



Office Closed:

September Weekend

Friday 25th September –
Monday 28th September

Incorporating Annual Report
and Report on the Scottish
Housing Charter

Introduction from our new Head of Property Services - Graeme McLachlan

I am delighted to be joining Knowes Housing Association as the new Head of Property Services, replacing Peter French upon his retirement (all the best and enjoy Peter).

My journey in housing has now brought me to Faifley and Duntocher in Clydebank, where I am looking forward to playing a key role in delivering a high-quality repairs and maintenance service for our tenants.

I have more than 20 years' experience in repairs and maintenance in the social housing sector, starting as a plumber with Inverclyde Council then progressing to the role of Planned Maintenance Officer at Cunninghame Housing Association. I then moved into the position of Maintenance

Manager at Easthall Park Housing Association, and it is now a privilege to join Knowes as Head of Property Services.

I will be responsible for overseeing both the operational and strategic aspects of repairs and maintenance, cyclical maintenance programmes, tenant safety, compliance, and planned maintenance works.

My focus will be on ensuring that customers receive the best possible service, from day-to-day repairs reported to our repairs and maintenance team and carried out by our contractors through to larger refurbishment and improvement works delivered through our planned maintenance programmes.

A key part of the strategy will be to monitor the condition of our



housing stock through stock condition surveys. This will allow us to effectively plan and programme investment works to your home at the appropriate time.

These surveys will be carried out on a rolling programme each year, covering approximately 20% of our housing stock over a 5-year period.

Once again, I am delighted to be working with the team at Knowes.

Community Support Worker (CSO)

Fiona Campbell our CSO is available to support and assist tenants who are having difficulty in managing their tenancies. The service available from the CSO will include;

- New tenant visits
- Obtaining tenants new / second hand furniture
- Decoration vouchers
- Referrals for food parcels/access to food banks
- Fuel vouchers availability
- Referrals to utility parties for advice on cheaper utility tariffs and saving energy in the home
- Referrals for welfare checks in order to maximise income and ensure obtaining correct benefits
- Referrals to debt advice in relation to budgeting/debt

- Referrals to recruitment/employment agencies to help get back into work/training courses

Fiona is available should you wish any assistance in help with your tenancy. Her contact details are

Email address: fiona.campbell@clydebank-ha.org.uk

Mobile: **07494 170426** (between 9am and 5pm only, Monday to Friday).

There will also be regular drop-in sessions held at our office, where tenants can meet with Fiona to discuss any tenancy sustainment issues they may be experiencing. Fiona will be available to provide advice and information on the support and assistance available. **Please keep an eye on our social media platforms for details of upcoming dates and times.**

Introducing Andrew McGarrity, Knowes' Maintenance Officer



What Does My Role Involve?

My main goal is to ensure your homes are safe, comfortable, and well-maintained. On any given day, you might see me out and about across the estate carrying out a wide variety of duties, including:

Routine and Post-Repairs Inspections: Inspecting reported repair issues and checking completed work to ensure high standards.

Tenancy Transitions: Carrying out end-of-tenancy and void inspections so new residents move into quality homes.

Contract Works: Overseeing major improvement projects, such as new kitchen installations, boiler upgrades, and window replacements.

Medical Adaptations: Assessing and coordinating home adaptations to ensure our residents can live comfortably and independently.

My Background & Why I Love What I Do

Before joining the team at Knowes, I spent 15 years working as a fully qualified, time-served joiner before stepping into management within the construction industry. Having that practical, hands-on experience gives me a deep understanding of how buildings work and how repairs should be carried out properly.

What I enjoy most about this job is being hands-on

and working directly with you. There is nothing more rewarding than helping a tenant solve a frustrating repair issue and knowing that my work directly improves the quality of life for people in our community.

Continuous Learning & Development

Knowes has been wonderfully supportive of my professional development since I joined. Over the past two years, I've also been proud to serve as one of the Association's designated First Aiders.

More recently, with great support from Knowes, I have become a member of the Institute of Clerks of Works and Construction Inspectorate (ICWCI). Completing the training and working towards this qualification allows me to bring even higher technical standards and quality assurance to all the work carried out in your homes.

A Quick Note from Me:

If you see me out doing inspections or checking on ongoing works, please feel free to say hello! I'm always happy to have a chat and help out wherever I can.

Investing in our Homes and Communities

Knowes Housing Association continues to invest in maintaining and improving our homes through a range of planned and reactive maintenance works. Over the coming months, residents may notice ongoing external painting programmes, roof and gutter maintenance, drainage improvements, fencing repairs and other estate enhancement works aimed at protecting our properties and maintaining the appearance of our communities.

Investment continues in preparing empty homes for new tenants. Before a property is re-let, extensive works and safety improvements may be undertaken. These works help ensure that homes meet our void standards and are ready for occupation as quickly as possible.



Respect for Staff

We ask our staff to put customers' needs first and, in return, expect mutual respect.

Everyone has the right to be heard, understood, and treated with respect.

Our staff will listen carefully and respond with empathy and professionalism.

We ask customers to communicate calmly and respectfully. Our staff will work to resolve issues as quickly as possible, and we ask for your patience while this is done. We understand that issues affecting your home can be stressful. However, the way concerns are expressed can impact both how we can help and the wellbeing of our staff.

We operate a zero-tolerance approach to abuse in all forms of communication, including telephone calls, face-to-face contact, emails, letters, and social media.

Unacceptable behaviour includes:

- Swearing or abusive language
- Threats or acts of violence
- Discriminatory or offensive remarks (for example, racist, sexist or homophobic comments)
- Verbal abuse or harassment
- Sexual harassment
- Excessive, unreasonable or persistent contact and demands

Where behaviour is unacceptable, staff may end contact or restrict methods of communication. In serious cases, incidents may be reported to Police Scotland.

