be holding our next AGM at the Golden Jubilee Conference Hotel in Clydebank. There will be a selection of food and beverages provided and we will be arranging transport for any Share Members who would like to attend.

To attend our AGM you are required to be a Share Member of the Association.

Membership is open to anyone who lives within the Faifley and Duntocher area and to all tenants of Knowes Housing Association over the age of 16 - life membership costs only £1.00. If you are interested in becoming a Share Member, please complete the application form on page 18 and return it to our office.

We will send out further information about the AGM to our Share Members in August.

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 suggestions box located in our reception area!

Suggestions

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 (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.

Customer Satisfaction Survey

At Knowes Housing Association we understand the importance of listening to our customers and using their feedback to shape our services. To help us do this, we have commissioned an independent market research company, Knowledge Partnership, to carry out a customer satisfaction survey on our behalf over the summer months.

The survey will help us to gather feedback and understand how our tenants and factored owners feel about the services that we provide and how these may be improved in the future.

We hope that you can help us by taking part. Thank you.



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.



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.

Owners – Selling Your Home

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

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

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

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

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



**FOR
SALE**

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.

Staffing Updates



**THANK
YOU**

and Farewell to Ethan-Craig Adamson, Administrative Assistant

Ethan-Craig Adamson left Knowes during July 2024. Ethan-Craig was an important part of the Knowes team, not only working in Corporate Services but also providing support to other departments within the association. We are sad to see him leave, but we are sure that he will do great things in his new role. Good luck Ethan-Craig, we wish you all the best for your future!



Department Roles

We would like to provide our customers with more information on what each of our individual departments are responsible for.

Repairs and Maintenance Department (Option 1)

The Repairs Team can:

- Provide assistance with Gas Servicing
- Provide assistance with Electrical Inspections (EICR)
- Help with contractors
- Assist with recharge disputes
- Assist with repairs related invoice queries
- Schedule a Clerk of Works to attend the property to carry out an inspection
- Assist with day-to-day repairs
- Provide information about cyclical programmes
- Review and approve alterations and improvements once the appropriate form has been provided

Allocations and Housing Management Department (Options 2/3)

The Housing Team can:

- Provide advice on all aspects of your tenancy
- Provide advice on rent payments and rent arrears
- Give advice on keeping a pet
- Provide advice on estate management issues
- Assist with tenancy sustainment issues
- Provide help and advice to support you in resolving a dispute with your neighbour
- Provide advice on allocations
- Schedule an appointment for an end of tenancy inspection

Finance Department (Option 4)

The Finance Team can:

- Take rent payments over the phone
- Take owner occupier payments over the phone (Please note if an owner has a query on their bill for any maintenance or repairs, they should speak with the Repairs Department)
- Set up a repayment arrangement and take payments for recharges over the phone (Please note if you have a query regarding a charge for any maintenance or repairs work you should speak with the Repairs Department, for court action you should speak with your Housing Officer)
- Take payments for lock ups
- Take payments for garage sites
- Assist with setting up a bank standing order (owner occupiers)
- Assist with the providing step by step instructions for the customer portal and provide you with your Tenancy Number or Owner Occupier Number
- Provide claim forms to owners that are included in the block building insurance

Corporate Services Department (Option 5)

The Corporate Services Team can:

- Provide information on becoming a Share Member
- Provide information about joining our Management Committee
- Provide information about joining our Customer Working Group
- Provide information on community projects/wider action work
- Help with general enquiries

Everyday Items You Should **Never** Flush Down Your Toilet

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

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

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

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

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



Disposal of Bulk Waste – Changes to Legislation

Recent legislation changes to how certain types of bulk waste is disposed of has resulted in the Association seeing some delays in certain items being uplifted from back-courts. **POPS, or Persistent Organic Pollutants** are a group of organic compounds that when they begin to break down have toxic properties, persist in the environment, accumulate in food chains, and pose a risk to human health and the environment. **Examples of POPs items are;**

- Sofas
- Sofa beds
- Armchairs
- Kitchen and dining room chairs

- Stools and foot stools
- Home office chairs
- Futons
- Bean bags, floor and sofa cushions

The Association must separate these items from other bulk waste for safer disposal which has resulted in delays in some items being uplifted. We would appreciate your understanding of this new change and the impact it will have on our service.

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, this can be reported to Zero Waste Scotland – Dumb Dumpers on **0300 777 2292** (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
- 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

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

Garden Competition

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

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

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



**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.

Exciting New Partnership with Scottish SPCA – Pet Aid

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

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

their dogs and cats. The supply is not limitless, and we can only give out what we receive.

