

# *Best Wishes over the Festive Period*

Knowes Housing Association's Management Committee and staff would like to wish all our tenants, customers, contractors and partners a wonderful holiday season and a happy New Year.



## **Festive Opening Hours**

Our office will close on Tuesday 24<sup>th</sup> December 2024 at 4pm  
Office closed on Wednesday 25<sup>th</sup> December 2024  
Office closed on Thursday 26<sup>th</sup> December 2024  
Office closed on Friday 27<sup>th</sup> December 2024  
Office closed on Monday 30<sup>th</sup> December 2024  
Office closed on Tuesday 31<sup>st</sup> December 2024  
Office closed on Wednesday 1<sup>st</sup> January 2025  
Office closed on Thursday 2<sup>nd</sup> January 2025  
Our office will reopen on Friday 3<sup>rd</sup> January 2025 at 8.30am

If you have an emergency repair over the festive period, please contact West Dunbartonshire Council Building Services on 0800 197 1004. For emergency gas heating repairs please contact City Building on 0800 595 595.



# Introduction from the CEO

**Welcome to our winter newsletter. It has been a very busy year and as usual I cannot believe it is this time of the year again!**

Since April 2024, we have spent £1.13m fitting new kitchens, new bathrooms, windows and doors and heating systems. Over 10% of our properties (106) have had new kitchens fitted this year and 76 properties have received new windows and doors. Our new build project at Abbeylands Road has been delayed in starting however, subject to the availability of grant funding, we are planning to be on-site by Autumn 2025 with hopefully 27 properties being completed by the end of 2026.

During the summer we carried out a full customer satisfaction survey with over 710 of our tenants and 132 of our factored owners taking part. Overall, 90.8% of our tenants are satisfied with our service and 60.6% of our factored owners are happy with the service. Thank you for your comments and feedback and where it's within our control to improve our services, we will put in a place a plan to do so. We are currently carrying out a stock condition survey of our properties and this will be used to focus our repairs and improvement plans going forward.

There are many challenges we are preparing for in the years ahead – including preparing for the new Social Housing Net Zero Standard, which we expect to be published within the next year or so, and ensuring that our business plan is financially viable into the future taking into account the higher inflation and higher borrowing costs we have been faced with in the last few years, whilst keeping our rents and services charges affordable to all our customers. The Committee and staff held a business planning day on 25th October, and we will utilise the ideas generated there to inform our business plan going forward.

You can get involved in the running of the association by responding to our customer satisfaction surveys, sitting on our customer working group, joining our Management Committee and emailing us at [info@knowes.org](mailto:info@knowes.org). Please take the time to respond to our December/January rent consultation survey. I do hope you enjoy Knowes' newsletter and find the articles useful. On behalf of the Committee and employees of Knowes I would like to wish you all a very merry Christmas and a happy, prosperous and healthy New Year.

Erica Davidson  
CEO

## Energy Advice Project – How we can help you

**Fiona Campbell, Knowes HA's Community Support Officer referred one of our tenants who was living alone in a flat in Faifley to the Community Links Energy Advice Team.**

The tenant's gas had been capped and Knowes Housing Association are required by law to carry out an annual gas safety check, therefore Knowes needed the supply of gas back on. There was also a debt of approximately £300 on the tenant's electricity meter which they could not afford to clear. Electricity had not been supplied to their home for over 12 months. It was imperative to assist the tenant to have both gas and electricity supplied in their home again.

The tenant was unable to work and was in receipt of benefits, and as a result of this they had very little disposable income.

Fiona, our Community Support Officer, advised the tenant that they could apply for a £30 fuel voucher from the Fuel Bank Foundation which could be used

for their gas meter. This put the tenant's gas meter in credit and their gas supply uncapped. Fiona also applied for the WDC Household Grant of £200 which could clear part of their electricity debt. The tenant was very grateful for this assistance.

