

HELLO

Spring

IMPORTANT  
DATES:

**Office Closures:**

- Friday the 22nd of May until Monday the 25th of May 2026.
- Monday the 15th of June 2026.
- Friday the 17th of July until Monday the 20th of July 2026.

# An update from our CEO - Erica Davidson

**Welcome to our Spring Newsletter. Within this edition you will find feedback on the rent increase consultation survey from January 2026, and a summary of the budget as agreed by the Board in February. The Board is pleased to report that Knowes is in a strong financial position going forward.**

The Association has allowed for £1.2m spend within its property component replacement budget for 2026/27 with plans to upgrade over 100 boilers, around 80 bathrooms and over 90 kitchens within our tenants' homes this year. We will be writing out to all those tenants later this financial year to let you know when to expect our contractors.

In the past year the Board and the staff at Knowes have been working with an external consultant to improve and modernise our Governance processes. Although we have made progress in implementing the recommendations arising from the review, our Regulatory Body, the Scottish Housing

Regulator, has told us that our organisation has more objectives to achieve in order to be fully compliant with their Regulatory Standards on Governance. This has been reflected within the Regulator's annual Engagement Plan with Knowes. A copy of this plan can be found on our website and is also contained within this newsletter for your information. The Board are disappointed with the regulatory outcome; however, we wish to assure our customers that we have the capacity and willingness to achieve full compliance within a manageable timeframe and that we have an appropriate framework in place to tackle any outstanding issues.

In the meantime, the Board can provide assurance that our commitment to providing excellent customer service to our tenants and factored owners will continue this year. This has been confirmed by the renewal of our Customer Services Excellence Award in February 2026 with the organisation achieving compliance plus in nine areas of customer service. We have also continued our commitment to

the welfare of our staff and have obtained Investors in People at Silver Level for 2026.

As always we appreciate your feedback and there are a number of ways you can get involved in the running of the Association which includes purchasing a £1 share and attending our AGM, responding to our customer satisfaction surveys, sitting on our Customer Engagement Group, joining our Board and/or e-mailing us at [info@knowes.org](mailto:info@knowes.org). Your views are very important to us, and we will be launching our biennial customer satisfaction survey later in 2026. Please watch out for your letter informing you when our consultation will take place and please take part if you can.

I hope you continue to enjoy Knowes' Newsletters and find the articles useful. If you would like more information on any of the reports within this newsletter, please telephone **01389 877752** and ask to speak to Amy or Melanie in the Corporate Services Section or email us at [info@knowes.org](mailto:info@knowes.org)

## Scottish Housing Regulator – Engagement Plan with Knowes Housing Association 2026-2027



### Why we are engaging with Knowes Housing Association Ltd (Knowes)

#### **We are engaging with Knowes about its governance.**

In April 2024, Knowes notified us about a code of conduct matter. It commissioned an independent investigation into the matter which reported in August 2024. It upheld a code of conduct breach and identified some weaknesses in Knowes' governance processes. In response to these findings

Knowes commissioned an independent governance review which concluded in stages between August and December 2025.

The independent governance review identified serious weaknesses in Knowes' approach to governance and its strategic leadership. This included concerns around reporting to the governing body, business planning, risk management and oversight

of development plans as well as compliance with its constitution and its approach to governing body appraisal, training and succession planning.

In its most recent Annual Assurance Statement (AAS) submitted in October 2025, Knowes stated it was compliant with regulatory requirements including the Standards of Governance and Financial Management (the Standards). We engaged with Knowes to understand its decision making and the evidence it used to confirm its compliance with the Standards.

We reviewed the information Knowes shared with us including the outcome reports from the independent governance review. We found material non-compliance with Standards one, four and six. We also concluded that Knowes had not been compliant with the Standards over a number of years and had not identified or declared this during its AAS process.

Knowes is progressing a governance improvement action plan. It has completed a number of urgent actions in response to some of the governance concerns and these measures will require time to embed to allow Knowes to demonstrate compliance with the Standards. A number of remaining actions identified during the independent governance review

still require to be progressed. We have also shared our concerns with Knowes that the governance improvement action plan does not address all the areas of weaknesses which have been highlighted in its independent reports and there is a lack of clarity around timescales and performance monitoring measures.

We will continue to engage with Knowes to seek assurance about the steps it is taking to progress the findings of the independent governance review and to address our concerns about the delivery of this. We will also seek assurance about its approach to annual self-assurance and the steps it will take to meet the Standards.

Knowes is engaging openly and constructively with us.

The Housing (Scotland) Act (2010) requires us to monitor and assess the financial well-being, governance and performance of each Registered Social Landlord (RSL).

Our current assessment is that Knowes is non-compliant and is working towards compliance with the Standards. We set out below the information that Knowes must provide in order to assure us that it can achieve compliance.

## What Knowes must do

Knowes must:

- tell us its plans to address our concerns about the weaknesses in its governance improvement action plan and its approach to annual self-assurance, including setting clear timescales and performance monitoring measures;
- send us monthly updates on the progress of its governance improvement action plan to address the weaknesses in its approach to governance and strategic leadership; and
- tell us when it considers Knowes to be compliant with the Standards and provide us with the assurance we require to confirm this.

## What we will do

We will:

- consider Knowes' plans to address our concerns about the weaknesses in its governance improvement action plan and its approach to annual self-assurance and engage as necessary;
- review the monthly updates on the progress of its governance improvement action plan and engage as necessary;
- consider the information Knowes sends us relating to its compliance with the Standards and engage as necessary; and
- update our published engagement plan in the light of any material change to our planned engagement with Knowes.

## Regulatory Returns

Knowes must provide us with the following annual regulatory returns and alert us to notifiable events as appropriate:

- Annual Assurance Statement;
- audited financial statements and external auditor's management letter;
- loan portfolio return;
- five year financial projections; and
- Annual Return on the Charter.

