

Season's Greetings

*from everyone
at Knowes*



Christmas and New Year Holiday Dates

The office will close at 4pm on Friday 23rd December 2022
and it will reopen at 9am on Tuesday 3rd January 2023



Report from Erica Davidson, Chief Executive Officer, Knowes HA

As we come to the end of 2022, with another Christmas just around the corner, over a year has passed since I was appointed CEO at Knowes HA. Together with the customers, staff and Committee of Knowes HA, we have experienced a great deal of change and turbulent times in 2022.

Many of our customers will be facing a winter of hardship with soaring costs of food, fuel and other services. Within this Newsletter we have tried to offer as much help as possible on keeping warm this winter and contacts that can assist with providing energy advice, claiming benefits you may be due and other support.

Our Tenancy Sustainment Officer, Fiona Campbell, and our Housing Officers, Nicola, Nikki and Lisa-Marie are also here to assist. At Knowes HA, we are also applying for community grants from supporting organisations and if successful we will use these to assist the most vulnerable in our community with fuel costs, food and keeping warm over the winter period. If you are in need of support or if you are unsure of what help is available in West Dunbartonshire, please do not hesitate to phone the office and we will endeavour to put you in contact with the person or agency most able to assist you.

Our Annual General Meeting was held this year on the 6th September in Skypoint Faifley and was well attended. After a very busy year, our current Chairperson, Steven McCabe, decided to step down as Chair and the Committee were pleased to welcome back Rhona Polak as Chairperson of Knowes HA. On behalf of everyone at Knowes HA, I would like to thank Steven for all his hard work over 2021/22 and I am delighted that he is remaining on the Committee.

The Committee of Knowes HA are volunteers and give their free time to the Association and the Community. We cannot function without them nor thank them enough for their dedicated support to the Association and to the community we serve. If

you are interested in joining our Committee there is information within this newsletter about how to apply. If you would like to become a share member, attend our AGM in September and be eligible to take part in our £100 draw each year, then please call Amy (our Corporate Services/Compliance Officer) on **01389 877752** or e-mail us at **info@knowes.org**.

Amy is also looking for members for her Customer Working Group – if you are keen to be involved in shaping the future of our services then she would love to hear from you.

We have published our 2022 Annual Assurance Statement within our Newsletter and on our website and if you would like to become involved in our assurance process then you can do so by joining our Customer Working Group. The Committee are pleased that we can confirm our compliance with the Regulatory Standards for this year however we are disappointed that we have not been able to complete all of our Electrical Installation Condition Reports (EICRs) within the required time frame. Part of this is due to the pandemic causing delays to starting our programme over the last two years but some is also caused by Knowes HA tenants not giving access to our electrical contractor.

If your property has not already had its EICR test carried out and is overdue or if you require follow on remedial works, you will be contacted by our Property Services Assistant, Moira Cordiner within the next few weeks to arrange an appointment with you. I would urge you to allow access for this important safety check and also for remedial work to be carried out. If you have any queries or concerns about the process or unsure when your appointment is, please telephone Moira on **01389 877752** Ext 1.

You will have heard about the tragic situation where the death of a young child was caused by the occurrence of mould and dampness in



the social rented property where he lived with his parents. The case has highlighted the link between mould and damp and serious respiratory illnesses. I would like to assure you that we treat resident health and safety concerns very seriously at Knowes HA. If you are at all worried about dampness and/or mould in your property please do not hesitate to contact our repairs team and we will arrange an inspection of your property to ascertain what repairs and/or improvements are needed to alleviate the problem.

Within this newsletter you will also find information and voting papers for our rent consultation exercise. During the pandemic in 2021 we were delighted to be able to offer our tenants a rent freeze. However with the rising costs of materials and services for our repairs and maintenance programme, a rent increase was found to be necessary in April 2022. At 2.9% it still fell below inflation at that time and also below the Scottish average increase for housing associations. Please take time to read the rent proposals for 2023 that are outlined in this newsletter and complete the voting slip and return this to us.

We would be grateful if you could drop the completed form in at our office on 10 Field Road during our opening hours or complete the form on our website and email to info@knowes.org. If this is not possible for you, please phone the office and we will send you out a prepaid envelope to allow you to return the form by post or we can complete the survey with you over the telephone. Please do make the effort to respond to us as we welcome views from all our tenants on this very important topic.

Over the course of 2022, Knowes HA has been delighted to be able to support the work of a number of Community Groups including Flourishing Faifley and the Lennox Early Learning Centre and we will continue to do so in 2023.

**On behalf of the
Management Committee
and staff at Knowes I would
like to wish all of you a
very Merry Christmas and a
healthy and happy New Year.**

Knowes Says Goodbye to Two Valued Members of Staff

Kirsty Woods

Kirsty Woods left the Association in October 2022 after 12 years at Knowes. Kirsty was part of our repairs and maintenance team and was responsible for the administration and procurement of cyclical programmes and played a vital role in the delivery of the repairs service.



Natasha Robinson

Natasha Robinson our Housing Assistant left in November 2022 after over 3 years at Knowes. Natasha worked within the housing management team and had the important role of assisting with a number of housing related services.



Everyone at Knowes is extremely sad to see Kirsty and Natasha go but we know that they will both be very successful in their new posts at Clydebank Housing Association and Linstone Housing Association.

We wish Kirsty and Natasha all the best for the future!

New Staff

Moira Cordiner

We are delighted to welcome Moira to Knowes!

Moira started Knowes on 14th November 2022. She is our new Property Services Assistant and she brings a wealth of experience working within maintenance and repairs.

Cash and Cheques No Longer Accepted for Payments



To make a payment towards your rent account, owner account or any other payments the following options are available to all customers.

- Online payments using the customer portal
- Setting up a standing order
- Phoning the office and choosing option 3 for the Finance Department to pay with a credit or debit card



Electrical Inspections

Each year in the UK there are thousands of accidental electrical fires, so it is vital that an electrical safety check is carried out in your home.

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 your appointment, please get in touch with Moira our Property Services Assistant on **01389 877 752**, option 1 as soon as possible to do so.

Annual Gas Servicing

As your landlord we have a legal duty to ensure that an annual gas safety check is carried out in your home.