If you are struggling to feed your canine companion please contact Fiona Campbell our Community Support Officer. Fiona is available every Wednesday and Thursday on 01389 877752 or you can email fiona.campbell@clydebank-ha.org.uk and she will get back to you as soon as possible.

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



Maintenance Projects

In the financial year April 2024 to March 2025, we will install new kitchens to over 100 homes and new windows and doors to around 80 addresses.

The kitchen contract was awarded to WrightKerr All Trades, and this project is now underway.

Our contractor MJM also worked on kitchen replacements for 10 properties whilst the contract was out to tender to help mitigate any delays.

We have included some photos of recently completed kitchens.



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 App – see our website to set up an account via the following link, <https://knowes-housing-live.panconnect.cloud/sg/ssp/login/en-gb#tenant> or you can download the Knowes HA app from the Apple App Store or Google Play.
- 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 setting up an account on the customer app or a new standing order please contact the office on 01389 877752.

Local Support - Food

These are run by third party groups and may be subject to change.



Where	When	What	Contact Details
West Dunbartonshire Community Foodshare	Monday – Friday 10am – 4pm	Emergency food aid delivery	01389 764135 or freephone 0800 3457050
Faifley Food Share	Tuesday 10am – 11am	Food pantry – Cost £2.50	Faifley Parish Church, 164 Faifley Road, Faifley, Clydebank
Old Kilpatrick Food Parcels Community Pantry	Monday – Friday 12pm – 1pm	Foodbank	Napier Hall, 312 Dumbarton Road, Old Kilpatrick G60 5JH, 07368 496 836
Dalmuir Barclay Church Community Pantry and Drop in Café	Thursday 7pm – 8pm and Friday 11am – 2pm	Community Pantry (Pay £2.50 for up to 10 items) and drop in café	1 Durban Avenue, Dalmuir
Food For Thought	Daily 10am – 5pm	Emergency food aid parcels	01389 743908

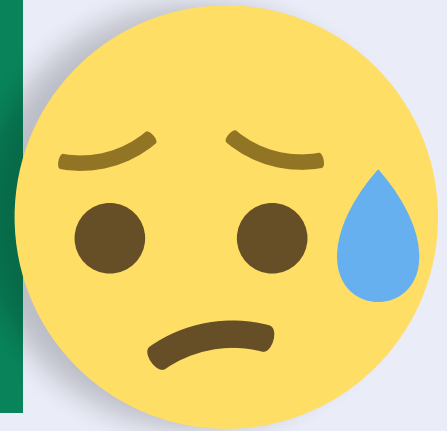
COMPLAINTS

What is a Stage 1 Complaint?

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

What is a Stage 2 Complaint?

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



Complaints Received

From 1st April 2024 – 30th June 2024 we received a total of 13 complaints. We have provided a breakdown of the complaints below.

	1st April 2024 – 30th June 2024	
	Stage 1	Stage 2
Number of complaints received	8	5
Average time taken in working days to provide a full response	2.6 days	7.4 days

100% of complaints were responded to in full.

Out of the eight Stage 1 complaints received, 1 complaint was responded to outwith the prescribed timescale of 5 working days.

Out of the five Stage 2 complaints received, 1 complaint was responded to outwith the prescribed timescale of 20 working days.

Breakdown of Complaints

Stage 1

Housing – 2 complaints
Maintenance – 2 complaints
Repairs – 4 complaints

Stage 2

Maintenance – 3 complaints
Staff – 2 complaints

Complaints Feedback

Are you satisfied with the outcome of your complaint?

If you have submitted a complaint within the last **six** months and you were unhappy with the outcome, please contact us to provide more information.

This is a useful way for the Association to gather feedback and improve our complaints process. However, this does not necessarily mean that the outcome of your complaint will change.

Please provide feedback by sending an email to info@knowes.org, calling the office, or you can send a written response to our office.

YOU SAID, WE DID

You said...

You were unhappy that the close door had been non-operational for two months and you were eager for this issue to be resolved.

We did...

We apologised to the tenant and reported the issue to the contractor. The contractor attended the close again to rectify the issue.

You said...

You were unhappy that scaffolding had been erected at the back of your property without your consent and there was dust and grit in the area.

We did...

We apologised to the tenant and discussed this with the contractor. We advised the tenant that procedures had been put in place to ensure that this issue doesn't occur again.

You said...

You were unhappy that the front steps hadn't been swept during the close cleaning.

We did...