It should also notify us of any material changes to its Annual Assurance Statement, and any tenant and resident safety matter which has been reported to or is being investigated by the Health and Safety Executive or reports from regulatory or statutory authorities or insurance providers, relating to safety concerns.

# THINKING OF SELLING YOUR PROPERTY?

**Here's some information that you should know!**

**You and your Solicitor must contact us as soon as possible to notify the Association that you are selling. There is a charge for the information that your Solicitor requires, and the sooner contact is made the less the charge will be. This will allow us to apportion your final account, refund your repairs deposit and carry out a change of ownership to our record.**

If you have any questions regarding this, please contact us on **01389 877752** and we will be happy to help.

## Common Housing Application Form

**Knowes Housing in partnership with Caledonia Housing Association; Clydebank Housing Association; Cordale Housing Association; Dalmuir Park Housing Association and Trafalgar Housing Association have recently set up a new common housing application form. This means households can now complete a single online housing application rather than requiring multiple forms for different landlords. The approach aims to make accessing social housing simpler.**

The application form can be accessed via our website by the form of clicking on a link which allows you to select which housing organisations you wish to apply for.

Our allocations team will then contact those who wish to apply for Knowes for any further information they may require.

As always, we are more than happy to help with any queries you may have. Just get in touch by calling **01389 877752** (selecting option 2 for housing applications and allocations) or by simply emailing us at [info@knowes.org](mailto:info@knowes.org).



# Rent and Service Charge Increase and Budgets for 2026/27

In December and January of this year we consulted with all of our residents by holding a drop by session at office, and sending out a questionnaire to you via email and by post. 76 tenants responded to our consultation which represents 7.1% of our tenants.

Thank you to those tenants who did take the time to let us know their views and concerns; your feedback is much appreciated and will help us shape services going forward. For those tenants who did not

respond there will be a further chance to have your say in our full customer satisfaction survey later in 2026. You are also welcome to join our Customer Engagement Group, which meets at our office – the next meeting being held on 6<sup>th</sup> May. Please contact Amy or Melanie on 01389 877752 or email us at [info@knowes.org](mailto:info@knowes.org) if you would like to attend this meeting or if you have any questions with regard to the rent increase or budgets for 2026/27.

The results of the rent survey are as follows:-

| Question:  | Yes                | No                 | Further comments from tenants   |
|--|--------------------|--------------------|---|
| Do you agree with the proposed rent increase of 5.6% for 2026/27?                        | 62% (47 responses) | 38% (29 responses) | Summary of reasons for answering no included that everyday costs are rising higher than household incomes, tenants wanted to be sure that they were receiving value for money in terms of repairs and communal maintenance and some tenants wished for more communication with regards to how additional income was being used to benefit services. The majority of tenants who answered recognised that the Association is facing rising costs and they believe it is important to sustain and further improve services. |
| Do you feel that your rent is affordable to you at present?                              | 86% (65 responses) | 14% (11 responses) | Summary of reasons for answering no included the cost-of-living pressures such as increasing costs of food, heating and electricity, the limited growth of salaries and pensions, higher costs to heat larger family homes, local issues such as neighbour disturbances and also a lack of local housing options.   |
| Do you feel that your rent will be affordable to you following the rent increase of 5.6% | 72% (55 responses) | 28% (21 responses) | Summary of reasons for answering no included the cumulative impact of annual rent increases stretching housing income, cost of living increases in household food items and fuel and again the limited growth of household income.  |
| On balance does your rent provide you with good value for money                          | 80% (61 responses) | 20% (15 responses) | Summary of reasons for answering no included cleanliness of communal areas requiring improvements, outstanding repairs, waiting for an internal transfer to a more suitable property, more consistent investment in their homes and financial pressures on their household.   |

After careful consideration of the results of the rent increase consultation exercise and on reviewing our budgets for 2026/27 and long-term financial projections, KHA's Board **recommended a rent increase of 5.6%** for the year 1<sup>st</sup> April 2026 to 31<sup>st</sup> March 2027. This is equivalent to the Consumer Price Index (CPI) in October plus 2%. The Board believe that applying a 5.6% increase will safeguard the medium- and long-term future of the organisation and ensure that our rents remain affordable to tenants and comparable to other landlords in the area.

A rent increase of 5.6% next year will cost our customers on average an additional £4.84 per week and will raise a further £297,022 for spend on repairs, maintenance and services to our customers for the financial year 2026/27 and every year thereafter.

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

- Invest £20.6m into our stock – this will include renewal of kitchens, bathrooms, windows and heating systems and further improve the wider estate and local community and ensure all responsive repairs are carried out timeously as required.

- Build 27 new homes in the local area, investigate other development opportunities and buy properties off the market for social rent where possible. New homes for social rent are much needed in our area as we have over 900 applicants currently on our waiting list.

We will continue to benchmark not only our rents but our management costs against other local landlords in the area to ensure our rents remain affordable while providing value for money to our customers.