Disagreement with a decision does not justify making unfounded allegations against staff. We ask that all customers treat our staff with courtesy and respect at all times.



Citizens Advice Bureau (CAB)

The following information has been provided by Liz, Case Worker at the Citizens Advice Bureau (CAB), who works closely with Knowes Housing Association to support tenants.

**citizens
advice**

For the past few years, the Citizens Advice Bureau (CAB) has been working closely with Knowes Housing Association and others.

Whether it's carrying out benefit checks to ensure that people are in receipt of the correct entitlements or completing disability benefit forms (which can be overwhelming - anyone who has seen the new Adult Disability Payment paper application form can appreciate that!), we want to make the CAB service more accessible and improve the lives of tenants. This is particularly important when someone is, e.g., already struggling with health issues and changes to their day-to-day life.

We aim to ensure that tenants are supported and are not disadvantaged by lack of knowledge as to how, e.g., the ever-changing benefit system works. As

CAB advisers, we aim to empower people with the objective of leaving them in a better position at the end of the interview.

The way we deliver our service post-Covid has also changed as we now offer telephone advice to begin with and if an appointment is required, we can facilitate this. Appointments can be arranged in Knowes HA's office on a Friday.

Although a lot of our work involves benefits, we can also offer advice and assistance on a wide range of issues, from a faulty suite to employment problems to relationship breakups. If we can't help you, we'll know someone who can, and we'll point you in the right direction so that you get the advice you need.

We also have a money advice service if someone is struggling financially with Council Tax, rent, energy arrears or other debts. Our money adviser is regulated by the Financial Conduct Authority.

Our service is free and confidential – don't fall for the scams or offer of "no win, no fee".

We operate a referral system so all you have to do is speak to your Housing Officer and they'll do the rest!

Faifley Art Group Primary Schools Art Competition 2026

Judging for the 2026 Primary Schools Art Competition, organised by the Faifley Art Group, took place on the 13th May and 20th May 2026.

The theme of this year's competition was The Commonwealth. A total of 289 entries were submitted, with 36 winners selected. The schools that took part were St Mary's, Carleith, Edinbarnet, St Joseph's, Goldenhill, Gavinburn and Kilpatrick.

This year also saw the introduction of a special award, the Josephine Torrance Award, which was presented for the best painting from all of the winning entries. Josephine organised the competition for many years before handing it over to Pamela Paterson, the current Primary Schools Coordinator, who organised this year's competition.

The winning artwork is being displayed at Napier Hall, Old Kilpatrick, and it is hoped that the competition and its winners will also feature in the Clydebank Post.

Knowes Housing Association was delighted to contribute a donation towards this fantastic community event.

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** or email your completed form to **info@knowes.org**.

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**

Knowes Housing Association's Annual General Meeting

Knowes Housing Association are delighted to announce that our next Annual General Meeting (AGM) will be held on Tuesday the 1st of September 2026, from 6:30pm-8:30pm at the Clydebank & District Golf Club. There will be a selection of food and beverages provided, and we can arrange transport for any Share Members who would like to attend this year's AGM.

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

Membership is open to anyone over the age of 16 and life membership costs only £1.00.

If you are interested in becoming a Share Member and attending our future AGMs, please complete the application form on page 6 and return it to our office.

We look forward to seeing all our fantastic Share Members there.



Engagement Plan Update

As outlined in our Spring Newsletter, all tenants, residents and stakeholders were informed of Knowes' involvement with the Scottish Housing Regulator through an Engagement Plan. We felt it was appropriate to provide a further update in our Summer Newsletter, highlighting the progress made and the ongoing work being undertaken as part of our involvement with the Regulator to support a return to full compliance.

Knowes' Board and staff team used the findings of an independent governance review, alongside the findings of the Scottish Housing Regulator's report, to develop a Governance Improvement Action Plan. We were pleased to report that

significant progress is being made against the actions in the plan, with improvements now being embedded throughout the organisation.

We would like to thank our Board members for their ongoing support, dedication and hard work throughout this period. Their commitment to guiding the strategic direction of the Association and supporting the improvement process has been greatly appreciated and reflects their dedication to our tenants, residents and stakeholders.

We hope to provide further positive updates within our Winter Newsletter.

Changes to Tenancy Succession – What You Need to Know

From 1 August 2026, the Scottish Government is introducing changes to the rules on who can take over (succeed) a tenancy if a tenant passes away.

These changes come from the Housing (Scotland) Act 2025 and will apply to Scottish Secure Tenancies.

What's changing?

The main change is the amount of time someone must have lived in the property to qualify for succession.

- The qualifying period is **reducing from 12 months to 6 months**
- This means a person must have lived in the property as their **main home for at least**

6 months before the tenant's death to be eligible as long as Knowes HA has been informed in writing or verbally about that person moving into and using the property as their principal home

Who can succeed to a tenancy?

Those who may be able to take over a tenancy include:

- A husband, wife, civil partner or joint tenant
- A partner living with the tenant
- A family member aged 16 or over
- A carer aged 16 or over who has given up their own home to care for the tenant

Why is this important?

If someone is living in your home and you would like them to have the option to succeed your tenancy in the future, it's important that:

- We know they are living with you
- They are recorded as part of your household
- They meet the residency requirements

What should you do?

If your household has changed, please let us know as soon as possible so we can keep your tenancy details up to date.

To get more information about these changes, please contact Knowes Housing Association's Allocations Team.



Smoke and Heat Alarms Save Lives

Please remember that smoke and heat alarms are an important part of your home's fire safety measures. Alarms should never be disconnected, covered or have batteries removed.

We recommend testing your alarms once a month by pressing and holding the test button until the alarm sounds. This simple check helps ensure that your alarms are working correctly.