The Housing Officer visited the property to inspect the area and then contacted the contractor to report their findings. The contractor sent their staff back to the property to sweep the steps and advised that moving forward they would take photos of the area once they are finished cleaning.

Compliments



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

This is a short email to thank you very much for providing the Air Fryer & Electric Blanket.

These items have proved really useful, and we thank you for your help obtaining them.

Caledonian have done a really good job this week on cleaning with the close – windows, handrails and floors deep cleaned.

Thank you very much for your help with my CAB appointment.

Thank you for your email and for letting me know about the bathroom door repair. I appreciate you processing my request and sending a contractor to address the issue.

I'm happy to inform you that the contractor arrived today and was able to fix the bathroom door. They were professional and polite, and the repairs were completed quickly and efficiently.

I should be grateful if you could please pass on our thanks to Sidey the double-glazing contractors who so efficiently installed our new windows.

Special thanks must go to Kyle & Paul the actual installers. They came at 7.30am - we went out for a long breakfast - and by 1pm we received a call to say they had finished their work. On returning we found our flat was left spotless and the help they gave us with the furniture was also much appreciated.

We also appreciated the fact that the Sidey gaffer Steven called the day before installation to suggest where the furniture should go to enable the installers to work efficiently. This was a job very well done and we are very grateful.

Thank you Lisa-Marie, the bulk was removed from my back court.

You have been an absolute gem and my best call this week.

Thank you again for your assistance in resolving this issue.

I'd almost not want to move because I have such a great Housing Officer.

Always great service I thought my windows where broke and the very next day this was sorted. It's great getting help so quick, thank you for great service.

Thank you to Andy for all that he has done.

Flourishing Faifley win TPAS Award!

The team at Flourishing Faifley attended The National Good Practice Awards held by TPAS Scotland where they won the Communities Supporting Communities Award!

This award recognises and celebrates the achievements of a community led group or project that has supported other individuals or groups within their community.

This is only Flourishing Faifley's second year in operation but they have already achieved so much and are so important to the Faifley community. This just goes to show how amazing the team at Flourishing Faifley really are!

Erica Davidson, Knowes HA's CEO, was delighted to attend the awards ceremony to show support to the

team at Flourishing Faifley along with Louise Bacon from Community Links and Amy Sweeney from Knowes HA.

We would like to say a big CONGRATULATIONS to the team at Flourishing Faifley for winning the Communities Supporting Communities Award and thank you again for all your hard work.



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

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



Interested in joining our **Management Committee**?

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

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

If you would like to find out if this is for you, please feel welcome to join our monthly committee meeting, have some sandwiches and cakes and talk to other members of the Committee and the staff. You can also email your interest to info@knowes.org or call 01389 877 752, option 5 to speak to Amy.

Interested in joining our **Customer Working Group**?

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

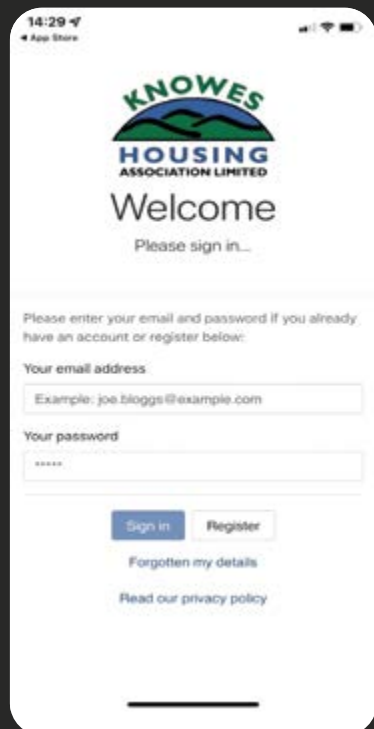
new insightful ways that we can improve our services to benefit our customers directly.

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

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

Daytime (work) telephone

Mobile telephone

E-mail address

Join Our Over 60s Bus Trip

A Journey of Fun and Fellowship!

Are you ready for an adventure that combines beautiful sights, great company and delightful activities? Our Over 60s Bus Trip is the perfect opportunity to explore new destinations, create lasting memories, and enjoy a day filled with laughter and camaraderie. We invite you to come aboard and join us for an unforgettable journey!

Date and Destination: This year, our trip will take place on 22nd August, and we're heading to the charming historic city of Stirling, known for its picturesque landscapes, friendly locals and rich history.