The table below shows Knowes' rental increases over the last 3 years compared to the Scottish average and inflation:

| Financial Year | Knowes Rent Increase | RSL Scottish Average Rent Increase | CPI Inflation (October of each Fin. Year) |
|----------------|----------------------|------------------------------------|---|
| 2023/24        | 4.90%                | 5.40%                              | 11.10%                                    |
| 2024/25        | 5.60%                | 6.05%                              | 4.60%                                     |
| 2025/26        | 3.50%                | 4.68%                              | 2.2%                                      |

## Average weekly rent comparisons:-

What are Knowes' rents like compared to other social landlords who operate in the West Dunbartonshire Local Authority area?

| RSL – average rents 2024/25 | No of properties | 2 apts  | 3 apts  | 4 apts  | 5 + apts | % rent increase 01/04/25 | % rent increase 01/04/24 |
|-----------------------------|------------------|---------|---------|---------|----------|--------------------------|--------------------------|
| Knowes HA                   | 1058             | £81.87  | £88.34  | £98.26  | £116.39  | 3.50%                    | 5.60%                    |
| Clydebank HA                | 1213             | £76.80  | £83.29  | £99.01  | £119.70  | 4.50%                    | 4.60%                    |
| Dalmuir Park HA             | 674              | £93.45  | £95.10  | £105.35 | £126.95  | 4.30%                    | 5.90%                    |
| Dunbritton HA               | 981              | £92.03  | £99.68  | £106.31 | £113.04  | 3.30%                    | 6.00%                    |
| Cordale HA                  | 506              | £116.55 | £94.98  | £100.74 | £108.56  | 4.00%                    | 7.70%                    |
| Trafalgar HA                | 300              | £79.70  | £84.42  | £94.43  | £102.66  | 4.50%                    | 7.50%                    |
| West Dunbartonshire Council | 10547            | £90.81  | £93.39  | £99.27  | £109.91  | 8.00%                    | 6.70%                    |
| Caledonia HA                | 5205             | £110.20 | £100.69 | £108.58 | £119.06  | 4.00%                    | 7.70%                    |

For the financial year 2025/26, Knowes' rents are comparable to the other social landlords. If you would like to find out more on how to benchmark rents and other performance indicators against social landlords in your area or the whole of Scotland please see the Scottish Housing Regulator website on <https://www.housingregulator.gov.scot/comparison-tool/?landlord=3174>

Knowes also publishes benchmarking information on our website each year – please see [https://www.knowes.org/data/Redacted\\_\\_\\_QEF\\_Report\\_2025\\_11\\_10\\_10\\_28\\_01.pdf](https://www.knowes.org/data/Redacted___QEF_Report_2025_11_10_10_28_01.pdf)

# WHY DO RENTS HAVE TO INCREASE AGAIN IN 2026/27?

The cost of providing our services and maintaining our housing stock has increased significantly in the last few years. Over the last five years housing associations have had to manage costs which are increasing far higher than reported inflation figures. These rising costs have been due to a number of reasons which include global supply chain disruptions to fuel, energy, construction and repair materials, increased energy costs, shortages of skills in the labour market, increased costs of regulation and legislation and economic volatility (seen in high inflation and high interest rates). Unfortunately, the costs of materials and labour will never return to pre-pandemic levels, and we are faced with meeting these higher costs now for the foreseeable future.

Therefore, although we were able to apply inflation (or less) rent increases for a number of years in the past, going forward we will by necessity have to apply higher than inflation rent increases. If we do not address the budget shortfall that rising costs have brought about then tenants will face a significant reduction in the repairs service with the consequence that our properties and wider estate will fall into

|                                       | Average annual cost inflation since 2020 |
|---------------------------------------|--|
| Responsive maintenance annual costs   | 11%                                      |
| Gas servicing annual costs            | 9.5%                                     |
| Kitchen unit costs                    | 16%                                      |
| Bathroom unit costs                   | 18%                                      |
| Salaries and overheads – annual costs | 3.25%                                    |

disrepair. This is not a viable alternative. Not only are we obliged by law to maintain our housing stock to required standards, but we also plan to do more than this. It is our business objectives to continue to provide an excellent repairs, maintenance and property improvement service to our tenants and to ensure we address any areas where we fall short of our high standards as soon as we can.

## What does a rent increase of 5.6% mean for Knowes' tenants?

|         | No of properties | Weekly Rent 2025-26 | 5.6% rent increase | Average monthly rent 2025-26 | 5.6% Average monthly increase |
|---------|------------------|---------------------|--------------------|------------------------------|-------------------------------|
| 2 APT   | 83               | £84.80              | £4.75              | £367.47                      | £20.58                        |
| 3 APT   | 574              | £91.66              | £5.13              | £397.19                      | £22.24                        |
| 4 APT   | 373              | £101.85             | £5.70              | £441.36                      | £24.72                        |
| 5 APT + | 35               | £120.59             | £6.75              | £522.57                      | £29.26                        |
|         | 1065             | £95.64              | £5.36              | £414.46                      | £23.21                        |

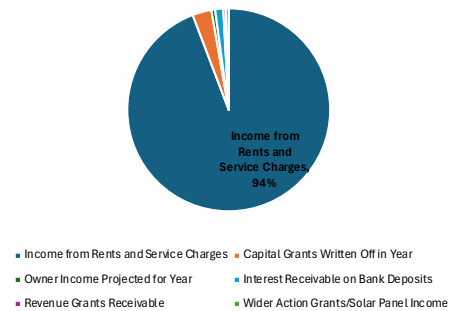
For those tenants who are unhappy with the repairs service or who have outstanding repairs issues, please contact the Property Services Team at Knowes to report your issues. You can do this in a number of ways – either through our website <https://www.knowes.org/report-a-repair-at-knowes/> or by telephoning 01389 877752 or emailing us on [info@knowes.org](mailto:info@knowes.org). If you wish to make a complaint with regards to our services then you can find out more information about making a complaint on our website <https://www.knowes.org/make-a-complaint-to-Knowes-HA/> or telephone 01389 877752.

For those tenants who are struggling with affordability issues, please contact your Housing Officer or our Corporate Services Department and we will be able to sign post to you to an agency who can provide advice and support. We would urge you not to struggle alone in silence as there are a number of support mechanisms that can be put in place if you let us know of your circumstances. This can be done in complete confidence through your Housing Officer or our Community Support Officer.