In order to comply with these regulations, we will commence the process to carry out this inspection approximately 2 months prior to the anniversary date of the previous inspection.

You will be given plenty of notice to request access to carry out the annual check including a text message on the 1st of the month before your service is due to remind you that your annual gas servicing is approaching. You will also receive a call card from City Building to confirm your appointment date and time.

You must allow access for this check to take place.



If you do not allow access, we will need to force entry to the property, and you will be liable for the cost of any repairs that need to be carried out afterwards.

This is for your safety and the safety of your neighbours so please ensure that you are in for your visit.

If the appointment that you have been provided with doesn't suit, then please contact City Building on **0800 595 595** to change the appointment to a more suitable time.

Thank you for your cooperation.

Become a Share Member of Knowes for only £1.00



Membership is open to all tenants of Knowes Housing Association over the age of 16 and anyone who lives within the Faifley and Duntocher area - life membership costs only £1.00!

All applications are presented before our Management Committee for approval and share members are eligible to stand for election and become a member of Knowes Housing Association's Management Committee.

Share members are very important to the Association and to reflect this, it was agreed that there will be an annual prize draw at the AGM where share members will have the chance to win a £100 prize.

If you are interested in becoming a share member, please complete the form below and return it to our office at 10 Field Rd, Clydebank G81 5BX.

I would like to become a Share Member of Knowes Housing Association and I have enclosed £1.00 for one share.

Name:

Address:

.....

Telephone:

Email:

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

☐ YES

☐ NO

Annual Assurance Statement for the financial year 2021/22

The Governing Body of Knowes Housing Association confirms that the Association complied with the regulatory requirements set out in chapter 3 of the Regulatory Framework over the period of October 2021 through to October 2022, with the exception of the following:-

- Failure to complete the installation of the required interlinked smoke and heat detectors for the deadline of 28th February 2022. This was due to 12 properties we were unable to gain access to. This has now been rectified and we are now 100% compliant with the legislation.
- Failure to meet the gas safety legislation on 1 occasion with the service being one day late. The one failure was due to a misinterpretation of our policy by a member of our team. Our staff have all been reminded of the legislation and our policy, appropriate training has been delivered and there should not be a reoccurrence of this.
- As at 1st April 2022, as reported in the Annual Return on the Charter (ARC) we had 563 properties which did not have a valid EICR (Electrical Inspection and Condition Report). This comprised of 220 tests complete with remedial works required, 225 tests where the contractor was unable to gain access on multiple occasions and 118 where the

contractor was unable to gain access within the time scale. As at the end of September 2022, we had 486 properties outstanding – 284 of these with an EICR certificate but which require some further remedial work and 202 where we have been unable to gain access to the property on one or more occasions. Our difficulty in carrying out the EICR tests within the required time period has occurred due to the Covid pandemic which meant that we were delayed in starting our programme and also caused many of our customers to be wary of allowing contractors into their homes or unable to, due to persons in their household having Covid. We have an on-going programme in place and we are meeting regularly with our contractor to resolve the issues we have encountered. We will continue to raise awareness of the importance of carrying out electrical safety inspections with our customers via letters, our website, Facebook page and periodic newsletters and we plan to complete the inspections and remedial works as far as possible by March 2023.

Approved by the Management Committee on 4th October 2022.

Chairperson
Rhona Polak

Tips to Avoid Rechargeable Repairs

Rechargeable repairs are repair costs that you are responsible for paying. These will normally occur when the repair needed is a direct result of your actions.

In certain circumstances you may be charged for a repair. You will be responsible for the cost of a repair that is due to your neglect or misuse, for example losing your house key or carelessly breaking fixtures and fittings.

We have included some tips below to help you avoid being charged for a repair

1. The Association provides all tenants with two sets of keys. We recommend that you leave one set of keys with a family member, friend or neighbour that you can trust to avoid being charged for a lock change if you get locked out of your property.
2. Do not leave running water in the sink or bath unattended in case a leak occurs.
3. Know where the stopcock is located in your property.
4. Avoid connecting your own washing machine as there is a risk that there may be a leak that could affect you and your neighbours properties. Contact someone qualified to carry out the work instead.
5. Ensure that you allow access when required to prevent us from forcing entry to the property as any damages will be rechargeable.
6. Report any disrepair or damage to us immediately. If you do not report this, you may be charged for the work at a later date.
7. Remember if you want to carry out any alterations to the property you must consult with us first and request permission to carry out the work.
8. Make sure that you have enough credit in your meter for gas and electricity to ensure that they do not cut out. This will avoid us having to make a call out for you.
9. When vacating the property, you are responsible for leaving it clean and empty of unwanted furniture and rubbish (including lofts, sheds and the garden). You will be recharged for any work we need to carry out as part of a programme to prepare your former home for a new tenant.

HOME CONTENTS INSURANCE

We do not insure your personal belongings, household goods or contents so we strongly recommend that you take out household contents insurance.

Many tenants believe that the Association automatically insures their furniture, belongings and decorations against fire, theft, vandalism or water damage such as burst pipes. This is not the case, and some tenants only realise this after the damage has been done.



Please Remember That Your Housing Officer Does Not Deal With Property Repairs

If you have a repairs issue or are waiting on a response about a repair, please contact the repairs team for an update. Your Housing Officer does not deal with property repairs issues and you will get a quicker answer by contacting the repairs and maintenance team directly.



COMPLAINTS



What is a Stage 1 Complaint?

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

What is a Stage 2 Complaint?

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

Complaints Received

	1st April – 30th June 2022		1st July – 30th September 2022	
	Stage 1	Stage 2	Stage 1	Stage 2
Number of complaints received	8	2	8	3
Average Time taken in working days to provide a full response	8.38 days	3.5 days	5.89 days	8.33 days
Number of complaints responded to within timescales	5 (3 responded to out with the prescribed 5 working days timescale for stage 1 complaints)		8	3

From 1st October 2022 we have received a further 9 complaints – 8 Stage 1 complaints and 1 Stage 2 complaint.

Breakdown of Complaints

Area	Number of Complaints Received
Housing	4
• Estate Management	
Maintenance	3
• Contractor	
• Planned Maintenance	
Repairs	10
• Contractor	
• Policy	
• Property	
Factoring	2
• Policy	
• Repairs	
Staff	2
• Behaviour	



Compliments

As well as Complaints received, we also receive compliments from our customers following help and support that staff have provided.