If an alarm does not sound during testing, please report the fault to the Association as soon as possible. Working smoke and heat alarms provide an early warning in the event of a fire and could save lives.



Damp, Mould and Condensation

Damp and mould remain a priority for the Association. We encourage tenants to report any signs of damp, mould growth or persistent condensation as early as possible. Prompt reporting allows us to investigate potential causes and carry out any necessary repairs before issues become more severe. Simple measures such as using extractor fans, maintaining a consistent level of heating and allowing good ventilation can also help reduce condensation within the home.

Many homes are fitted with trickle vents within window frames and extractor fans in kitchens and bathrooms. These features help remove moisture from the home and improve airflow.

Keeping trickle vents slightly open and using extractor fans while cooking or showering can greatly reduce condensation and help prevent damp or mould forming.

Opening windows for short periods each day can also help maintain good airflow and indoor air quality.

Follow-Up Support

If you would like reassurance or guidance, we would be happy to arrange a short follow-up visit to go over the property with you, answer questions and ensure everything is working as expected.

Please feel free to contact your Maintenance Officers:

Maintenance Officer

Andrew Douglas
Telephone: 07947 439843
Email: adouglas@knowes.org

Maintenance Officer

Andrew McGarrity
Telephone: 07837 369733
Email: andrew.mcgarritty@knowes.org

Reporting Concerns

If you have any concerns regarding repairs or maintenance within your home, please report them as soon as possible so that they can be investigated and addressed where necessary.

Early reporting helps prevent issues developing further and ensures your home remains safe and comfortable.

Our aim is to help you feel comfortable and confident in your home.

Bin Management and Waste Disposal

We've seen an increase in reports about bin areas and waste disposal.

We'd like to remind all residents that you are responsible for:

- Managing your own bins
- Cleaning up any spillages
- Placing the correct waste and recycling in the right bins

Please take care to use the correct bins and avoid leaving waste outside, as this can cause mess and attract pests.

Waste collection and disposal is the responsibility of the local Council, and we are unable to remove household waste on your behalf.

By working together and disposing of waste properly, we can help keep our communities clean and safe for everyone.



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 2026 – 30th June 2026 we received a total of 18 complaints (10 Stage 1 complaints, and 8 Stage 2 complaints).

We have provided a breakdown of the complaints below.

	Q1 01/04/26 – 30/06/26	
	Stage 1	Stage 2
Number of complaints received	10	8
Average time in working days to provide a full response	2.4 days	23.5 days

Out the 10 Stage 1 complaints received, 9 were responded to within the prescribed timescale of 5 working days.

Out of 8 Stage 2 complaints received, 3 complaints were responded to outwith the prescribed timescale of 20 working days.

Breakdown of Complaints

Stage 1

Factoring – 1
Housing – 4
Maintenance – 3
Repairs – 2

Stage 2

Housing – 2
Repairs – 2
Staff – 4

Compliments

YOU SAID, WE DID

You said...

You advised that the landscaping works in your area had taken longer than expected.

We did...

We acknowledged your concerns and contacted our contractor to request that the issues raised in relation to the landscaping were addressed as soon as possible.

You said...

You said that you were concerned about the level of external lighting at your property.

We did...

We inspected the property and, following our assessment, arranged for our contractors to carry out improvements to the lighting to address health and safety considerations.

You said...

You said that you were unhappy because you had received correspondence from us regarding an issue that had already been resolved.

We did...

We apologised to the tenant for any concern or inconvenience this may have caused and explained that there had been an overlap between the issue being resolved and the correspondence being sent. We also advised that, in similar situations in the future, we will use alternative methods of contact where possible to reach the tenant more promptly and avoid any unnecessary confusion or distress.

Compliments

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



"Hi Karen, I appreciate everything you have done from the beginning you have no idea the difference you make in people lives just by being you!"

"Thank you for all your help and support. Hopefully you won't hear from us for a while."

"Can't thank everyone enough at Knowes, all staff have went above and beyond for me and I appreciate all. I am very happy in my new home."

"Hi Nicola - Ten out of ten for both quality of the flat and customer service."

"Hi Nicola - Thanks for the brilliant service and quick responses I do appreciate it."

"Andrew McGarritty, I sincerely appreciate your efforts, dedication, and professionalism in working to satisfy requests and overcome any obstacles that may arise. Your commitment to finding solutions has been greatly valued and appreciated."

"Karen made me feel at ease and reassured and guided me through a stressful period of my life and I really appreciated it. I am happy in my new home and the service provided."

"Thank you so much for all your help Jodie and please pass my thanks again to Maureen, you are both stars."

Electrical Inspections

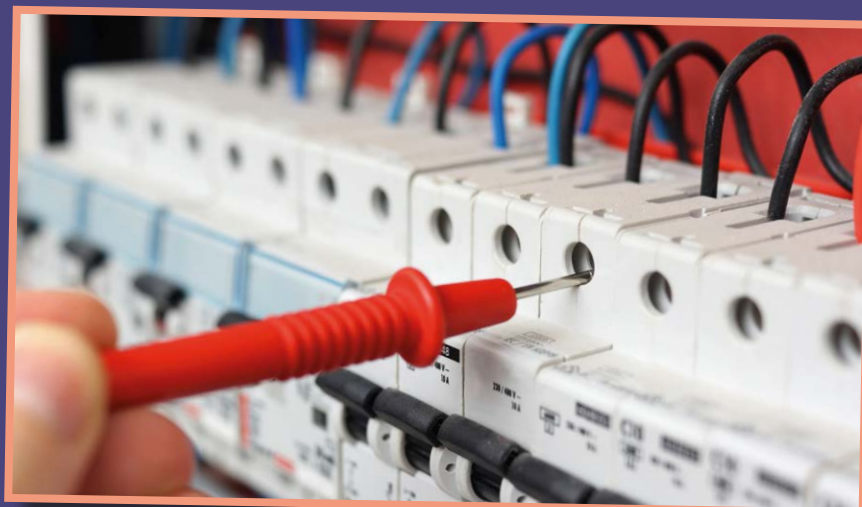
Each year in the UK, thousands of accidental fires are caused by electrical faults. To help keep homes safe, an electrical safety check must be carried out in your home at least once every five years.