Itinerary Highlights

- **Morning Departure:** Our comfortable, air-conditioned bus will depart from the Keystore in Faifley at 9:30am sharp.
- **Guided Tour of The Old Town Jail:** Upon arrival, we'll embark on a guided tour of the Old Town Jail. Our group will split in two with one experiencing a performance tour before swapping with the other group to embark on an audio tour.
- **Afternoon Tea:** After the tour, we will head to the Stirling Highland Hotel for an afternoon tea full of an array of sandwiches and cakes.
- **Leisure Time:** In the afternoon, we'll head to the Thistle Shopping Centre for some leisure time for our attendees to explore and do a little shopping.
- **Evening Departure:** We'll head back to the Keystore in Faifley by 4:00pm, with a collection of wonderful memories and perhaps a few souvenirs.

Why Join Us? Our Over 60s Bus Trip is more than just a day out; it's an opportunity to meet new friends and reconnect with familiar faces in a relaxed and enjoyable setting. The trip is meticulously planned to ensure everyone's comfort and enjoyment, with plenty of time for both structured activities and personal exploration.

How to Sign Up – Reservations are required and we have limited spaces available, so please sign up as soon as possible to secure your spot. You can register with the Corporate Services Team by calling **01389 877752 – Option 5** or by emailing **info@knowes.org**. The cost of the trip is covered by the Association and donations from our Contractors.

Don't miss out on this wonderful opportunity to discover Stirling with us. We look forward to seeing you on 22nd August for a day filled with joy, adventure and great company.

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



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 co-operation.



Annual Report and Report on Progress in Relation to the Scottish Social Housing Charter 2023-24



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Chairperson's Report



Thank you for taking the time to read this report which gives an overall view of what we are doing here at Knowes HA together with information regarding our performance for the year ended 31st March 2024.

I am relatively new to being Chairperson of Knowes HA's Management Committee having been elected as Chair in January 2024. My background is predominantly in the private sector but I bring a wealth of experience in management, finance and governance to my position as Chairperson in a social housing enterprise and I am very much enjoying my new role.

Firstly I would like to thank all of Knowes' Management Committee and Staff for their support and their hard work over the year. This year we were delighted to welcome six new committee members to our board and to the outgoing committee members we would like thank them for their service to Knowes and wish them well for the future.

Other pages of this report will give facts and figures on our finances, repairs, proposed development, and the business side of providing buildings to live in.

Excellent customer service is at the core of our operations, and we proactively look for ways to improve on our last customer satisfaction survey carried out in 2022. We were reassessed for the Customer Services Excellence Award in February 2024 and achieved Compliance Plus in many areas of our customer services. We are planning a follow up customer satisfaction survey in July and August 2024.

Supporting tenants through the economic crisis has been a key focus for Knowes HA. At the start of the financial year the Management Committee approved a rental increase of 4.9%

for 2023/24 and this has been followed up by a 5.6% rental increase for 2024/25 despite Knowes HA dealing with cost price inflation of above 10% throughout 2023/24. We continue to look for ways to support and help our customers sustain their tenancy. Knowes HA was also successful in securing £40k of funding from the SFHA which was directly redistributed to help our tenants with fuel costs and to purchase energy efficiency appliances. We have also obtained £18k from Cycle Scotland to assist with cycle equipment in the Faifley area. On top of that we have used the income from our solar panels to direct £26k into community projects including tenancy sustainment and the supporting the Flourishing Faifley Community Group.

I would also like to say a very big well done to the Flourishing Faifley Group who have recently been awarded best Community Group in the TPAS annual awards in the Communities Supporting Communities Category. We are proud to support Tony Ercoli and his team in transforming what was once a neglected area of our land into a vibrant community garden and hub for community groups to meet.

Following the success of our 2023 over 60s Bus Trip to Burns Cottage in Ayr, we are currently planning our 2024 trip which will be to Stirling. Watch out for photos in our winter newsletter and a big thank you to our sponsors this year.

Chairperson's Report

Continued

Our AGM for all our share members is planned for Tuesday 3rd September 2024 at 6.30pm at the Golden Jubilee Conference Hotel, Beardmore Street, Clydebank. Please note the change of venue this year – this is due to the Skypoint Centre being closed. We will organise transport for Faifley residents to the event – please contact Amy Sweeney at Knowes if you require transport. If you are not already a share member and would like to join please call Amy on 01389 877752 Ext 5 and ask for a form to complete. It is only £1 to join and that includes attendance at our AGM and inclusion in our annual shareholder draw for the chance to win £100.