Our Housing Officer Nicola Gerrard and our Tenancy Sustainment Officer Fiona Campbell have been praised by one of our tenants for the support that they provided to them during a difficult time.

We have included an extract of the email that we received from the tenant below.

"I just wanted to send this email of thanks to Knowes Housing Association in hope that it will reach the relevant people. I moved into my home in 2022 and I was in financial difficulty however Nicola Gerard put me in touch with Fiona from grants help who managed to get me some monetary vouchers to help towards decorating

the property etc. I just wanted to send this email of thanks to both parties for helping me out in my time of need. It meant so much to me and meant that I could get some bits for the house. I would love if Nicola and Fiona got some sort of recognition for the help they provided us both. I feel this shouldn't go unnoticed and the grants help is a fantastic thing for families who need help etc. I hope this is something that will continue in the future for families moving into homes for the first time."

Please remember if you need any help or advice, we are only a phone call away



Christmas Payments

**Our office will be closed on the following dates;
4pm on 23rd December 2022 till Tuesday 3rd
January 2023.**

You can still continue to pay your rent by Bank Standing Order or by bank transfer during this period. The Customer Portal will also be available to use to make a payment.

If you are currently not paying by Bank Standing Order and you would like to set it up for the new year ahead please contact your Housing Officer and they will assist you with this.

It's a simple form that you complete and pass to your bank either in person, at the bank or via their banking app.

Knowing your Rent payments are organised for the year ahead gives peace of mind and wards off unnecessary missed payments during this time. Let's approach 2023 as debt free as we possibly can.

Contact your Housing Officer to discuss setting up a Bank Standing Order or to discuss any other rent related matters in the run up to Christmas.

WOULD YOU LIKE TO WIN £750 TOWARDS YOUR ENERGY BILLS?

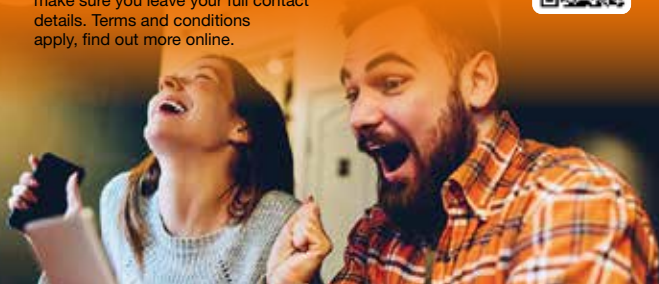


Our fantastic energy bills quiz is back, giving Scottish householders the chance to win fabulous prizes – it could be you!

- We have five first prizes of £750 and five second prizes of £500 to share with householders across Scotland.
- Test and boost your energy-saving knowledge by taking part in our quick quiz.
- Each question shares a great money and energy saving tip.
- To be in with a chance of winning make sure you leave your full contact details. Terms and conditions apply, find out more online.

Enter now for your chance to win – go to homeenergyscotland.org/win or scan this QR code to take you directly to the quiz.

Good luck!



HOMEENERGYSCOTLAND.ORG
0808 808 2282
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CAN WE HELP YOU REDUCE YOUR ENERGY BILLS?



We're Home Energy Scotland, the Scottish Government's free energy advice service. We provide impartial advice and support to help people stay warm, make the best use of energy and save money on their bills. We can also help you find out if you're eligible for the Warmer Homes Scotland programme.



- The Scottish Government is offering assistance to eligible households who are struggling to heat their homes. This programme is called Warmer Homes Scotland.
- It's designed to help people make their homes warmer and more comfortable by installing a range of energy saving improvements, like heating and insulation.
- Eligible households could get around **£5,000** of support through the Warmer Homes Scotland programme, and on average reduce their heating bill by £300 per year.

To learn more and find out if you are eligible, call us free on **0808 808 2282** and speak with our friendly advisors or visit homeenergyscotland.org/warmer-home

HOMEENERGYSCOTLAND.ORG
0808 808 2282
FUNDED BY THE SCOTTISH GOVERNMENT



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We now have a dedicated Welfare Advice Officer!

A dedicated Welfare Advice Officer has been funded by a joint partnership between Knowes HA, Clydebank HA and Dalmuir Park HA. They will be based at Citizens Advice Bureau (CAB) and will be able to provide support and advice. CAB have also been working alongside our Tenancy Sustainment Officer, Fiona Campbell who has been referring tenants to CAB for energy advice.

Our partnership with CAB also includes the provision of money and debt advice and assistance with benefits claims.

If you need help with any of these please get in touch with your Housing Officer who can refer you, or you can contact CAB directly.

Please remember that if you are struggling to pay your energy bills or if you are worried that you may get into difficulty making payments, the first step is to contact your supplier and let them know. They may be able to set up a payment plan for you or offer a grant to help.

If you can't get a grant from your supplier, check if you can get a grant from the British Gas Energy Trust (0121 348 7797). These grants are available to anyone - you don't have to be a British Gas customer. West Dunbartonshire Council can also provide you with free and impartial energy advice.

Did you know?

A member of the CAB team will be based in Knowes office at 10 Field Road, Fairley every Friday. Please contact CAB to arrange an appointment.



Dog Fouling

There has been an increase in dog fouling within the Fairley area especially on the open spaces. Dog fouling can cause serious health issues especially if children come in contact with it when playing on the grassed areas.

If you know who is allowing their dog to foul and not picking it up, please report them to West Dunbartonshire Council via their website or by calling 01389 772059.

Dog owners can be issued with a fine of £80 which will increase to £100 if not paid within 28 days.

Free dog poop bags can be collected from a number of locations including our office as well as libraries, Centre 81, Clydebank Police Station and community education centres.