# Budgets 2026-2027

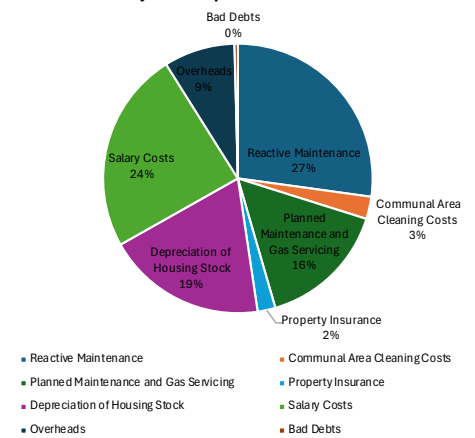
| Projected Income for 2026-27           | Budgeted amount   |
|--|-------------------|
| Income from Rents and Service Charges  | £5,819,704        |
| Capital Grants Written Off in Year     | £187,358          |
| Owner Income Projected for Year        | £36,473           |
| Interest Receivable on Bank Deposits   | £79,709           |
| Revenue Grants Receivable              | £25,000           |
| Wider Action Grants/Solar Panel Income | £28,482           |
| <b>Total Projected Income</b>          | <b>£6,176,726</b> |

**Budgeted Income 2026/27**



| Projected Expenditure for 2026-27     | Budgeted amount   |
|---------------------------------------|-------------------|
| Reactive Maintenance                  | £1,458,960        |
| Communal Area Cleaning Costs          | £143,741          |
| Planned Maintenance and Gas Servicing | £840,134          |
| Property Insurance                    | £114,993          |
| Depreciation of Housing Stock         | £1,029,326        |
| Salary Costs                          | £1,301,358        |
| Overheads                             | £457,793          |
| Bad Debts                             | £21,593           |
| <b>Total Projected Expenditure</b>    | <b>£5,367,898</b> |

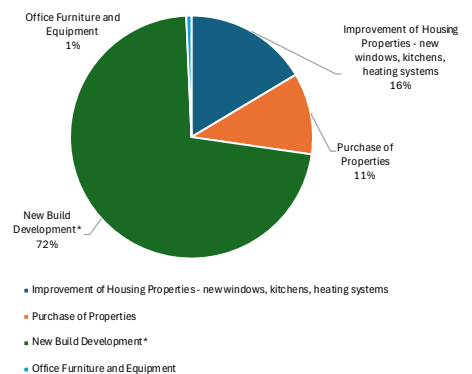
**Projected Expenditure 2026-27**



| Capital Income and Expenditure Planned for 2026-27                         | Budgeted amount   |
|--|-------------------|
| Improvement of Housing Properties - new windows, kitchens, heating systems | £1,210,000        |
| Purchase of Properties   | £800,000          |
| New Build Development*   | £5,305,341        |
| Office Furniture and Equipment   | £51,000           |
| Capital Grants   | (£2,730,161)      |
| <b>Capital Expenditure Net of Grants</b>                                   | <b>£4,636,180</b> |

\* new build development is awaiting Scottish Government approval of grant and may not proceed if not cost effective.

**Projected Capital Expenditure**



| Reconciliation of Cash for 2026-27          | Amount             |
|---|--------------------|
| Revenue Income                              | £6,176,726         |
| Revenue Expenditure                         | <b>-£5,367,898</b> |
| Capital Expenditure                         | <b>-£7,366,341</b> |
| Capital Income                              | £2,730,161         |
| Add Back Depreciation Charge                | £1,079,316         |
| Less Capital Grants Written Off             | <b>-£187,358</b>   |
| Add Estimated Cash Brought Forward 2025/26  | £5,027,912         |
| <b>Cash Carried Forward to 1 April 2027</b> | <b>£2,092,518</b>  |

# IMPORTANT NEWS

## Bulk Uplift Service



**Please help to keep back court areas tidy by remembering that Knowes only uplifts the following items from residents that receive the Common Cleaning Service: as listed below:**

Items we will continue to uplift are as follows:

- Settees (sofas)
- Mattresses & bed bases
- White goods (cookers, fridges, freezers)

Any other items placed in backcourts **will not be uplifted**. If they are left there, Knowes will charge the resident responsible. If the responsible person cannot be identified, the cost will be shared among all residents in the close.

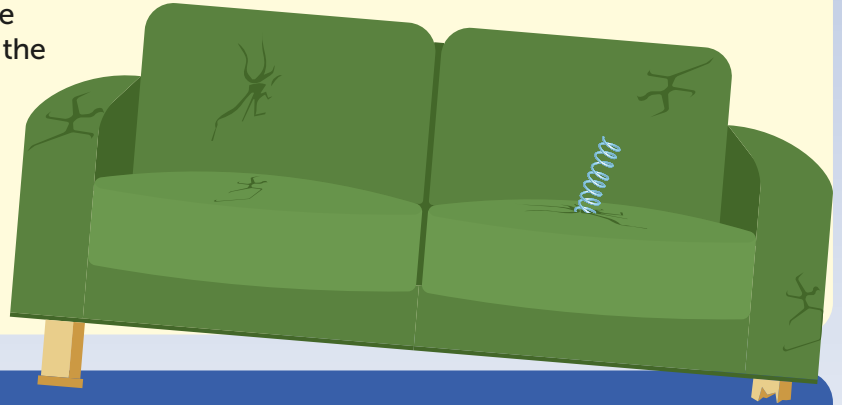
Please manage your unwanted items and waste responsibly and ensure your unwanted items (out with the listed items above) are taken away, either

by your private arrangement with your chosen uplift company or you can access your local Household Waste Recycling centre:

**Erskine Ferry Road Recycling Centre**  
Erskine Ferry Road,  
Old Kilpatrick,  
G60 5EU

or alternatively

**Dalmoak Civic Household Recycling Centre**  
Renton Road,  
Dumbarton,  
G82 4HQ



## Annual Over 60's Bus Trip

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

Last year we visited Largs and had a lovely afternoon tea at the Brisbane House Hotel. The attendees enjoyed shopping, beach walks and world famous ice cream at Nardini's!