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 our Property Services Department 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 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.

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** (option 1) 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.



Quick Guide to our Complaints Procedure



Complaints Received

You can make your complaint in person, by phone, by email or in writing.

We have a two-stage complaints procedure. We will always try to deal with your complaint quickly. But if it is clear that the matter will need investigation, we will tell you and keep you updated on our progress.

Stage 1 – Frontline Response

For issues that are straightforward and simple, requiring little or no investigation. An 'on-the-spot' apology, explanation, or other action will be provided to put the matter right.

We will aim to resolve your complaint or provide a response in **five working days** or less (unless there are exceptional circumstances).

These complaints can be addressed by any member of staff, or alternatively referred to the appropriate point for frontline response. You will receive a response by email, telephone, letter or face-to-face. We will provide more information on how to escalate your complaint to stage 2.

Stage 2 – Investigation

We will look at your complaint at this stage if you are dissatisfied with our response at Stage 1, if the customer refuses to engage at the frontline or if the complaint is complex, serious or 'high-risk'.

We will acknowledge your complaint within **three working days**.

We will confirm the points of complaint to be investigated and what you want to achieve (where these are already clear, we will confirm them in the acknowledgement).

We will investigate the complaint and give you our decision as soon as possible. This will be provided within **20 working days unless** there is clearly a good reason for needing more time.

Scottish Public Services Ombudsman or First Tier Tribunal

If, after receiving our final decision on your complaint, you remain dissatisfied with our decision or the way we have handled your complaint, you can ask the SPSO to consider it. The SPSO will assess whether there is evidence of service failure or maladministration not identified by the service provider.

Please note that if you are a factored owner and you remain dissatisfied, you will need to contact the First-Tier Tribunal.

There are some complaints about housing that have an alternative route for independent review. We will tell you how to seek independent review when we give you our final response on your complaint.

Reporting, Recording and Learning

Action is taken to improve services on the basis of complaint findings, where appropriate. We record details of all complaints, the outcome and any action taken, and use this data to analyse themes and trends. Senior management have an active interest in complaints and use complaints data and analysis to improve services. Learning is shared throughout the organisation.

GOOD NEWS Stories

1

Our Housing Officer contacted a tenant regarding their rent arrears case, and it became apparent that they were experiencing financial issues due to reasons out with their control. The Housing Officer arranged for a referral to the Citizens Advice Bureau to allow the tenant to apply for benefits they were entitled to. This has significantly helped the arrears case and has provided relief to the tenant, knowing their income is stable.

2

Our Housing Officer visited a tenant who required some help notifying the local authority that their circumstance had changed. Upon the visit, the housing officer recognised that the tenant would be entitled to a benefit they were not already claiming. A referral to the Citizens Advice Bureau was made and the tenant was over the moon calling the Housing Officer "a wee diamond!"

3

Our Housing Officer referred a tenant to Community Links, who were able to help them significantly reduce their gas bill and set up a direct debit to ensure their monthly payments were affordable and manageable.

Respect your neighbours

Summer is a great time for children to play outside, but it must remain peaceful for everyone.

Key Rules for Summer Play

- **Respect quiet hours:** Keep noise levels low during early mornings and late evenings.
- **Property boundaries:** Ensure children do not enter neighbours' private gardens or driveways.
- **Supervision:** Know your child's location and who they are with at all times.
- **Safe activities:** Avoid ball games near windows, parked cars, or communal shrubbery / flowerbeds.
- **Consideration:** Remind children that repetitive noises like screaming or wall-bouncing can disturb neighbours.

Please help Knowes to keep our neighbourhood safe and enjoyable for all residents this summer.



Annual Report and Report on Progress in Relation to the Scottish Social Housing Charter 2025-26



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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 Housing Association Ltd together with information regarding our performance for the year ended 31st March 2026.

As Chairperson of Knowes Housing Association Ltd, I have held the position since my appointment in October 2025, although I have served on Knowes' Board for many years prior to taking on this role.

Firstly, I would like to express my sincere thanks to my fellow Board members and all members of staff for their commitment, dedication and hard work throughout the year. Their efforts have been instrumental in ensuring that Knowes continues to deliver high-quality services to our tenants and wider community. During the year, we were delighted to welcome two new members to the Board. I would also like to thank those Board members who left during the year for their valued contribution and service to Knowes and wish them every success in the future.

The remainder of this report provides information on our financial performance, repairs service, development plans and the many activities involved in providing and maintaining homes for our customers. I am pleased to report that Knowes continues to perform strongly across a range of key indicators. Our performance remains above average in many areas, including rent arrears, void management, reletting times and repairs completed right first time.

Delivering excellent customer service remains at the heart of everything we do. To help us understand how well we are meeting our customers' expectations, we plan to undertake a full Customer Satisfaction Survey in August 2026. We were also reassessed for the Customer Service Excellence Award in February 2026 and were

delighted to achieve Compliance Plus in several areas, recognising our commitment to delivering high standards of customer service.

For residents who would like greater involvement in shaping our services, we operate a Customer Engagement Group, which meets every two to three months to discuss issues that matter to the local community and identify opportunities to improve our services. We are currently looking for new members and would encourage anyone interested in getting involved to contact Amy or Melanie on 01389 877752 and select option 5 for Corporate Services.