Finally, I would like to put out our constant appeal and encourage anyone interested in getting involved in the work of the Association to talk to staff and committee members at Knowes and find out more. We also organise a Customer Working Group who are looking for members too. Even if you haven't got the time to get that involved, you can contact us and keep up to date through the website www.knowes.org or our Facebook page.

I hope you find this report informative and useful and we would welcome any feedback from you on the format.

Peter Fennessey

Chairperson



Our Mission, Vision, Strategy & Values

Our Mission is to provide good quality affordable homes and services which meet the needs and aspirations of the community we serve, to ensure customer involvement in current and future housing and to drive positive change in our local community and environment.

Our Vision is to shape the future of housing and improve the quality of life in our community.

Our Strategy is to:

STRENGTHEN our current position within the marketplace and continue to build upon our performance.

DIVERSIFY through getting involved in wider action projects and involvement with new client groups.

GROW by increasing the quality, choice and number of houses available.

Our Core Values are as follows:-

RESPECT AND EQUALITY OF OPPORTUNITY

We treat everyone with respect and recognise and respond to their individual needs.

CUSTOMER FOCUSED

We ensure that our customers and community are at the centre of everything we do.

COMMUNICATION

We communicate effectively with our customers and colleagues.

CONTINUOUS IMPROVEMENT

We are committed to reviewing, developing and improving all of our services and processes.

HONESTY AND PROFESSIONALISM

We behave in a professional manner and act with honesty and integrity.

Strategic Objectives – 1 year and 3 years

In consultation with staff and customers, Knowes' Committee sets out its Strategic Business Objectives each year. Knowes' objectives are the specific and measurable results we plan to achieve and maintain throughout the year. Our objectives also assist us in tracking performance in every part of their business to ensure that we are moving in the right direction. We have two levels of objectives as part of our organisation structure – our Business Strategic Objectives and our Departmental Operational Objectives – the latter giving more detail on how we plan to achieve our Business Objectives.

Knowes HA's agreed business objectives for the Financial Year 2024-25 are as follows:-

Short Term Objectives (2024 - 2025 Financial Year)

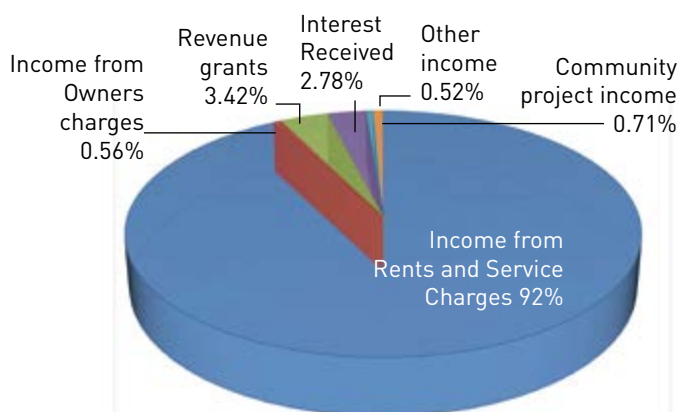
REFERENCE	BUSINESS OBJECTIVE
S1	Monitor value for money in our services whilst ensuring we meet our performance targets.
S2	Develop 27 new properties at the Abbeylands site.
S3	Continue to access funding for energy improvement initiatives.
S4	Continue to make funding applications for community projects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

Long Term Objectives (2023 - 2026)

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

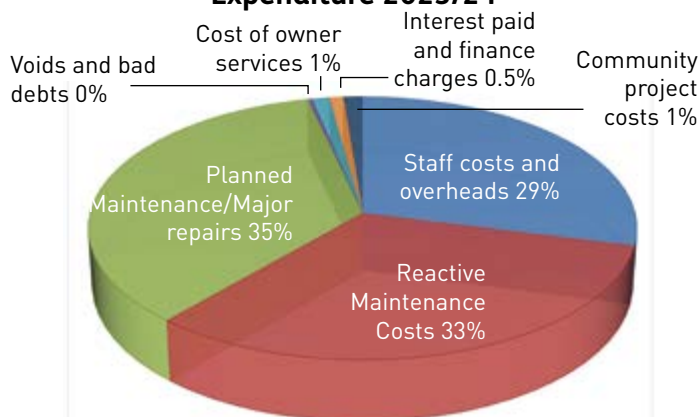
Financial Report 2023-24

Income 2023/24



	31.03.24	31.03.23
INCOME	£	£
Income from Rents and Service Charges	4,919,497	4,677,926
Income from Owners charges	29,695	30,917
Revenue grants	182,821	181,493
Interest Received	148,442	25,757
Other income	27,596	55,890
Community project income	37,998	43,163
	5,346,049	5,015,146