We are looking to schedule our next trip for the end of August 2026, giving tenants and homeowners over the age of 60 plenty of time to get their name down so keep an eye on our website and Facebook for upcoming updates.



# Important updates regarding making a rent or owner-occupier payment

The Association is moving to a more secure method of taking your payment when you telephone the office.

Once the system is live, when paying your rent or owner-occupier charges by phone, you'll be asked to key your 16 digit card number, expiry date, and CVV number into your handset instead of saying them out loud to a member of staff.

This is a secure method of making a payment and allows the Association to comply with Cyber Security Regulations.

Staff will talk you through the process when you phone so there is no need to worry about this.



## Customer Service Excellence

CUSTOMER  
SERVICE  
EXCELLENCE



**We are pleased to announce that we have been successfully reaccredited with the Customer Service Excellence (CSE) standard, together with the achievement of Compliance Plus in nine elements.**

This process involved the assessor speaking with our staff, our customers and our partners to truly understand how we are performing. The award shows that Knowes Housing is committed to always delivering the highest level of standard and provides assurance that our services are delivered in a manner that is

both effective and aligned with recognised best practice.

The award of Compliance Plus recognises areas where our performance exceeds the core requirements of our standard, reflecting the consistent commitment of our teams to delivering high-quality services and achieving positive outcomes for our customers.

Hugh, Lead CSE Assessor, says the following: "Congratulations on achieving the Customer Service Excellence standard once again.

This accomplishment reflects your continued commitment

to delivering outstanding service, maintaining high standards, and consistently putting customers at the heart of everything you do.

Your dedication, teamwork, and focus on improvement are truly commendable, and this recognition is a well-deserved testament to your hard work. Keep up the excellent work and momentum moving forward."

We are immensely proud to have achieved this reaccreditation and remain committed to maintaining these standards.

# We Need Your Voice!

## Customer Engagement Group



**Knowes Housing Association has a Customer Engagement Group, which is separate from the Board. The group exists to help us better understand the views and experiences of our tenants and residents. It gives you the opportunity to share what you think works well, what could be done differently, and any ideas or suggestions you may have to help improve our services.**

We run these meetings 3 times per year, and they are typically held from 6–8pm at Knowes Housing Association's office. Refreshments and snacks are available too!

### **Why do we need your opinions, feedback and ideas?**

The Scottish Housing Regulator (SHR) prioritises tenant feedback and participation to ensure that Social Landlords, like us, are meeting the needs of their tenants and delivering good quality services.

By actively engaging with tenants and incorporating their feedback, Social Landlords in Scotland can improve the quality of their services and ensure that tenants have a voice in decisions that affect their homes and communities.

Sound interesting? Why don't you get in touch with the Corporate Services Team – Amy Sweeney: [asweeney@knowes.org](mailto:asweeney@knowes.org) or Melanie Gilmour: [mgilmour@knowes.org](mailto:mgilmour@knowes.org) to find out more details, such as, how to join, when the meetings are, and what else is involved!



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



**If you are over the age of 16, you can become a share member of Knowes Housing Association - life membership costs only £1.00!**

Share members are also eligible to stand for election and become a member of Knowes Housing Association's Board.

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 Board**

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 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 Board 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 Board member, if Yes please give details:  
 Yes     No



# Meet the Team

## Corporate Services/Compliance Officer – Amy Sweeney

**I joined Knowes Housing Association in September 2022 as the Corporate Services/ Compliance Officer. My role supports effective governance, regulatory compliance, human resources, health and safety, and smooth operation of our corporate functions. I'm also involved in our wider role activities, helping promote customer engagement, participation and events, which gives me the chance to meet with customers and see the positive impact our work has in the local community.**

I work closely with senior management and the Board to ensure that our governance, compliance and corporate processes are robust and aligned with best practice. My role is varied, combining both strategic and operational responsibilities, which keeps every day interesting.

A key part of my work involves gathering customer feedback to help measure satisfaction and support continuous improvement. I manage our annual Customer Service Excellence assessment to ensure we maintain high standards, and I coordinate key events such as the Annual General Meeting and community activities. I also lead our Customer Engagement Group, made up of tenants and residents, and we're always happy to welcome new members. We're also looking for more tenants to join our Board. If you're interested in getting involved in either, please get in touch and we can arrange a chat.



Being involved in these activities allows me to see how our work impacts tenants, residents and the wider community. It reinforces how important it is to give people meaningful opportunities to participate, share their views and help shape improvements.

One of the highlights of my year is organising and attending the annual over 60s bus trip. This is a fun day out where I get to meet with tenants and residents. These events are rewarding and reinforce the importance of engaging with our customers and how much they value the support we provide. I'm proud to be part of a community-based Association where customers come first.

Working at Knowes has also allowed me to grow my knowledge and skills across a wide range of areas. Senior Management and the Board have supported my learning throughout my time here. I recently completed an HR qualification which allowed me to develop my skills in an area I enjoy and I'm very grateful for this support. Knowes is a great place to work within a great community, and I'm excited to continue my career at the Association.

*“I'm proud to be part of a community-based Association where customers come first.”*

# Commitment to Equalities and Human Rights

**The Equality Act 2010 legally protects people from discrimination in the workplace and in wider society. The Equality Act 2010 introduced 9 protected characteristics and aims to prevent discrimination against someone on the grounds of any of these characteristics.**

The 9 protected characteristics are:

- Age
- Disability
- Gender reassignment
- Marriage and civil partnership
- Pregnancy and maternity
- Race
- Religion or belief
- Sex
- Sexual orientation

Knowes believes that equality of opportunity for all of its people including its staff, board members, tenants, residents and contractors we work closely with.

Knowes believe that equality of opportunity and freedom from discrimination are fundamental human rights and actively opposes all forms of discrimination.