On a less positive note, following the outcomes of our 2025 Governance Review, the Scottish Housing Regulator has marked Knowes as being non-compliant and working towards compliance in some areas of our Governance. I would like to reassure our customers that both the Board and staff are fully committed to addressing the recommendations arising from this review. Significant work is already underway through our Governance Improvement and Action Plan, and we remain focused on achieving full compliance as quickly as possible.

Supporting tenants through ongoing financial pressures continues to be a key priority for the Association. At the beginning of the financial year, the Board approved a rent increase of 5.6% for 2026. Although this increase is above current inflation levels, it remains below the average increase applied by our peer group of Registered Social Landlords. We recognise the challenges many households continue to face and remain committed to helping tenants sustain their tenancies. During 2025/26, we invested £33,000 in tenancy sustainment initiatives and community projects, funded through income generated from our solar panels and other grants.

Chairperson's Report Continued

We also continue to support Flourishing Faifley, who last year have been successful in obtaining over £100,000 in grant funding from their Pride in Place application to help fund their renovations to create a new Flourishing Faifley Community Hub. Well done to Tony Ercoli and all the volunteers and participants in the Flourishing Faifley Group. Your commitment demonstrates what can be achieved when people work together for the benefit of the community.

Following the success of our 2025 Over 60s Bus Trip to Largs, plans are already underway for our 2026 outing to Callander. We hope those who attend enjoy another memorable day out. Look out for photographs from the trip in our winter newsletter. I would also like to thank our 2025 sponsors, Guardian Scaffolding and Sidey, for their generous support.

Our AGM is scheduled to take place on Tuesday 1st September 2026 at 6.30pm once again in Clydebanks & District Golf Club, Glasgow Road, Hardgate, Clydebanks, G81 5QY. We encourage all share members to attend. If you require transport to the event, please contact Amy or Melanie at Knowes, who will be happy to assist.

If you are not already a share member and would like to join, please contact Amy or Melanie on 01389 877752 and select option 5. Membership costs just £1 and includes the opportunity to attend and vote at our AGM, as well as entry into our annual shareholder prize draw, with the chance to win £100.

Finally, I would encourage anyone interested in becoming more involved in the work of the Association to speak to our staff or Board members to find out more. Whether you are interested in joining the Board, participating in our Customer Engagement Group or simply keeping up to date with our activities, there are many ways to get involved. You can also visit our website at www.knowes.org or follow us on Facebook for the latest news and updates.

I hope you find this report informative and useful. As always, we welcome your comments and feedback on both the report and the services we provide.

Ellie Lawrence O'Neill

Chairperson

Business Plan 2026-2029

On the 27th of June 2026, the Board and the Senior Staff of Knowes Housing Association Ltd met to hold a Strategic Discussion regarding our Business Plan for 2026-2029. The day was a great success with a number of positive and constructive conversations encompassing how we wished to build upon our progress to date and go on to shape the direction of the Association over the next three years. We intend to publish our new Business Plan in the course of the next few months; however in the meantime we can share with you what we discussed that day with regards to our Vision, Mission, Core Values and Strategic Priorities and we look forward to receiving our customers' viewpoints and feedback on these.



Our Mission, Vision, Strategy & Values

Our Mission: To provide good quality, affordable homes and services which meet the needs and aspirations of the community we serve.

Our Vision: To create better housing and strong communities where people can thrive.

Core Values:-

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 Priorities:-

Investing in our Homes

This priority will cover our goals and aspirations for maintaining and improving all our existing properties, and purchasing and/or building new homes in the Community

Delivering Affordable Housing

Under this priority we will demonstrate to our customers that we will provide value for money services and continue to improve whilst consulting our customers over rents and service charge increases to ensure our properties remain affordable.

Good Governance and Financial Viability

Our objectives under this priority is to ensure that the Association, its Board and Employees will meet all of our statutory duties and regulatory requirements, consistently manage all risks, ensure the Association short and long term budgets in place, clearly report to our stakeholders and

customers and actively listen to our tenants, factored owners and our community when making decisions which affect their homes

Building a Thriving Community

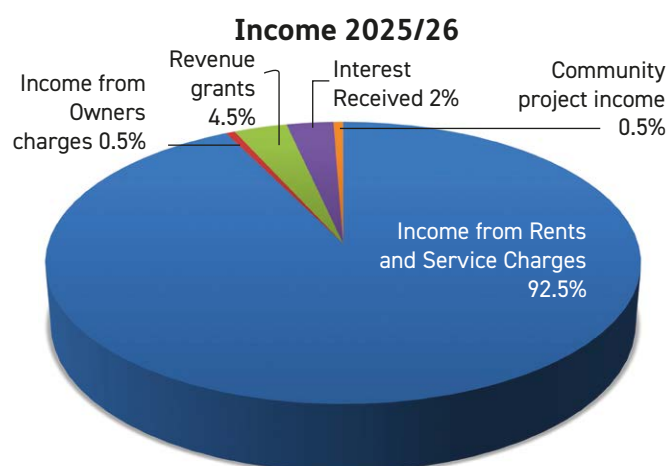
Our objectives will focus on the social values of our services, sustainability, resident involvement, promoting emotional and physical health of our customers and reducing anti-social behaviour.