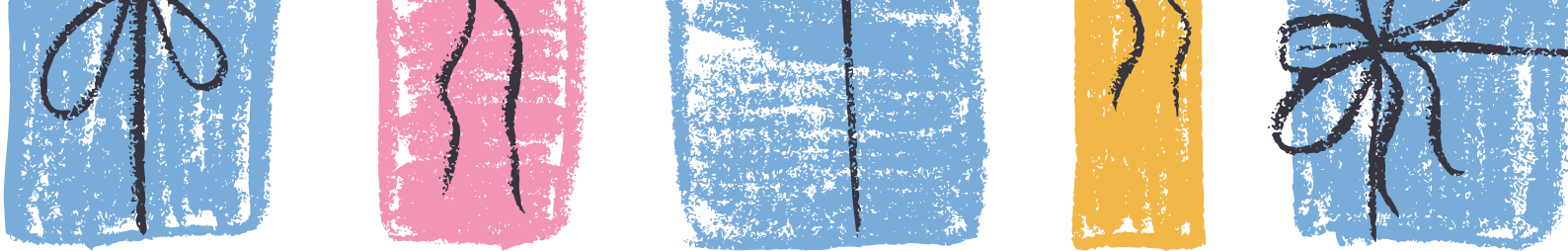
After contacting their supplier, Scottish Power, the Energy Advice Team were able to set up a repayment plan for the tenant's electricity debt. This meant that they would have their supply back on and the repayment plan helped pay for ongoing usage and a small payment towards their debt.

As the tenant only had a cooker to cook meals, the Energy Advice Team accessed the WDC Cost of Living Fund, and they were provided with a small energy efficient air fryer which would reduce their electricity usage moving forward.

The tenant welcomed the support they received from the Energy Advice Team and Knowes HA's Community Support Officer.







# Enter our Festive Art Competition

Send in your  
festive artwork  
for a chance  
to win a £50  
voucher!

Your artwork can be a drawing, painting, collage, or display.

We will select two winners to receive a £50 voucher, one for under 16s and one for over 16s and we will display a selection of the artwork in our reception area.

To enter please send a photo of your artwork to [info@knowes.org](mailto:info@knowes.org) and include your name, address and telephone number. The deadline for submissions is 6th January 2025. The name of a parent or guardian must also be included if the entry is from someone under 16.



## West Dunbartonshire Citizens Advice Bureau

**citizens  
advice  
bureau**

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

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

To speak with their advisors you can call them on freephone **0800 484 0136** (Monday to Thursday 8:30am - 4:30pm) or send them a message using the online form on their website **[www.wdcab.co.uk/contact-us/](http://www.wdcab.co.uk/contact-us/)** (they aim to get back to you within 48 hours) or you can use the LiveChat service on their website.

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





# Knowes HA's Buy Back Scheme



**If you have a home to sell, you may be able to sell it to Knowes HA.**

Knowes HA's Buy Back Scheme aims to acquire properties to increase the social housing stock in Fairley. This helps us to provide more

affordable housing in the area and meet identified housing needs.

If you are interested in selling your property to Knowes HA, please call our office on **01389 877 752** for more information.

## Help us to improve by providing your feedback

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

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

*Suggestions*

## Abandoned Properties

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

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

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

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





# Department Roles

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

## Repairs and Maintenance Department (Option 1)

The Repairs Team can:

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

## Allocations and Housing Management Department (Options 2/3)

The Housing Team can:

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

## Finance Department (Option 4)

The Finance Team can:

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

## Corporate Services Department (Option 5)

The Corporate Services Team can:

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







## **Knowes Housing Association Ltd**

### **Annual Assurance Statement for the financial year 2023-2024**

The Governing Body of Knowes Housing Association confirms that the Association has complied with the regulatory requirements set out in chapter 3 of the Regulatory Framework and the Regulatory Standards of Governance and Financial Management over the period of October 2023 through to October 2024.

In reviewing our compliance with the Regulatory Framework we are assured that we have established appropriate systems for the collection of equalities data. We are assured that where relevant we are using this data to take account of equality and human rights issues in our decisions, policy-making and day-to-day service delivery.

We have reviewed our statutory obligations in terms of tenant and resident safety and we are satisfied that we meet legislative requirements

We are satisfied that we meet all of our duties in relation to tenant and resident safety. In particular, we have gained the necessary evidence-based assurance of our compliance in respect of duties relating to gas, electrical, fire, water and lift safety and our obligations relating to asbestos, damp and mould. We have sought specialist advice to monitor our compliance in these areas and to support our assurance.

The evidence which supports this Statement includes:

- Reports about performance in key areas including finance, service delivery, asset management, tenant and resident safety, development and risk
- Internal and External Audit reports
- Advice from external and specialist advisers
- Outcomes from specific consultation
- Data analysis about our tenants and customers
- Benchmarking with other Registered Social Landlords
- Reports, advice and information from senior staff and external consultants

As Chairperson, I was authorised by the Board at a meeting held on 8<sup>th</sup> October 2024 to sign and submit this Assurance Statement to the Scottish Housing Regulator.