Expenditure 2023/24



	31.03.24	31.03.23
EXPENDITURE	£	£
Staff costs and overheads	1,323,102	1,278,912
Reactive Maintenance Costs	1,483,423	1,742,601
Planned Maintenance/Major repairs	1,600,789	1,357,974
Voids and bad debts	14,562	16,564
Cost of owner services	52,673	55,915
Interest paid and finance charges	40,118	26,188
Community project costs	58,505	54,502
	4,573,172	4,532,656

	31.03.24	31.03.23
	£	£
Total Income	5,346,049	5,015,146
Total Expenditure	4,573,172	4,532,654
Surplus for the year	772,877	482,492
Capitalised component expenditure	789,679	689,477
Changes in Pension Fund Valuation	(418,000)	(400,000)
Less depreciation of housing stock	(903,109)	(903,152)
Net surplus for year as reported	241,447	(131,183)
Statement of Financial Position	31.03.24	31.03.23
Assets	£	£
Housing Properties (net of depreciation)	17,487,662	16,821,475
Other Assets (office premises and equipment)	174,655	193,782
Receivables - money owed to Knowes	396,604	219,436
Cash at bank and in short term deposits	5,352,848	5,734,293
	23,411,769	22,968,986
Liabilities	£	£
Short term payables/creditors	717,493	1,180,410
Long term payables/creditors	674,000	320,050
Deferred income - property grants	4,719,336	4,409,031
Share Capital	112	115
Revenue Reserves	17,300,828	17,059,380
	23,411,769	22,968,986

PERFORMANCE

KEY RESULTS

1. Knowes Housing Association received £4.92m in rent and service charges income – on 1/4/2023 we applied a rental increase of 4.9% despite inflation being 8.7% at that time.
2. We spent £58.5k on community projects in 2023/24.
3. £40k was spent on loan interest and other finance charges. Knowes received £148k on bank interest in return.
4. Knowes spent £3.1m in direct costs on properties to either repair, maintain or renew components. Reactive maintenance costs have decreased since last year but we have spent more on planned maintenance and major components.
5. Knowes Housing Association remains in a strong financial position. It will continue to invest in properties over the long-term.

SUMMARY OF KEY FINANCIAL PERFORMANCE INDICATORS

Analysis of finances - comparison to average results of social landlords

	Knowes HA		Scottish average
Efficiency	31.03.24	31.03.23	
Void and Bad debts (%)	0.3%	0.35%	1.3%
Staff costs/turnover (%)	18.9%	19.7%	21.0%
Liquidity			
Current ratio	8.01	5.04	1.9
Profitability			
Gross surplus (%)	10.6%	4.3%	16.2%
Net surplus (%)	4.7%	-2.7%	11.1%
Loan covenant ratios			
Interest cover	1744%	1211%	425%
Net debt/(assets) per property	(£ 5,024)	(£ 4,876)	£ 7,062

Jargon Busters

Void and Bad Debt %: This shows the amount of rent written off due to being non recoverable. The lower the percentage the less rent due to void loss and bad debt we are writing off. It shows how efficient Knowes is at lettings its housing stock and recovering rent debt.

Staff Costs Ratio: This is the total staff costs expressed as a percentage of turnover. This

ratio measures how efficiently we can generate income through our staff resources. Staff costs over turnover compare favourably to the sector average.

Liquidity Ratio: This is the ratio of current debts (due within 12 months) over payables due in the same period. The higher this ratio the more financially strong the organisation is in the short-term. Knowes position is strong compared to sector average and has improved since 2022/23.

Profitability Ratios: The higher these ratios are, the more surplus Knowes is generating from its income. This surplus is utilised to fund future repair costs for our properties. Gross surplus has increased from last year due to increase in income. Over the last two years we have seen significant increases in the cost of labour and materials in the construction industry. Net surplus has also increased mainly due to an increase in interest received on our bank deposits.

Loan Covenant Ratios: These represent how well Knowes can meet its loan commitments. The higher the interest cover the more able Knowes is to pay interest due on its loan. Also, the lower the debt per property then the lower our total loan commitment. Knowes is in a net asset position as our main outstanding loan has now been completely paid off. Knowes' performs better than the sector average in both these measures.

Introduction

The purpose of this report is to highlight the Association's progress towards meeting the Scottish Social Housing Charter and also to provide additional information about our performance in the financial year 2023/24 in a format agreed with our tenants.