Empowering our People

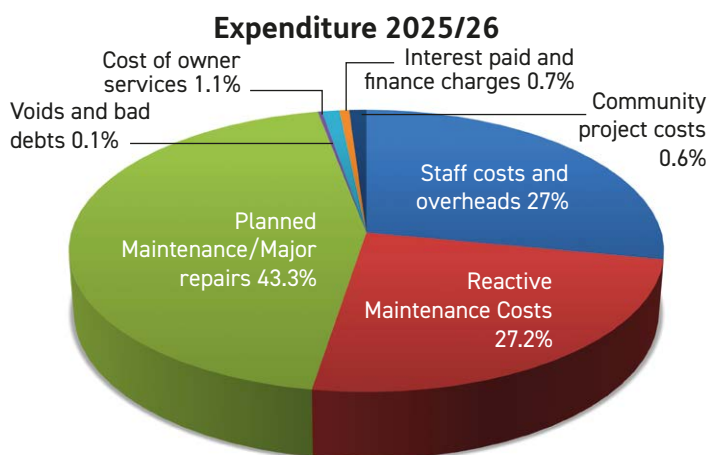
Under this priority we will demonstrate our commitment to developing Knowes' staff and Board in order to provide the best possible service to our customers.

Should you have any comments on, or wish to discuss our strategic priorities, please email info@knowes.org or contact Amy or Melanie on 01389 877752 and select option 5.

Financial Review 2025-26



	31.03.26	31.03.25
INCOME	£	£
Income from Rents and Service Charges	5,429,630	5,219,068
Income from Owners charges	32,631	31,782
Revenue grants	264,123	185,923
Interest Received	114,976	163,257
Other income	-	-
Community project income	31,041	33,800
	5,872,401	5,633,830



	31.03.26	31.03.25
EXPENDITURE	£	£
Staff costs and overheads	1,502,194	1,492,706
Reactive Maintenance Costs	1,512,198	1,308,683
Planned Maintenance/Major Repairs	2,406,336	2,368,339
Voids and bad debts	5,566	13,620
Cost of owner services	58,589	56,959
Interest paid and finance charges	37,000	32,000
Community project costs	32,334	55,906
	5,554,216	5,328,213

	31.03.26	31.03.25
	£	£
Total Income	5,872,401	5,633,830
Total Expenditure	5,554,216	5,328,213
Surplus for the year	318,185	305,617
Add back:-		
Capitalised component expenditure	1,500,194	1,744,006
Changes in Pension Fund Valuation	82,000	8,000
less depreciation of housing stock	(1,333,465)	(1,023,166)
Net surplus for year as reported	566,614	1,034,457
Statement of Financial Position	31.03.26	31.03.25
Assets	£	£
Housing Properties (net of depreciation)	19,937,129	18,647,859
Other Assets (office premises and equipment)	105,647	137,250
Receivables (money owed to Knowes)	147,989	114,044
Cash at bank and in short term deposits	5,125,054	5,638,866
	25,315,819	24,538,019
Liabilities	£	£
Short term payables/creditors	643,863	745,502
Long term payables/creditors	576,000	662,000
Deferred income - property grants	5,193,690	4,795,129
Share Capital	106	105
Revenue Reserves	18,902,266	18,335,286
	25,315,819	24,538,019

PERFORMANCE

KEY RESULTS

1. Knowes Housing Association received £5.4m in rent and service charges income – on 1/4/2025 we applied a rental increase of 3.5%. From 1/4/2026 our rental increase was 5.6%.
2. We spent £32.3k on community projects in 2025/26.
3. £37k was spent on other finance charges related to the Pension valuation. No loan interest was paid during the year and at the year end the Association had no loan debt. Knowes received £115k on bank interest on its short and longer term cash deposits.
4. Knowes spent £3.5m 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. The voids and bad debts position has slightly worsened from last year to this year but is still a reasonable figure in comparison to the sector average.
6. Knowes Housing Association remains in a strong financial position. The longer term projections shows it is able to continue to invest in its housing properties over the next 30 years.

SUMMARY OF KEY FINANCIAL PERFORMANCE INDICATORS

Analysis of finances - comparison to average results of social landlords

	Knowes HA	Knowes HA 2024	*Scottish average
Efficiency	31.03.26	31.03.25	
Void and Bad debts (%)	0.37%	0.23%	1.43%
Staff costs/turnover (%)	19.8%	18.8%	22.9%
Liquidity			
Current ratio	8.19	7.72	2.02
Profitability			
Gross surplus (%)	7.1%	16.4%	15.9%
Net surplus (%)	8.4%	18.8%	8.7%
Loan covenant ratios			
Interest cover	n/a	n/a	Not available
Net debt/(assets) per property	(£ 4,799)	(£ 5,325)	£ 7,876

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.

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 decreased from last year due to increased expenditure on repairs and maintenance. 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 decreased mainly due to increases in repair costs and decreases in interest received on deposit accounts as interest rates have fallen since last year.

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 to provide our tenants and service users with information about our performance in the financial year 2025/26.

What is the Scottish Social Housing Charter?

The Charter was originally approved by the Scottish Parliament in March 2012, became effective on 1st April 2012, and was most recently revised in November 2022. The Charter requires all Registered Social Landlords (RSLs) operating in Scotland to produce an Annual Return on the

Charter (ARC) report each year outlining their performance. There are 16 outcomes detailed in the Charter, 15 of which are relevant to Knowes; these are listed in the table below and 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

Where possible, this report shows performance trends over a number of years. It also includes comparisons with national statistics collected by the Scottish Housing Regulator and benchmarking data from Scotland's Housing Network.

Consultation and Feedback

Each year, we seek feedback from tenants and service users on our Annual Report to help ensure it remains relevant, accessible and informative. Feedback is used to review the content, format and presentation of future reports.

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 2024 with 700 tenants being surveyed.



90.85%

of tenants satisfied with the overall service provided by their landlord

This is an improvement on our 2022 tenant survey where 88% of our tenants were satisfied with our overall services

Scottish Median 2025/26 – 87.97%



90.70%

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

This is an improvement on our 2022 tenant satisfaction survey where 88.7% of our tenants reported that they are kept informed about services and decisions

Scottish Median 2025/26 – 90.49%



83.80%

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

This result is lower than that recorded in the 2022 tenant satisfaction survey, when 84.0% of tenants reported being satisfied with opportunities to participate in decision-making

Scottish Median 2025/26 – 91.11%

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, letters and other documents 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 (Senior Corporate Services/Compliance Officer) or Melanie Gilmour (Corporate Services/Compliance Assistant) 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 2025-26, in comparison to the figures from 2024-25. During 2025-26, there were no complaints received regarding equality issues.