Our Equality and Diversity policy provides guidance to ensure that all employees and customers are treated with fairness and respect. The policy was approved by our board of management in 2021 and is due for renewal in 2027 and is available to view on our website in the publications page: <https://www.knowes.org/association-s-policies/> or you

can request a copy via post, email or in another format.

If anyone would like to discuss this policy, please contact our corporate services team by calling **01389 877752** and selecting option 5, or emailing [info@knowes.org](mailto:info@knowes.org)



## Management Committee Vacancies

**Knowes Housing Association currently has vacancies on its Management Committee, and we are looking for individuals that share our purpose, vision and values to join us.**

The commitment we require from Board Members is to prepare for and attend at least one meeting per month, and you can attend this meeting in person at our office or from your home, via Teams or Zoom.

If you're interested, or would simply like some more information, please call us on **01389 877752** and select option 5, or email us at: [info@knowes.org](mailto:info@knowes.org) and we'd be happy to arrange a meeting to discuss.



# Gas Service and Maintenance



**In accordance with all relevant legislation, Knowes Housing Association will maintain and inspect all gas appliances within its properties. This covers 100% of all gas heating systems, including boilers and individual fires owned by the Association and individual servicing will take place at least once every 12 months.**

Should you require a repair or wish to arrange your gas service please phone City Building direct on 0800 595 595 or 0141 287 2382. If you are unhappy with any aspect of the service provided by City Building, please phone Knowes Housing Association on 01389 877752 (option1) and advise a member of the Property Services Department.

Please note that if a tenant makes various arrangements to have their annual gas service carried out but fails to give access, he or she will immediately move to step 5 of the no access procedure, whereby due to failure to provide access, Knowes Housing Association will have no alternative but to arrange a forced entry.

If forced access/entry is required, tenants will be informed via a hand delivered letter stating that this action will be taking place.

Preparations for forcing access will ensure that two staff from the Association are in attendance, as well as a Gas Engineer and a Joiner. Police attendance will be requested if there are any known safety concerns. The Association will reinstate the security of the property, change locks where required, and leave notification of what has taken place. Keys will be left either at the Association's office or the Police Station in Clydebank.

Please note that the costs for this action will be pursued and recovered from the tenant through the recoverable repairs procedure.

This is an imperative check that happens every year. This is not only for the safety of yourself, but for the safety of those around you. Regular servicing helps prevent dangerous issues like carbon monoxide leaks and ensures compliance with Scottish safety regulations. With Scotland's colder climate, keeping boilers and heating systems in top condition is especially important for comfort and peace of mind year-round, more importantly in the cold winter months.



# Complaints and AI

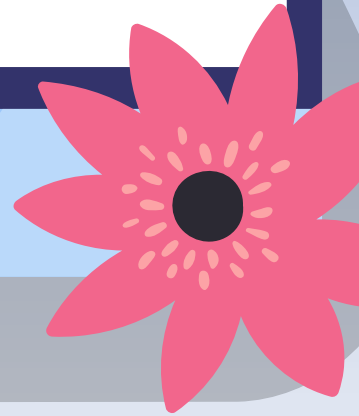
**Although the Association does not receive many written complaints about our services, there has been an increase in the use of AI-generated letters and emails in those we do receive.**

Please remember where AI can be a useful tool to help organise your thoughts and notes into a clear structure, it can also generate false or irrelevant legal arguments, incorrect statements and in general complex and not very understandable jargon.

Customers should also remember that putting personal, confidential and sensitive information into public AI platforms can be risky. Public AI

tools aren't fully secure, and anything you share could be saved or seen by others. Please don't put personal or sensitive information into AI websites or apps.

Where you have a complaint or query about our services, at Knowes we feel that it works better for you to state your complaint in clear language, with short bullet points where possible and concluding with your request for the outcome you would ideally like to achieve from the complaint. Better still lift the 'phone to talk to staff directly or make an appointment to come into the office to see us, as often explanations can be better given in person.



## HAPPY RETIREMENT

### and Farewell to Peter!

**Our Head of Property Services, Peter French, will be retiring in June. Peter has been an integral member of the Knowes Housing Association team and is well known within the Faifley community for his dedication and hard work throughout his time at Knowes..**

We will miss him and wish him a happy, well deserved retirement!

Our new Head of Property Services will start their role in June. They will be featured in the next Newsletter, where our tenants and customers will get the chance to get to know them.

## Community Support Officer

Our Community Support Officer, Fiona, is available to assist any tenant who is struggling to manage their tenancy. Whether this is in relation to furnishings, decoration, benefits, budgeting, hoarding, or any other reason that you are finding your tenancy difficult to manage, please contact Fiona by emailing [fiona.campbell@clydebank-ha.org.uk](mailto:fiona.campbell@clydebank-ha.org.uk).

# Electrical Inspections

Each year in the UK, thousands of accidental fires are caused by electrical faults. To help keep homes safe, an electrical safety check must be carried out in your home at least once every five 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.

# 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 80-06-14, account number 00535969 and using your owner occupier reference number.

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

# Complaints and

## 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 1st April 2025 – 31st March 2026 we received a total of 25 complaints (14 Stage 1 complaints and 11 Stage 2 complaints)

We have provided a breakdown of the complaints below.

|   | Q1<br>01/04/25 –<br>30/06/25 |         | Q2<br>01/07/25 –<br>30/09/25 |         | Q3<br>01/10/25 –<br>31/12/25 |         | Q4<br>01/01/26 –<br>31/03/26 |         |
|---|------------------------------|---------|------------------------------|---------|------------------------------|---------|------------------------------|---------|
|   | Stage 1                      | Stage 2 | Stage 1                      | Stage 2 | Stage 1                      | Stage 2 | Stage 1                      | Stage 2 |
| Number of complaints received                           | 3                            | 7       | 1                            | 1       | 6                            | 2       | 4                            | 1       |
| Average time in working days to provide a full response | 2 days                       | 19 days | 12 days                      | 18 days | 2.8 days                     | 6 days  | 1.5 days                     | 7 days  |

100% of complaints were responded to in full.