What is the Scottish Social Housing Charter?

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

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

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

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

The Customer / Landlord Relationship

Outcomes and Standards

1 Equalities:

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

2 Communication:

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

3 Participation:

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

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



88%

of tenants satisfied with the overall service provided by their landlord



88.7%

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



84.9%

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

Accessible Information

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

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

Complaints

In April 2021 the Association adopted the Scottish Public Services Ombudsman (SPSO) new model complaints handling procedure. This is used for complaints related to dissatisfaction with standards of service or action which the Association has or has not taken. The Association values complaints and will report on how we have improved our service as a result of complaints made. The table below details all complaints received in 2023-24, there were no complaints received regarding equality issues.

Percentage of all complaints responded to in full at Stage 1 and Stage 2		
Complaints regarding all other issues	1 st Stage Complaints	2 nd Stage Complaints
	Number	Number
Received in the reporting year	19	9
Carried forward from previous reporting year	0	0
Complaints responded to in full by the landlord in the reporting year	18 (94.7%)	9 (100%)
Average time taken in working days for a full response	4 days	5.5 days

Housing Quality and Maintenance

Outcomes and Standards

4 Quality of housing:

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

5 Repairs, maintenance and improvements:

We must manage our business so that tenants' homes are well maintained, with repairs and improvements carried out when required, and tenants are given reasonable choices about when work is done. Registered Social Landlords (RSLs) in Scotland were required to meet the Scottish Housing Quality Standard (SHQS) by April 2015. This standard was introduced by the Scottish Government in 2004 and requires every property owned by RSLs to meet 35 quality criteria. In some instances it will not be possible to meet the standard, for example where there is no controlled entry system in a close, and owner occupiers decide that they don't want to share the cost of installing such a system. In such cases these are classed as abeyances. There are other situations where failure to meet the standard is acceptable and that is where tenants have refused access to carry out work. Over the last year 94.12% of our stock met the requirements of SHQS, with 5.45% in abeyance and 0.43% failing.

Over the last year, the Association completed the following:

Description of Work	Number of Properties
New Windows & Doors	53
New Bathrooms	73
New Boilers	58
New Kitchens	19
Medical Adaptions	20
Gutter Cleaning	128 Closes



85.9%

of tenants satisfied with the quality of their home



82.1%

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

The table below highlights our repairs performance during the year.

Description	Knowes HA	Scottish Average 2022-23
Length of time taken to complete emergency repairs	1.7 hours	4.2 Hours
Length of time taken to complete non-emergency repairs	7.8 days	8.7 Days
Proportion of repairs completed right first time	98.1%	88%
Number of times we did not meet our statutory duty to complete a gas safety check	1	N/A

The table above shows that we continue to perform above the national average for our repair service, with the last year having on average over 4 repairs per house.

The number of households benefitting from new windows & doors, bathrooms, boilers and kitchens are listed in the table and this

year will see these projects continued with the installation of new kitchens being increased to over 100.

We aim to continue to provide the high level of repairs service and replace the component types listed on page 30 throughout this year.



Neighbourhood and Community

Outcomes and Standards

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

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



92%

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

Estate Management

Housing Officers complete estate management inspections bi-monthly with the Housing Assistant completing follow up inspections in the intervening months. We also have staff carrying out quality assurance checks on the common cleaning services that many of our tenement residents receive. This work generates a considerable number of actions ranging from issues around stair cleaning cleanliness to identifying and reporting repairs in and around the Association's properties. The Association provides a common cleaning service to 109 closes, and we have introduced thorough quality control measures to improve standards, customer satisfaction and value for money. We also have a rapid response team in place to deal with any issue reported.

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

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

ASB

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



A total of 120 cases of anti-social behaviour were reported in 2023-24, with all of these resolved within our target timescales. This figure was a slight increase on the previous year.

The Association will continue to manage all complaints sensitively, and where required, use powers at our disposal through legislation outlined in the tenancy agreement.

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

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

Access to Housing and Support

Outcomes and Standards

7, 8 and 9 Housing Options:

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

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

10 Access to Social Housing:

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

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

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

These groups are detailed below.

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

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

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

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

A total of 76 properties were let during the last financial year. This figure is exactly the same as the previous year, making our average turnover around 7%. In 2023-24 a total of 49% of the Association's lets were to West and East Dunbartonshire Councils through Section 5 homeless referrals and nominations. Of the 76 lets the following groups received the following allocations:

Needs Groups	Number of Lets	% Lets
Medical	11	14%
Nominations	5	7%
Homeless (Section 5)	32	42%
Overcrowded	13	17%
Transfer	5	7%
Underoccupied	3	4%
Waiting List	7	9%
Other	0	0%

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

The average days taken to re-let for 2023-24 was 6.25 calendar days compared to 8.25 calendar days in the previous year. Our target was 7 calendar days. The Scottish median for 2023-24 was 31.94 days.