	1 st Stage Complaints	2 nd Stage Complaints	1 st Stage Complaints	2 nd Stage Complaints
	2025-26	2025-26	2024-25	2024-25
Complaints received in the reporting year	14	11	24	7
Carried forward from previous reporting year	0	0	1	0
Complaints responded to in full by the landlord in the reporting year	14 (100%)	11 (100%)	25 (100%)	7 (100%)
Average time taken in working days for a full response	2.93 days	10.27 days	2.32 days	7 days

Housing Quality and Maintenance

Outcomes and Standards

4 Quality of housing:

We must manage our business so that tenant's 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.

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, 95.69% of our housing stock met the requirements of the Scottish Housing Quality Standard (SHQS), with the remaining 4.31% recorded as being in abeyance. This represents a slight improvement on 2024/25, when 95.46% of our stock met the SHQS requirements. The Scottish median for 2025/26 is 93.88%.

5 Repairs, Maintenance and Improvements:

We must manage our business so that tenant's homes are well maintained, with repairs and improvements carried out when required, and tenants are given reasonable choices about when work is done.

Over the last year, the Association completed the following:

Description of Work	Number of Properties
New Windows and Doors	45
New Bathrooms	47
New Boilers	99
New Kitchens	51
Medical Adaptions	17



86.34%

of tenants satisfied with the quality of their home

This is an improvement on our 2022 tenant survey where 85.9% of our tenants were satisfied with the quality of their home.

Scottish Median – 87.51%



89.77%

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

This is an improvement on our 2022 tenant satisfaction survey where 79.1% of tenants were satisfied with the repairs service

Scottish Median – 89.77%

The table below highlights our repairs performance during 2025-26, in comparison to 2024-25 and the Scottish Median for 2025-26.

Description	Knowes HA Performance 2025-26	Knowes HA Performance 2024-25	Scottish Average 2025-26
Length of time taken to complete emergency repairs	1.79 hours	1.7 hours	2.68 hours
Length of time taken to complete non-emergency repairs	8.65 days	7.9 days	6.22 days
Proportion of repairs completed right first time	98.49%	98%	97.54%
Number of times we did not meet our statutory duty to complete a gas safety check	0	0	N/A
Number of times we did not meet our statutory duty to complete an electrical safety check	0	N/A	N/A
Number of times we did not meet our statutory duty to complete a fire equipment for detecting smoke alarms	0	N/A	N/A
Number of cases of damp and mould reported	39	N/A	N/A

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

Our performance as seen in the table above shows that we have achieved our targets and been above the Scottish Average.

Under the urgency indicator emergency, the Association's average time to complete repairs has been 1.79 hours. This is below the Scottish Median of 2.68 hours.

The average length of time to complete non-emergencies was 8.65 days. In relation to the number of repairs that have been completed under right first time we have reached above our target of 95% by achieving 98.49%.

Under tenant safety compliance the Association has achieved 100% compliance in completing the annual gas safety inspections to all our properties within the 12-month anniversary. The Association has also achieved 100% compliance with the electrical safety in properties with completion of the electrical installation condition reports within the anniversary of every five years. Also, compliance has been met under fire equipment

for detecting smoke alarms systems, this is for installation and the annual inspection.

During the year the Association recorded 39 cases of properties that have experienced the presence of damp, mould or condensation. The breakdown of the reported cases has seen that 32 cases have been recorded as condensation, 7 as structural and 0 as others. The average time to resolve cases was 18 days. There were 3 cases resolved after the reporting year, these are not included in the calculation of average days.

242 households benefitted from new windows and doors, boilers, bathrooms and/or kitchens and these are listed in the table on page. There were 17 properties that received adaptations under the medical adaptation programme that is grant funded by the Scottish Government. This year will continue to see projects to deliver improvements to tenants' homes.

We aim to continue to provide the high level of repairs service and replace the component types with the main focus this year on boilers and kitchens, as well as continuing the cyclical painting programme.

Looking Ahead to 2026-27

Each year the Association sets its work programme to meet our objectives and achieve our mission "Provide good quality affordable homes and services which meet the needs and aspirations of the community".

Planned maintenance works

- Installation of 70 new kitchens
- installation of 50 new boilers

Repairs and maintenance

- Continue to provide a quality repair and maintenance service
- Strengthen our compliance with tenant safety

Cyclical Maintenance

- New landscaping maintenance contractor appointed – M Squared
- Painting works to be scheduled in for the 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.

89.58%

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

This result is lower than that recorded in the 2022 tenant satisfaction survey, when 92.0% of tenants were satisfied with the management of the neighbourhood.

87.24% – Scottish Median

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. Estate Management 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 111 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.

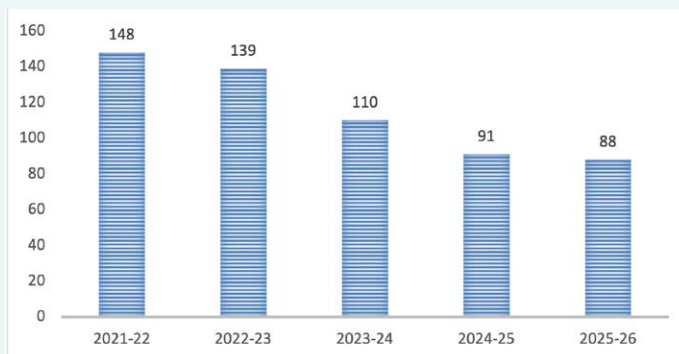
The Association continues to provide a bulk uplift service for specific items for those properties on the common cleaning contract and this service has massively improved the upkeep of these areas and assisted in tackling estate management issues. The service has also contributed towards managing pest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

The Association's bulk uplift service continues to see improved conditions of our backcourt and common areas. The responsibility of household waste disposal, recycling and bin management rests with the residents and although we provide a bin pull out service for those properties in the common cleaning service, overall bin collection lies with WDC's cleansing department. Poor waste management and the associated issues around bins not being managed and emptied can result in estate management issues and pest control.