We confirm that this Assurance Statement is being published on our website on the same date that it is submitted to the SHR.

Signed:-

Date:- 08-10-2024

*Peter Fennessey*

Chairperson  
Peter Fennessey





# Tenancy Sustainment

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

## Report Fly-tipping and Help Keep Faifley Tidy

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

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

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

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

## Cross Contamination in Bins

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

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

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

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





# Who is my Housing Officer?

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

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

Your Housing Officer can help you by:

- Providing advice on rent payments
- Providing advice on all aspects of your tenancy
- Giving advice on keeping a pet
- Providing advice on estate management issues
- Assisting with tenancy sustainment issues
- Providing help and advice to support you to resolve a dispute with your neighbour.

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

## Kara Halpin

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

## Nicola Gerrard

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

## Lisa-Marie Brown

- Auchnacraig Road
- Beeches Road
- Blantyre Crescent
- Burnbrae Street
- Craigbanzo Street
- Craighaw Street
- Craigton Street
- Douglasmuir Road
- Field Road
- Hillend Crescent
- Knowes View
- Langfaulds Crescent (Tenements)
- Stark Avenue
- Swallow Road





## THE ULTIMATE WINTER WELLNESS GUIDE

### STAY HYDRATED



Make sure to drink lots of water, even if you're not feeling thirsty. Dehydration has the potential to cause dry skin, headaches, and fatigue.

### GET ENOUGH SLEEP



Even though winter can be hectic, it's important to prioritise getting enough sleep. Aim for 7-9 hours per night.

### DRESS APPROPRIATELY



Don't forget to wrap up to help you keep warm. It's recommended to wear layers, a hat, gloves, and a scarf.

### EXERCISE INDOORS



If you can't exercise outside because of the weather, consider engaging in indoor workouts such as yoga, Pilates, or dancing. Meditation may also be beneficial over the winter months.

### EAT A BALANCED DIET



Make sure your meals include a variety of fruits, vegetables, and whole grains. However still allow yourself occasional sweets and treats.

# Payments over the Festive Period

**You can continue to pay your rent by bank standing order or online payment during the festive 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 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 2025 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.





# Knowes Housing Association's Annual General Meeting (AGM)

**Knowes Housing Association's AGM was held on Tuesday 3<sup>rd</sup> September 2024 at The Golden Jubilee Conference Hotel in Clydebank. This was a change of venue due to the closure of Skypoint and we were delighted to see so many of our Shareholders in attendance.**

The night began with an introduction from Peter Fennessey, Chairperson of Knowes HA's Management Committee, and Erica Davidson, Knowes HA's Chief Executive Officer. This was Peter's first AGM as Chairperson of the Association.

This was followed by other business including the Statement of Accounts, appointment of Auditors for 2024/25, a presentation from the CEO and election of the Committee of Management. The evening was a great success, and attendees enjoyed a buffet, drinks and a selection of delicious treats after the meeting.

After business was discussed the share members annual prize draw took place which was followed by the announcement of the garden competition winners. The evening concluded with the share members taking part in a few games of bingo with the chance to win some prizes.

There was a fantastic turnout at the AGM, and we would like to thank all of the shareholders that attended, we appreciate your support.





# Garden Competition Winners 2024

Congratulations to our three garden competition winners.

Main image:  
1<sup>st</sup> Place –  
Aileen Smith

Runners up pictured below – Karen Renfrew  
and Catherine Dick



Our next garden competition will be announced during Spring/Summer 2025.





# 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 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. 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.

## Complaints Received

From 1st July 2024 – 30th September 2024 we received a total of 3 complaints.

1st July 2024 – 30th September 2024		
	Stage 1	Stage 2
Number of complaints received	3	0
Average time taken in working days to provide a full response	3.6 days	n/a

100% of complaints were responded to in full.

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

## Breakdown of Complaints

### Stage 1

Housing, Estate Management – 1 complaint  
Maintenance, Contractor – 1 complaint  
Factoring, Policy – 1 complaint

## Complaints Feedback

### Are you satisfied with the outcome of your complaint?

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

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

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



# YOU SAID, WE DID

## You said...

You were concerned because you slipped on wet stairs.