Report the issue to WDC via this link: <https://www.west-dunbarton.gov.uk/public-health-protection/street-care-and-cleaning/report-dog-fouling/>

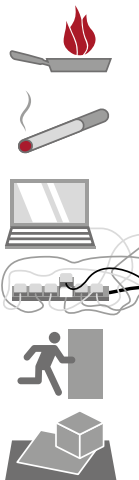


Home Fire Safety CHECKLIST



Here are some steps to help you stay safe:

- ☐ **Don't leave cooking unattended** and don't cook if you're tired, under the influence of alcohol or drugs or on strong medication.
- ☐ If you smoke, **smoke outside**, at an open external door or window and never while under the influence. **Always use an appropriate ashtray.**
- ☐ Using a laptop? Make sure it's **placed on a hard surface**. Soft surfaces such as beds and sofas could ignite due to the heat from a laptop.
- ☐ **Always turn** computers and laptops **off at night**.
- ☐ **Don't overload** electrical sockets.
- ☐ Make sure all common areas and exits are **kept clear** of any combustible materials and don't leave any items in escape routes.
- ☐ Make sure flammable items like cardboard or paper are **safely stored**.



Home Fire Safety CHECKLIST



At night when you go to bed:

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

And finally:

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



Do you identify as disabled?

Get free support with applying for for benefits from an independent advocate.

Find out more or chat to an advisor at voiceability.org

**Freephone
0300 303 1660**

**Email
socialsecurityadvocacy@voiceability.org**



Thrive Youth Employability Programme

— Course starts throughout the year —

Are you aged 16-24 and keen to:

- Learn new skills
- Build your confidence
- Explore career pathways
- Take on new challenges
- Possible £40 a week allowance

For further details, please register your interest at <https://bit.ly/3qWsi0U> or alternatively scan the QR code.



Working4U



West
Dunbartonshire
COUNCIL

Keep Fairfley Tidy

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

With Christmas around the corner, there is a likelihood that many residents will be disposing of boxes and rubbish

around this time of year. Can we ask that you help our Contractors and WDC cleansing by doing the following:

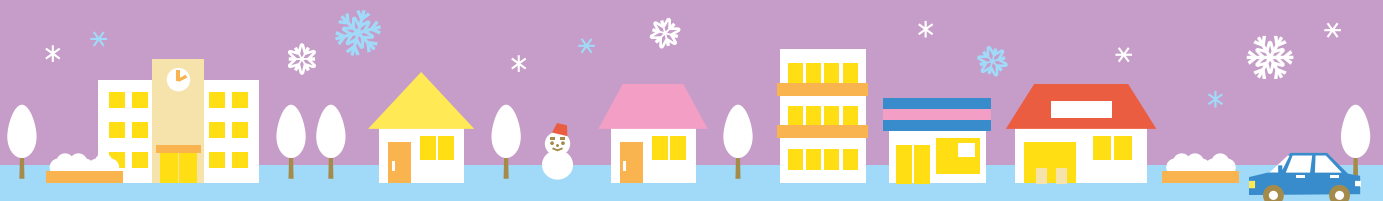
Where you have them, use the blue recycling bins – fold all your cardboard boxes down as flat as possible and put them into the blue bins. Leaving them outside the bins will only cause them to get wet and become soggy and unsightly.

If you have bulk waste and you receive the common cleaning

service, leave any bulk waste at the side of the bin store and the contractor will uplift this during the weekly service.

If you don't receive the common cleaning service and you have bulk waste to dispose of, please contact WDC and they will remove the items for you. Please be aware that WDC will charge you for this service.

Lets keep our areas looking tidy and clean to bring in the new year of 2023.



RENT ARREARS MANAGEMENT

Many of you will be aware of the recent Scottish Government announcement of a moratorium on evictions due to non-payment of rent. This however does not stop the Association from taking

action against any tenant who continually refuse to pay their rent, and where applicable arrears payments. Knowes HA will continue to take legal action when it becomes necessary, to manage high

arrears cases, and if the arrear goes above a certain level, have the authority to repossess property.

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

Arrears Performance

The Association continues to assist tenants where they can when it comes to issues around rent payments, however it has been a challenging year and with the cost of living crisis hitting us all this has been reflected in our rent arrears management performance. The following table shows how the arrears owed by tenants has changed over the years.

Between September 2019 to September 2020 the Association was affected by the transfer of housing costs from Housing Benefit to Universal Credit that resulted in a large increase in arrears. By September 2021 the impact of this transition was being managed and arrears levels had reduced substantially. However between 2021 and September 2022 we saw arrears begin to increase again, much of this increase down to the impact of the cost of living.

Housing staff continue to help where we can on the cost-of-living impact however we are unable to help with direct financial assistance on rent and this responsibility remains with the tenant.



TENANCY SUSTAINMENT

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

Our Tenancy Sustainment Officer Fiona Campbell is available if you need support with your tenancy. She can also assist with the following:

- Obtaining new/second hand furniture
- Providing decoration vouchers
- Referrals for food parcels/access to food banks
- Referrals to utility parties to shop around for

cheaper/better tariffs/behavioural changes in the homes to save energy

- Referrals for welfare checks in order to maximise income and help you obtain the correct benefits
- Referrals to debt advice in relation to budgeting/debt
- Referrals to recruitment/employment agencies to help you get back into work/training courses
- Providing fuel vouchers if they are available

For more information please contact Fiona by calling 07494 170426 (9am – 5pm, Monday to Friday) or email fiona.campbell@clydebank-ha.org.uk.

WARM SPACES IN WEST DUNBARTONSHIRE

A programme of winter events and activities in warm spaces has been launched to help people in West Dunbartonshire struggling with soaring energy bills.

The Winter in West Dunbartonshire programme has been pulled together by the local authority to ensure that any resident who wants to keep warm this winter can make use of the buildings open throughout the day, enjoy activities, access support and free tea, coffee and snacks will be provided.

Residents can attend these locations without any need to discuss their personal circumstances, which will help reduce the stigma that often exists around poverty and asking for support.

We have included some of the local warm space locations from WDC's website below. Please note these are run by third party groups and may be subject to change. Please contact the relevant group in advance.