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 88 cases of anti-social behaviour were reported in 2025/26, with all but one of these cases resolved within our target timescales (the one case was where KHA had initiated legal action). This figure saw a slight drop in reported ASB issues from 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
- Dog wardens
- Cleansing

Access to Housing and Support Outcomes and Standards

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.

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.**

10 Access to Social Housing:

Knowes Housing Association accepts housing applications from anyone aged 16 or over. We are now part of WDC Common Housing Application on-line service which was introduced in October 2025. This allows anyone wishing to apply for a house to select several Landlords within the WDC area and apply using the one online form. 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. 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 95 properties were let during the last financial year. This figure is a large increase on the previous year, making our average turnover around 7%. In 2025-26 a total of 35% of the Association's lets were to West and East Dunbartonshire Councils through Section 5 homeless referrals and nominations.

Of the 95 lets the following groups received the following allocations:

Needs Groups	Number of Lets	% Lets
Medical	15	16%
Nominations	4	4.5%
Homeless (Section 5)	29	30.5%
Overcrowded	17	18 %
Transfer	1	1%
Underoccupied	3	3%
Waiting List	25	26%
Other	1	1%

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 2025-26 was 6.95 calendar days. The void loss for 2025-26 was 0.18% of the annual debit.

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 effective the applicants

applying for housing have found the application process. The results of the surveys are presented to the Board each year. In year 2025-26, 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, 92% 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 2025-26	Knowes 2024-25	Scottish Average
Number of calendar days taken to let	6.95	5.57	25.47
Rent lost due to Voids	0.18%	0.10%	0.51%
% of tenancies sustained by more than 12 months	95.5%	92.2%	N/A

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.

77.04%

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

In our 2022 tenant satisfaction survey 77% of tenants said that they felt that rent represented good value for money

82.56% – Scottish Median

60.61%

of factored owners are satisfied with the factoring service they receive

This result is lower than that recorded in the 2022 tenant satisfaction survey, when 73.8% of owners were satisfied with the factoring service.

54.76% – Scottish Median

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 2025-26

The total arrears figure for year ending March 2026 was 1.06% of the annual debit, which is lower than the previous year. The total arrears figure includes former tenant arrears and write off for unrecoverable rent. Rent arrears Management continues to be challenging due to on-going 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 an excellent performance of 0.64%.

A summary of our performance is provided below, alongside our 2024-25 results and the Scottish median.

Key Performance Indicator	Year End Performance 2025-26	Year end Performance 2024-25	Scottish Median 2025-26
Total of Gross Arrears	0.98%	1.13%	3.37%

Wider Action Review

Community Support Officer

Our Community Support Officer (CSO) has continued to provide support to tenants across Faifley and Clydebank. Working in partnership with Knowes, Clydebank and Dalmuir Park Housing Associations, the CSO offers information, advice and signposting to tenants and customers, helping them to establish, manage, and sustain their tenancies.

Dedicated Welfare Advice Officer

Our dedicated Welfare Advice Officer, funded by a joint partnership between Knowes HA, Clydebank HA and Dalmuir Park Housing Associations, continues to work closely with our tenants to provide them with information and support regarding welfare benefits and related issues. The Officer is based at Citizens Advice Bureau (CAB) but has an appointment only outreach service based in our office on Field Rd.

Customer Service Excellence

During March 2026 we undertook our Customer Service Excellence assessment, and we are delighted to confirm that we have been reaccredited with the Customer Service Excellence Standard and awarded Compliance Plus in nine elements. This recognises our commitment to delivering excellent services to our customers and our ongoing drive to improve and enhance the support we provide.

Over 60s Bus Trip

Our annual over 60s bus trip took place on 28th August 2025, and we visited Largs for a lovely day of shopping, exploring and a delicious afternoon tea at the Brisbane House Hotel. The bus trip offers tenants and owners a fantastic opportunity to enjoy a fun-filled day out, meet new people and make lasting memories. Following the success of previous years' trips, our popular over 60s bus trip will be back again in August 2026!

Working4U

During 2025 we provided a work placement for a pupil from a local high school as part of their Foundation Apprenticeship in Business Skills.

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
- Lennox Early Learning Centre
- West Dunbartonshire Community Foodshare

Our Board and Staff

Our Board

Cllr Lawrence O'Neill	Chairperson	Tim Ugwu	Member
Lynsey Chrystal	Vice Chairperson	Patricia Broadfoot	Member
Steve Rolfe	Member	Kevin McNally	Member
Hilary Edgar	Member	Sharon Cassidy	Member
Billy Stevenson	Member		
Peter Fennessey	Member		

Our Staff

Senior Management Team

Erica Davidson	Chief Executive Officer
Martin Harvey	Head of Housing
Graeme McLachlan	Head of Property Services

Finance Team

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

Housing Management Team

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

Property Services Team

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

Corporate Services Team

Amy Sweeney	Senior Corporate Services/ Compliance Officer
Melanie Gilmour	Corporate Services/ Compliance Assistant

Cleaning Staff

Danielle Watson

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Knowes Housing Association Ltd,

10 Field Road, Faifley, Clydebank, G81 5BX

✉ info@knowes.org 💻 www.knowes.org ☎ 01389 877752

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