## We did...

The Housing Officer apologised to the tenant and assured them that we would investigate this issue. The Housing Officer emailed the contractor to visit the close and asked them to provide an update on their findings. The contractor visited the close to check the stairs after cleaning and confirmed that they found no issues. They checked on the wellbeing of the tenant and made sure there were no issues after the slip.

## You said...

You were unhappy about the standard of grass cutting in estate.

## We did...

We apologised to the owner and met with the contractor to highlight the issues to them. We assured the owner that this issue would not happen again.

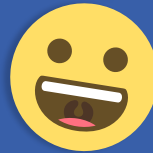
## You said...

You were unhappy that there was damage to the stairs in the close that created a trip hazard.

## We did...

We apologised to the tenant and investigated the issue. We inspected the stairwell and then left signs up to warn residents of the trip hazard and issued a works order for our contractor to resolve this ASAP.

## Compliments



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

May I just offer a big thank you to you and all the team for the arrangements surrounding my attendance at the AGM. Lovely food, prizes and lots of information.

Thanks very much to Nicola who dealt with my request so quickly.

Sidey were excellent when installing the new windows and doors.

Would just like to thank Andrew for his first-class service and punctuality, no job is a problem to resolve. Thankyou.

Kara and Karen received a lovely bunch of flowers and a card each from a tenant to thank them for their help.

I am writing to say how pleased we are with the new kitchen which was installed by WrightKerr All Trades last week. The kitchen is lovely and the company that installed it were really good.

Thanks so much Nicola for all your help as always.







## FLOURISHING FAIFLEY

### Projects and News

Flourishing Faifley have organised some brilliant community events over the past few months, and they also have some exciting projects on the go including:

- They hosted a coffee morning in the secret garden for Macmillan Cancer Support Scotland.
- They held a free family Halloween event at the secret garden with 476 people attending, WOW! Goodies and pumpkins were provided to attendees and children enjoyed

Halloween activities including making their own Halloween cookies and masks.

- The Flourishing Faifley gardening group have been working away on a new project in the secret garden.
- They have been working hard to clear out the Knowes Pavilion with help from many lovely volunteers. Once the work is complete, this space will become the new Flourishing Faifley Hub.

### Clubs and Activities

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

- Men's Group – Wednesday 6pm – 8pm
- Walking Club Tuesday 6pm – 8pm
- Book Club Wednesday 6pm – 8pm
- Flourishing Families Playgroup Tuesday 10am – 12pm
- Ceramics and Crafts Club Monday 5:30pm – 7:30pm

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



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

## Knowes presents Flourishing Faifley with an award for their outstanding work in the local community

**Erica Davidson, CEO of Knowes Housing Association, presented Tony Ercoli from Flourishing Faifley, with an appreciation award to thank them for their hard work, dedication and for going above and beyond in their service to the local community.**

Flourishing Faifley have achieved some amazing things over the years including being awarded with a Level 5 'Outstanding' Award from Keep Scotland Beautiful! They work so hard to provide the community with excellent events and activities and we would like to say a big thank you to all the team at Flourishing Faifley.





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

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



## Interested in joining our **Management Committee**?

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

If you become a member, you will usually attend one meeting a month and these are held at convenient times for members. In addition, we will provide training so that you fully understand the role, and perhaps gain skills that could help you in your career or enhance your confidence.

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](mailto:info@knowes.org) or call 01389 877 752, option 5 to speak to Amy.