Date and time	Name address group	Activity
Thursday to Friday 12pm - 2pm	Awstruck Academy 36 Sylvania Way South, Clydebank G81 1EA 0141 435 7116	Providing a warm hub, including free soup and a sandwich.
Friday's 12 pm - 3pm until 16/12/2022	Centre 81 2-16 Braes Avenue, Whitecreek. G81 1DP	Providing a warm hub. Cosy Afternoons at Centre81. Homemade soup, tea, coffee, books, magazines and TV.
Wednesday's 10am - 2pm	Kilbowie St. Andrew's Parish Church 12 Melfort Avenue, Clydebank. G81 2HX	Providing a warm hub tea, coffee, soup and company.
Monday to Friday 9am - 3pm	The Big Disability Group 627 Dumbarton Road, Clydebank. G81 4ET	Providing a warm hub tea, coffee, chat.
Friday's 12pm - 2pm	Park Christian Fellowship 19 Shelly Dr Clydebank G81 3EL	Providing a warm hub, tea, coffee and a chat.
November Monday-Friday 12pm - 4pm	Old Kilpatrick Food Parcel Unit 5 OKFP Hub, Station Road Industrial Estate, Old Kilpatrick G60 5LP	A warm hub providing a bowl of soup and hot drink.
Wednesday's 11am - 2pm Friday's 11am - 2pm	Dalmuir Barclay Church 1 Durban Avenue Dalmuir West	Providing a warm hub, tea, coffee, cake and soup.

Test Your Smoke Alarms

Smoke alarms are an easy and affordable way to protect yourself and your family from fire but it's important to test the alarms once a month to make sure they're working properly.

It's very simple. All you need to do is **locate the button labelled 'test' on your detector. Push it in and hold.** If the smoke detector is working, the alarm will sound, along with any other smoke detectors in your property that are linked to it.

DO ✓

- Clean dust away from the smoke detector, with a vacuum cleaner or clean cloth, each time you test it. They get clogged up with dust and dirt over time.
- Replace the battery regularly. Your smoke alarm will beep intermittently to warn you when the battery is running low. But don't wait for that sound. Replace the battery once a year.

DON'T ✗

- Use cleaning sprays on or around your smoke detector. They could stop it working properly.
- Remove the battery from your smoke alarm to use in another item, for example a toy or remote control. You'll probably forget to replace it, so you could be putting yourself and others in danger.

If you think that there is an issue with your smoke alarms please report this to the Association.



Our Customer Portal

We would encourage you to download the customer portal and set up your online account with us.

On the portal you will be able to find information on your customer account, make a card payment, report a repair, report anti-social behaviour, make a complaint and make contact with the Association.

For first time users, registration is required. If you need any help with registering to use the app, please contact our office on 01389 877752 (option 5). You can also

call into the office and access the portal using our customer kiosk that is located within our interview room. Staff will be on hand to provide you with any guidance and support you may require.

You can download the customer portal app for your mobile from the Apple App store or Google Play .



Google Play

ENERGY SAVING TIPS

There are many small steps you can take to reduce your energy usage and lower your bills. We have included some quick tips below.

1. Use blankets and extra layers rather than turning up the heating
2. Reduce your thermostat by 1°C as this can cut up to 10% off your heating costs
3. Move furniture away from radiators to allow heat to circulate
4. Open curtains and blinds to allow natural light in, but close at night to retain heat
5. In the coldest days and when possible, use one room and keep this room heated
6. Turn your appliances off standby mode
7. Select the shortest washing cycle time on your washing machine and use a 30-degree cycle this will cut down running costs
8. Draught-proof windows and doors
9. Turn off lights when you're not using them or when you leave a room.
10. Use energy saving light bulbs
11. Avoid the tumble dryer
12. Spend less time in the shower
13. Swap your bath for a shower
14. Be savvy in the kitchen and avoid overfilling your kettle so you only use the water that you need
15. Only run your dishwasher when it's full

CHECK THE COST OF YOUR APPLIANCES

Citizens Advice have introduced a calculator that you can use to:

- get an estimate of how much electrical appliances cost to run
- compare energy costs for different appliances

You can also add each appliance you want to compare to your list and find out the cheapest options to use.

To access the calculator visit – <https://www.citizensadvice.org.uk/consumer/energy/energy-supply/get-help-paying-your-bills/check-how-much-your-electrical-appliances-cost-to-use/>

Tips to Reduce Condensation in your Home

Condensation forms when moisture in the warm air condenses on cold surfaces. This is especially common in winter, when your central heating system comes on in the cooler hours of the mornings and evenings. While condensation itself isn't a problem, if you do not treat it, it can cause damp patches to form where mould can grow and this can be bad for your health, as well as damaging the fabric of your home.

1. Use pan lids when cooking and leave your extractor fan on afterwards for 10-15 minutes to help clear the humid air.
2. Close kitchen and bathroom doors when cooking food, boiling the kettle, or taking a bath or shower to prevent the moisture in the air from going into colder rooms which will cause condensation to form.
3. Dry clothes outdoors whenever possible to prevent excess moisture from building up in your property. If you are unable to dry your clothes outdoors then keep them in a bathroom with the door closed and windows open until the clothes are fully dry.
4. Turn on your extractor fan when using your shower or cooking to remove the steam and moisture that is created.
5. Ensure your washing machine and tumble dryer are vented correctly.
6. Try to reduce clutter and move furniture at least 50mm away from the surrounding walls to improve the air circulation around the property.
7. Buy a dehumidifier to help reduce the level of humidity in the air.

<https://www.envirovent.com/blog/14-ways-to-help-reduce-condensation-in-your-property/>

Cost of Living Advice

Help You May Be Entitled To

Pension Credit

If you're over State Pension age, check if you're eligible for Pension Credit. It provides extra money for living costs as well as access to additional support. It is estimated that 123,000 eligible households in Scotland are not claiming the payment, often because they don't know they can or how they claim.

If you are of State Pension age and have savings, own your own home or have a retirement income, you may still be entitled to Pension Credit. An award can provide help with housing costs, Council Tax, heating bills and, for those aged 75 or over, a free TV licence.

Visit <https://www.gov.uk/pension-credit/how-to-claim> for more information.



Take Advantage of Free Childcare

All three and four year olds, and eligible two years olds are entitled to 1140 hours of free early learning and childcare. 1140 hours is equivalent to 30 hours per week over a school year (38 weeks) or 22.5 hours per week over a full year (50 weeks). You can apply for a place at a local authority nursery, a private provider nursery in partnership with West Dunbartonshire Council or a childminder who is in partnership with the Council.

You may also be eligible for a Scottish Child Payment to help towards the costs of supporting your family.