The void loss for 2023-24 was 0.11% of the annual debit. Our internal target is 0.2%. The Scottish median is 0.79%.

Housing Applicant Satisfaction Surveys and New Tenant Satisfaction Surveys are carried out throughout the financial year to gauge the satisfaction levels of new tenants and how the application process has worked for them. The results of the surveys are presented to the Committee each year. In year 2023-24 the Housing Applicant Satisfaction Survey showed that 100% of applicants found the form and the questions clear and easy to understand and complete. The New Tenant Satisfaction Survey showed that overall 90.48% of respondents were satisfied with the quality of their home when moving in, while 100% were satisfied with the information provided by Knowes HA at the application stage.

	Knowes 2023-24	Scottish Median
Number of calendar days taken to let	6.25	31.94
Rent lost due to Voids	0.11%	0.79%
% tenancies beginning in 2022-23 sustained by more than 12 months	95.95%	92.23%

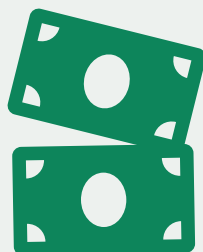
Getting Good Value for Money from Rents and Service Charges Outcomes and Standards

13 Value for money:

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

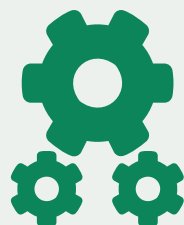
77%

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



73.83%

of factored owners are satisfied with the factoring service they receive



14 and 15 Rents and service charges:

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

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

Rent Arrears Performance in 2023-24

The total arrears figure for year ending March 2024 was 1.79% of the annual debit, which is slightly lower than 2.1% last year. The total arrears figure includes former tenant arrears and write off for unrecoverable rent. The rent arrears performance highlighted the challenges that we faced due to ongoing welfare reform, particularly the impact on arrears due to Universal Credit, and cost of living issues.

The Housing Team also had an internal arrears target that was

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

target and achieved a very satisfactory performance of 1.3% for current arrears only.

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

Key Performance Indicator	Year End Performance 2023-24	Scottish National Median	Benchmarking Group Performance
Total of Gross Arrears	1.79%	4.16%	3.16%

Wider Action Review

Community Support Officer

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

Dedicated Welfare Advice Officer

During 2023-24, a dedicated Welfare Advice Officer was funded by a joint partnership between Knowes HA, Clydebank HA and Dalmuir Park HA. The Officer is based at Citizens Advice Bureau (CAB) and can provide support on any issues relating to energy advice.

Cycling Scotland Social Housing Fund

During 2023-24, the Association was awarded £17,998.45 from Cycling Scotland to install cycling storage within the estate to show our commitment to ensuring the health and wellbeing to our tenants and the importance of protecting our environment.

Social Housing Fuel Support Fund

In August 2023, the Association was awarded £20,000 from the SFHA Social Housing Fuel Support Fund to support our tenants by providing them with energy efficient appliances including air fryers, heated blankets and microwaves.

Customer Service Excellence

On 12th February 2024 we undertook our Customer Service Excellence assessment, and we are delighted to confirm that we have been re-accredited with our Customer Service Excellence Award with Compliance Plus. This reinforces our commitment to delivering an excellent service to our customers and always striving to improve and make things better.

Donations

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

- Flourishing Faifley
- Faifley Art Group
- Faifley Parish Church
- EVH

Our Management Committee and Staff

Our Management Committee

Peter Fennessey	Chairperson	Hilary Edgar	Member
Katie Devaney	Vice Chairperson	Steve Rolfe	Member
Billy Stevenson	Secretary	Leanne Keegan	Member
Yvonne McDonald	Treasurer	Richard McLean	Member
Councillor Lawrence O'Neill	Member	Dean Vinter	Member
Lynsey Crystal	Member		

Our Staff

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
Vacant	Finance Trainee

Housing Management Team

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

Property Services Team

Graham Burns	Repairs Officer
Andrew McGarrity	Maintenance Officer
Andrew Douglas	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
Vacant	Administrative Assistant

Cleaning Staff

Danielle Watson
Sophie-Lee Shaw

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