Out of the 14 Stage 1 complaints received, 1 complaint was responded to out with the target timescale of 5 working days.

Out of the 11 Stage 2 complaints received, 2 complaints were responded to out with the target timescale of 20 working days.

## Breakdown of Complaints

### Stage 1

Housing: 3  
Maintenance: 2  
Repairs: 9

### Stage 2

Housing: 2  
Maintenance: 1  
Repairs: 3  
Staff: 5

# Compliments

## YOU SAID, WE DID

### You said...

The light in your close came on early in the morning but went out before it was light outside, leaving the close in darkness. When this issue was first raised with us, it was not resolved straight away. You informed us and we contacted the contractor for more information to which we discovered the timer mechanism had to be replaced.

### We did...

We ensured this was completed promptly, and the issue was resolved.

### You said...

You were unhappy that Knowes did not provide any warning that scaffolding was being put up around your property, due to a nearby property experiencing water ingress.

### We did...

We apologised to the tenant and we took full responsibility for not providing warning of this in advance.

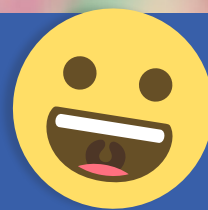
### You said...

You were unhappy about an incident of water ingress from a neighbouring flat. We apologised for your experience and carried out a thorough investigation of the property in which the leak was coming from.

### We did...

Our Maintenance Officer took a report on the damage caused and helped to arrange repairs where appropriate.

# Compliments



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

"Good morning Jodie, Thank you for your update and confirming the process of payment. Thanks again for all your help and kind words."

"Hi Nicola, Thank you!! I got them you are amazing 🥰 appreciate it a lot!"

... has called in to say that the recent work done to the flooring by MJM is excellent. The workers that were in the house were brilliant and very pleasant.

"Thanks for getting the back cleaned/tidied up so quickly."

"Dear Andy, Thank you for popping out this morning and sending out an electrician this afternoon. All lights and switch reinstalled for Christmas. Once again, such prompt attention. Many thanks indeed. Merry Christmas and a Happy New Year to you all."

"Hello Karen, again thank you so much for getting everything sorted so quickly for me I really appreciate it. Again, thank you so much for everything."

# Please Help Keep Our Fire Escape Safe and Clear



**Over recent months, the Association has had to remove several illegally dumped items from the fire escape access area at our offices. Unfortunately, the most recent incident created yet another serious safety hazard for staff and visitors.**

Fire escape routes must be kept completely clear at all times. Any obstruction—such as the items recently left in this area—can delay an evacuation and place lives at risk in the event of a fire.

This is not just an inconvenience. It is a safety issue.

When items are dumped illegally, the Association is required to remove them promptly. These removals come at a cost, and that cost ultimately falls on those who pay rent or factor fees. This is money that could be far better spent on improving services and supporting our community—not clearing away items that should never have been left there in the first place.

## How You Can Help

- Do not leave any items, rubbish, or belongings in or near the fire escape access.
- Report any incidents of dumping so they can be addressed quickly.
- Remind others that obstructing fire routes puts lives at risk.

Keeping fire escapes clear is everyone's responsibility. Thank you for helping us maintain a safe environment for all staff, residents, and visitors.



# Testing Fire Alarms

**The Association would like to remind all residents that you should be testing your smoke alarms each month. You can do so by simply pressing the test button, and if the alarm goes off, this lets you know that it is functioning correctly.**

If your alarm is faulty, or in the case of mains-wired alarms, not working, you must inform the Association so that we are aware of this and can have it either fixed or replaced as soon as possible.

Ensuring your fire alarm is working properly is vital and could save lives.

If you have any issues, or would like further guidance, please call us on **01389877752** and select option 1 to speak to our repairs team who are more than happy to assist with any queries, concerns or issues.



# Good Neighbour Awards

## We are pleased to introduce the "Good Neighbour Awards" in this edition of our Newsletter!

Do you have a neighbour who has gone the extra mile for you? Have they displayed a wonderful act of kindness? Then why don't you nominate them for our "Good Neighbour Award!"

The selected winner will win a £50.00 voucher, a certificate, and the chance to be included in our next Newsletter via an article that would

describe how they have been a good neighbour.

If you would like to nominate someone, please do so by either calling us on **01389877752**, and selecting option 5 to speak with Amy or Melanie. You can nominate by sending us an email to **info@knowes.org** or by simply popping into the office.

## Additional Funding Secured for Medical Adaptations

**Knowes Housing Association is pleased to share that we have received additional grant funding from the Scottish Government to support essential medical adaptations, helping tenants remain safely and comfortably in their homes.**

Due to the high level of adaptation requests we receive each year, our annual grant is often not sufficient to meet all needs immediately. For 2025–26, our initial allocation was £25,000. As in previous years, we highlighted that this funding would not cover all outstanding requests.

This year, we were awarded an additional £45,000 enabling us to carry out adaptations in more homes. These improvements are already having a lifechanging impact on tenants.

One tenant, who received a ramp installation through the additional funding, shared the difference it has made for them:

*"Having a ramp installed has completely changed my life. The ramp has given me my independence back and I'm absolutely over the moon with it. I never expected it to be fitted so quickly, it has been amazing. I'm now able to get out and about again. Originally, I had been told that there might be a long wait because of funding shortages, but then the Association called to let me know that they had received extra money and could help me. I honestly can't thank Knowes enough. This has had such a massive impact on my life."*

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

A member from the CAB team is based in our offices most Friday's, however you will need to make an appointment to meet with them. The staff at Knowes do not take these appointments, and you must contact CAB directly to arrange this. You can do this



by calling their number: **0800 484 0136**, or by sending them a message using the online form on their website: [www.wdcab.co.uk/contact-us](http://www.wdcab.co.uk/contact-us)

You do not have to meet with them in person to get their help and advice, you can simply give them a call and they will be of assistance.