Make use of Local Foodbanks

If you are struggling to afford enough food to feed yourself and your family, Working4U's Officers can discuss your options, including a potential referral to a local foodbank for support. Many local foodbanks do not require a referral,

and anyone in need can attend. These include Faifley Food Share, Old Kilpatrick Food Parcels, West Dunbartonshire Community Foodshare, Food for Thought and Community Pantry.



Scottish Child Payment

Scottish Child Payment helps towards the costs of supporting your family. It's a weekly payment of £25 that you can get for every child you look after who's under 16 years of age. You'll get the payment every 4 weeks if your application is successful.

Scottish Child Payment is one of the 5 family payments you may be able to get from Social Security Scotland, along with Best Start Grant and Best Start Foods. For more information on these grants please visit www.mygov.scot.

You may be able to get Scottish Child Payment if you meet all of the following criteria:

- you live in Scotland
- you or your partner are getting certain benefits or payments
- you or your partner are the main person looking after a child who's under 16 years old

The main person looking after your child (if any) might want to complete the application form, or use their bank details for payment.

Only one person can get Scottish Child Payment for a child. This means, if 2 people apply for the same child, Social Security Scotland have a process of deciding who gets the payment. This is called a double claim. The process depends on the benefits that you and the other person are getting.

Benefits or payments you or your partner must get

You can apply whether you're in work or not, if you or your partner are getting one or more of the following benefits:

- Universal Credit
- Child Tax Credit
- Working Tax Credit
- Income-based Jobseeker's Allowance (JSA)

Social Security Scotland also accept claims if you alone are named on one of these benefits:

- Pension Credit
- Income Support
- Income-related Employment and Support Allowance (ESA)

If your partner is named on any of the above 3 benefits and you are not, your partner should apply.

Child benefit on its own is not an accepted benefit for Scottish Child Payment. You must get one of the above benefits. If you're not getting any of these benefits or payments, but have applied for one, you can still apply for Scottish Child Payment.

Take advantage of grants supporting families with children

Best Start Grant and Best Start Foods are payments that help towards the costs of being pregnant or looking after a child.

Best Start Grant is made up of 3 one-off payments:

- Pregnancy and Baby Payment
- Early Learning Payment
- School Age Payment.

Best Start Foods is a prepaid card that can be used in shops or online to buy healthy foods like milk or fruit. The payments you can get now will depend on:

- how far along in your pregnancy you are
- how old your child is.

Best Start Grant and Best Start Foods are two separate payments. You apply for both Best Start

Grant and Best Start Foods using the same form to ensure you get all the payments you can without



having to fill in more than one form. You'll get separate letters to let you know whether you'll get each payment.

If you can get one payment now and another in the future, you'll need to fill in a new form each time you apply.

To apply visit <https://www.mygov.scot/best-start-grant-best-start-foods>

JOIN OUR MANAGEMENT COMMITTEE

HELP SHAPE THE FUTURE OF SOCIAL HOUSING IN FAIFLEY



Knowes Housing Association was established in 1998 in the Faifley and Duntocher area of Clydebank. Knowes is a charitable registered social landlord managed by a voluntary Management Committee who play a key role in ensuring its continued success.

We are recruiting enthusiastic individuals for our Management Committee.

We are particularly interested in hearing from local residents who understand the area and would like to contribute to the continuous improvement of the community.

In return we can offer you:

- A great opportunity to enhance your skills, knowledge and add to your CV

- A supportive environment where your views are heard
- An opportunity to meet new people and develop friendships with others with a shared commitment
- Appropriate IT equipment and training

If you are interested in joining our Management Committee please phone and speak to Amy on **01389 877 752**, option 5.

Or if you would like to find out if this is for you, please feel welcome to join our monthly Committee meeting, have some sandwiches and cakes and talk to other members of the Committee and the staff. You can also email your interest to info@knowes.org.

Join Our Customer Working Group and Make Your Voice Heard!

Our Customer Working Group is made up of our residents who come together every few months to discuss topics of their choice and help the Association to make positive changes.

This allows tenants to hold their landlords to account, by exercising power over the business decisions, Governance and the performance of their landlord. The panel take an in-depth look at the various services provided by the Association and provide their thoughts on how the Association could make improvements. The Panel is independent of the Management Committee and is facilitated

by the Corporate Services/ Compliance Officer.

Our panel meets once every few months at our office at 10 Field Road, Faifley.

What did we discuss at our recent meetings?

At our recent meetings the group have been discussing their experiences of dealing with contractors, quality of repairs and other issues.

The group requested that an Energy Advisor attended one of our meetings to provide advice on the cost of living crisis. At our last meeting we organised a

member of the Safe and Warm Team (Energy Advisors) from CAB to attend and provide the group with energy advice.

If you aren't sure if you would like to commit to joining the group but want to attend one of our meetings first, please email asweeney@knowes.org or call **01389 877 752**, option 5.

You experience our services first hand and can help us make positive changes and improve our service delivery.

The notes from our Customer Working Group meetings can be found on our website at www.knowes.org.



Housing Officers

Your Housing Officer can help you with any problems or queries you may have about your tenancy.

Our Housing Officers help to look after your neighbourhood and are often the first point of contact for our tenants. This means that your Housing Officer may need to get in touch with you regarding many different matters.

Your Housing Officer can help you by:

- Providing advice on rent payments
- Answering questions about your tenancy agreement.
- Giving advice on keeping a pet
- Providing advice on estate management issues you may have.
- Assisting with tenancy sustainment issues
- Providing help and advice to support you to resolve a dispute with your neighbour.

Our Housing Officers each have a designated area. We have included a list of these below.

Nikki Quinn

- Abbeylands Road (Cottages)
- Bryson Street
- Craigpark Street
- Faifley Road
- Langfaulds Cottages
- Langside Street
- Lawmuir Crescent
- Lennox Drive (cottages)
- Limekilns Street
- Orbiston Drive (Tenements)
- Oribston Place
- Quarryknowe Street
- Veitches Court
- Whitehill Crescent

Nicola Gerrard

- Barrie Quadrant
- Clarence Street
- Faifley Road
- Ferclay Street
- Fisher Crescent
- Flanders Street
- Foxknowe Gardens
- Freelands Crescent
- Jamieson Court
- John Burnside Drive
- Mallard Road
- Mealkirk Street
- Middleward Street
- Old Dalnottar Road
- Onslow Road
- Orbiston Drive (New Build)
- Perth Crescent
- Roman Crescent
- Watchmeal Crescent
- Waulkingmill Road
- Durban Avenue

Lisa-Marie Brown

- Auchnacraig Road
- Beeches Road
- Burnbrae Street
- Craighanzo Street
- Craighaw Street
- Craigton Street
- Douglasmuir Road
- Field Road
- Hillend Crescent
- Knowes View
- Langfaulds Crescent
- Stark Avenue
- Swallow Road

Flourishing Faifley

Flourishing Faifley continue to make excellent improvements to the Secret Garden located on Middleward Street and they have recently unveiled new signage which looks brilliant!