## Dog Fouling

To help deal with the issue of dog fouling in the estate, please report this to West Dunbartonshire Council via their online form which takes around 2 minutes to complete. The link can be found at the bottom of this article.

The message is clear. If you don't clean up after your pet then you are breaking the law and could face a £80 fixed penalty, rising to £100 if not paid within 28 days.

By reporting to WDC - What happens next

- An officer will investigate within 24 hours.
- If the dog fouling is present on a pavement, roadway etc. this will be classed as priority and removed as soon as possible.
- Where there is a named suspect, Litter Control will visit and make them aware that a complaint has been received. Where evidence exists they may be issued with a Fixed Penalty Notice (We never identify the source of the complaint).

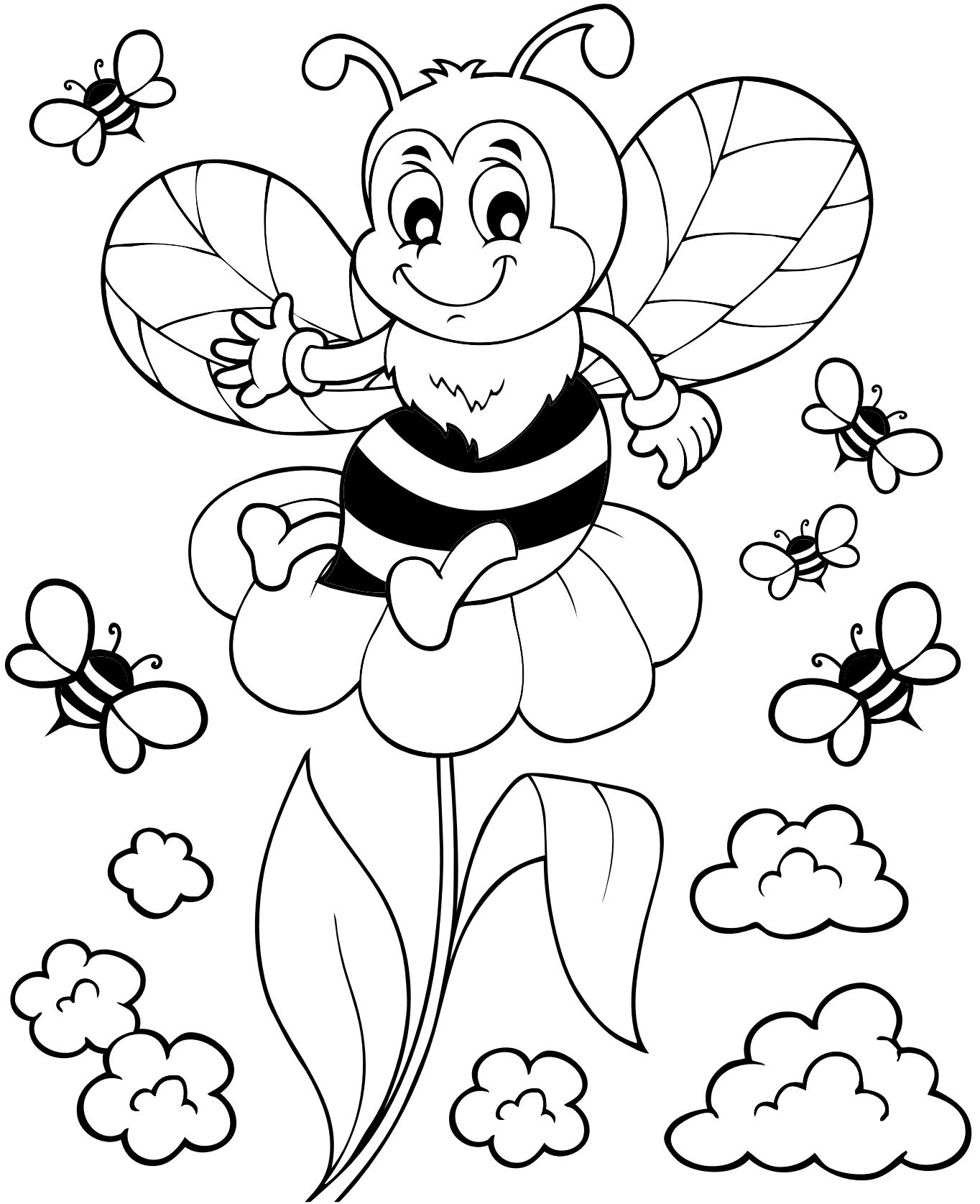


All information regarding dog owners failing to pick up should always be reported to West Dunbartonshire Council.

Dog bags are usually always available from our office to collect for free.

Form for reporting dog fouling: <https://www.west-dunbarton.gov.uk/public-health-protection/street-care-and-cleaning/report-dog-fouling/>

# COLOURING PAGE



# Children's Spring Wordsearch

|   |   |   |   |   |   |   |   |   |   |
|---|---|---|---|---|---|---|---|---|---|
| S | P | R | I | N | G | D | I | N | B |
| X | D | A | F | F | O | D | I | L | L |
| L | K | I | P | W | N | M | U | D | O |
| F | Q | N | B | O | V | V | A | I | S |
| L | W | B | P | S | U | N | N | Y | S |
| O | Q | O | N | Y | L | L | F | Y | O |
| W | D | W | X | N | B | U | J | N | M |
| E | C | T | K | N | I | Q | T | U | I |
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| S | E | O | E | B | D | K | O | Q | G |

SPRING  
FLOWERS  
BLOSSOMING  
SUNNY  
BUNNY  
RAINBOW  
DAFFODIL

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