Go along to the Secret Garden and take part in some of the fantastic activities and events they have on offer.

There really is something for everyone to enjoy and all clubs are free to join!

We have included a list of the activities running at Flourishing Faifley below.

WHAT'S ON?

Tuesday and Thursday: Walking Club (6pm – 8pm)

Are you a keen walker? Or just looking to get fitter and healthier whilst socialising?

Flourishing Faifley are looking for members to join their Walking Club.

All fitness levels are welcome.

Wednesday: Book Club (6pm – 8pm)

Books are provided so you don't need to worry about bringing your own!



Friday: Ceramics Club (10am – 12pm)

Paint your own masterpiece and create friendships along the way



For more information contact flourishingfaifley.tony@gmail.com or visit their Facebook page.



TENANT RENT CONSULTATION 2023/24

Have
your
say

BACKGROUND

As an important part of the annual budget process, Knowes' Management Committee is required to review the rents the Association charges on an annual basis and decide whether it will be necessary to increase these rents for the forthcoming financial year 2023/24 (1st April 2023 to 31st March 2024).

Management Committee recognise that these have been some of the most challenging financial

times for households in recent memory. Many people are struggling as a result of higher prices for food, energy, and general living costs. Some of our tenants will be making difficult choices about buying food and heating their homes.

The Management Committee is committed to keeping rents and service charges low and affordable for all our tenants and owners. Thus, this year we are proposing a below inflation increase.

ARE KNOWES ABLE TO INCREASE RENTS IN APRIL 2023?

Earlier this year the Scottish Government passed the Cost of Living (Tenant Protection) (Scotland) Bill 2022 which put a freeze on rent increases until 31st March 2023. Any price increases can only take effect after this date.

The Welsh Government have announced a rent cap of 6.5% from April 2023 and the English Government have set it at 7%. However, the Scottish Government are still to make the final decision for Scotland.

Key Dates:

15 December 2022 - Scottish Government sets out its tax and spending plans for next year

14 January 2023 – Scottish Government decision on rents for 2023/24 financial year

16 January 2023 – Tenant Consultation ends (results taken to Management Committee meeting at end of January)

31 January 2023 – Knowes Management Committee makes decision on rent increase for Knowes Tenants (Tenants notified of decision after this date)

DO RENTS HAVE TO INCREASE?

The costs of providing our services and keeping our neighbourhoods safe and tidy have gone up massively in the last year. On Average we are seeing our costs going up by 30% and in some cases upwards of 50%. We applied a 0% rent increase during the pandemic and last year we

applied a 2.9% increase compared to the Scottish Average of 3.2%.

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

	RSL's SCOTLAND AVERAGES Average 2020/2021	KNOWES HOUSING 2020/21	RSL's SCOTLAND AVERAGES Average 2021/2022	KNOWES HOUSING 2021/22
Percentage tenants satisfied with landlord contribution to management of neighbourhood	86.5%	89.0%	85.8%	92.0%
Percentage average weekly rent increase to be applied next year	1.2%	0.0%	3.2%	2.9%
Lettable self-contained units - Total - Average weekly rent	£89.95	£80.15	£91.51	£80.54

HOW WOULD A RENT INCREASE/FREEZE IN 2023 AFFECT OUR 5 YEAR PLANS?

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

Should our main costs remain at a high level on

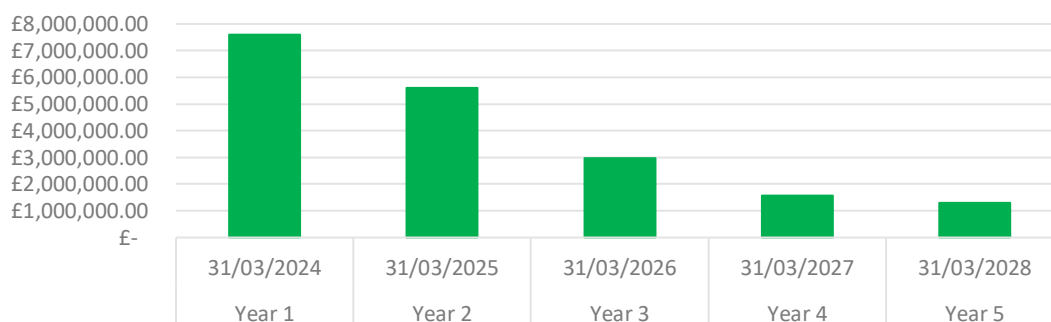
prepandemic costs and then go up each year by projected inflation of 2% from year 3 (2025/26) onwards then our cash balances would be as below:

Scenario 1 (3% Increase) – This would add an extra £2.42/week on average rents

This rate result in cashflow difficulties for the Association and would be unsustainable in the medium-term. Choosing this option:

- Results in a £6m cash decrease for Knowes in the first 5 years.
- Leads to a minus cashflow for the Association in year 9.
- To make it viable we would have to postponed capital works such as renewal of bathrooms, Kitchens and Boilers. We would also need to review other services offered.

PROJECTED CASH BALANCE



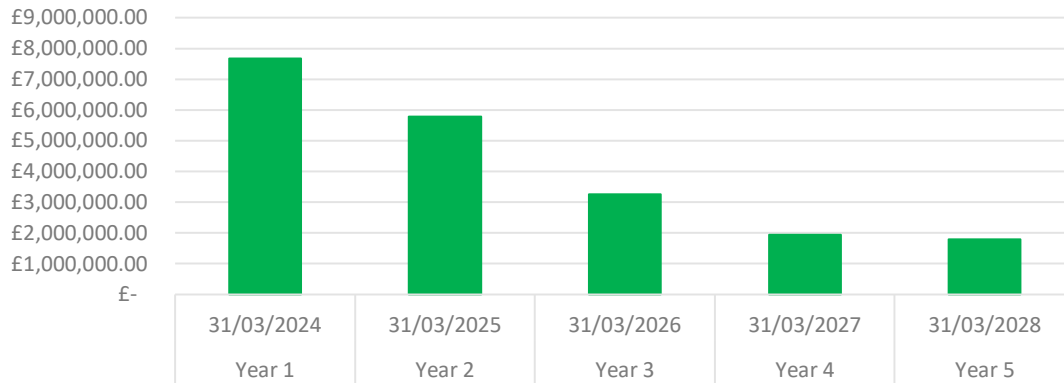
Scenario 2 (4.9 % Increase) – This would add an extra £3.95/week to the average rent

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

- Results in a £5.8m cash decrease for Knowes in the first 5 years.

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

PROJECTED CASH BALANCE 4.9%



Scenario 3 (7 % Increase) – This would add an extra £5.64/week to the average rent

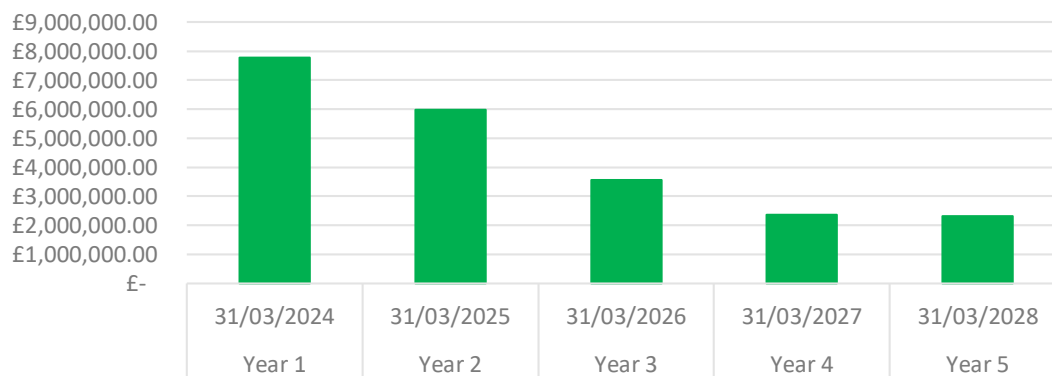
This rate is financially viable in the longer term. Based on current projections choosing this option:

- Results in a £5.4m cash decrease for Knowes in the first 5 years

Ensures positive cashflows throughout the 30-year Business plan

- Is less likely to result in a cut back to our plans of renewing bathrooms, Kitchens Boilers and so forth.

PROJECTED CASH BALANCE 7%



WHAT OPTION IS THE KNOWES MANAGEMENT COMIITTEE RECOMMENDING?

After careful consideration the Management Committee of Knowes are recommending a rent increase of 4.9%. This is significantly below the current 11.1% rate of inflation. Had the management committee recommended an increase equal to the rate of inflation then the average rent would have gone up by £8.94/week. Applying the 4.9%, however, will safeguard the medium-term future of the organisation but ensures that the rents remain affordable for our tenants.

This increase will also allow us to carry on with the

planned improvements to our stock over the next 5 years. In the next 5 years we plan to:

- Invest £14.6m into our stock – This will include insulating of homes, renewal of some bathrooms, Kitchens and heating systems (per our programme of works/30 year plan)
- Build 25 new homes in the local area (our waiting list is circa.600)
- Keep rents affordable in comparison to the rate of inflation
- Continued improvement of our services and engagement with tenants.

Please complete the questions below and return this to our office by post or you can email **info@knowes.org**. Your views do count and will be passed on to our Management Committee so please take the time to complete the questionnaire. The closing date for responses is **16th January 2023**. Received entries will be entered into a draw and 2 lucky winners will receive £50 vouchers. Thank You.

Tenancy Ref Number: (if known)

27

USEFUL CONTACT NUMBERS

Knowes Housing Association01389 877752

Out of Hours Repairs – WDC Building Services0800 197 1004

Gas Defects – City Building....0800 595 95

Gas Leaks – Transco 0800 111 999

MENTAL HEALTH SERVICES

Breathing Space0800 838587

CARA (Challenging & Responding to Abuse)..... 01389 738595

Goldenhill Resource Centre..... 0141 941 4400

Primary Care Mental Health Team..... 01389 828203

Riverview Resource Centre..... 01389 812070

Stepping Stones..... 0141 941 2929

Samaritans 116 123

Vale Centre for Health and Care 01389 828200

WEST DUNBARTONSHIRE COUNCIL

WDC Main Number 01389 737000

Emergency Homelessness..... 0800 197 1004

WD Carers Centre 0141 941 1550

WD Mental Health Forum..... 01389 742294

WD Welfare Rights0800 980 90700

Special Uplifts (WDC – Chargeable) 01389 738542

POLICE AND NHS

Emergency 999

Non-Emergency (Police) 101

NHS 24..... 111

Clydebank Police 0141 532 3300

OTHER USEFUL NUMBERS

West Dunbartonshire CAB 0800 484 0136

West Dunbartonshire Advice Service 01389 776929

West Dunbartonshire CVS..... 0800 484 0136

Old Kilpatrick Food Parcels 07368 496836

West Dunbartonshire Community Foodshare 0800 345 7050

Faifley Parish Church of Scotland 01389 876836

Clydebank Social Work Department..... 0141 952 3361

Occupational Therapy Department..... 0141 562 8877

Scottish Water 08456 018855

Home Energy Scotland 0808 808 2292

Golden Friendships Club 07957 568330

The Big Disability Group..... 0141 237 4560

Crisis Counselling 0141 812 8474

Dumbarton Council on Alcohol (Clydebank)..... 0141 952 0881

Alternatives Clydebank..... 0141 951 2420

Women's Self Injury Helpline.. 0808 800 8088

Trauma Counselling Line0808 802 046

Women's Aid Clydebank..... 0141 952 8188

Y Sort It 0141 941 3308

Lomond & Argyll Advocacy Service 01389 726543