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

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

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

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

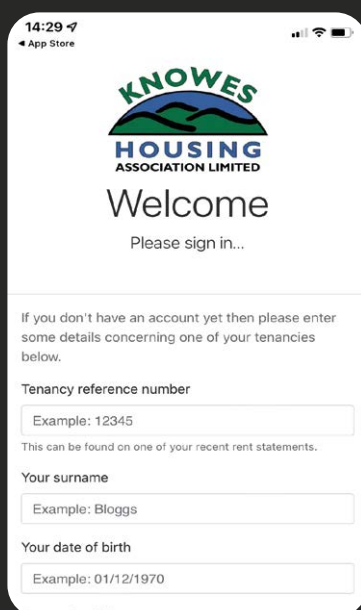
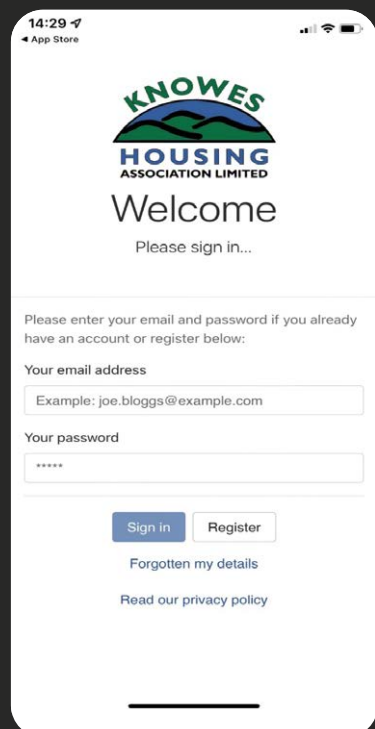
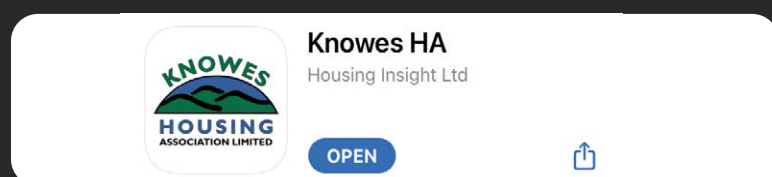




# Download our Customer App

Knowes Housing Association would like to encourage you to set up your online account with us through our Customer Portal. We have included the set-up instructions below.

To access the customer portal from your mobile device, please download the Knowes HA app from the Apple App Store or Google Play.



Click on Register

Once you have registered, our self-service portal app lets you manage your account with Knowes Housing Association. You can do things like request a repair or inspection, report anti-social behaviour, check your account statements and mini statement, pay your rent, and more.

## How to Update Details on the Customer Portal

We have received some queries from tenants that are experiencing issues accessing their customer portal, and others that are unsure about how to update their household details.

If you experience any problems with our Customer Portal, please contact the Association and we will do our best to assist you.

Recently we assisted a tenant to change their log in email address as their old email was no longer in use. In order to do this, we provided the tenant with their tenancy reference number and asked them to re-register their account with their new email.

If you need to update household details, please follow the instructions below.



Visit the 'your details' tab.

From this page you can click on any household member that is registered as living at your address and update or add any personal details. You can also add a new household member using this method.

Home telephone

Daytime (work) telephone

Mobile telephone

E-mail address







# Are your household details up-to-date?

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

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

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

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

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

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

**Subletting** – before a tenant can apply to the landlord for permission to sublet their home, the tenant will have to have been living at the property

as their only or main home for the 12 months prior to the application.

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

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

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



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



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

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

Share members are very important to the Association and to reflect this we hold an annual prize draw at our AGM where share members have the chance to win a £100 prize. If you are interested in becoming a share member, please complete the form below and return it to our office at **10 Field Rd, Clydebank G81 5BX.**

Name: .....

Address: .....

Postcode: .....

Email: .....

Tel No: .....

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

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

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

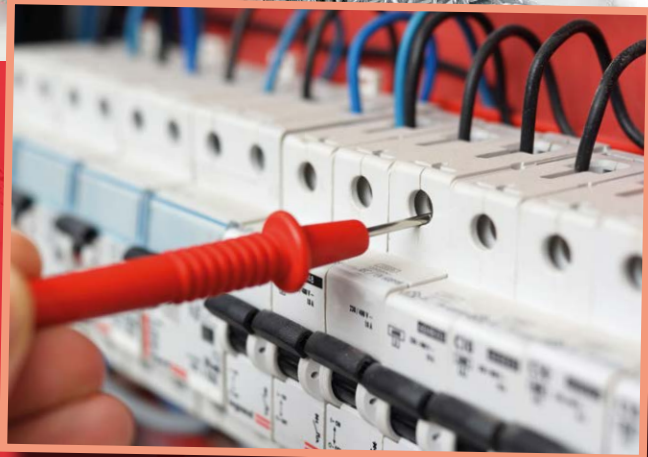
☐ **Please tick the box if you are interested in becoming a member of the Management Committee**

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

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







## Electrical Inspections

**Each year in the UK there are thousands of accidental electrical fires, so it is vital that an electrical safety check is carried out in your home at least once every 5 years.**

As your landlord, we have a legal obligation to ensure that the electrical installation in your home is safe. As our tenant you must permit access to allow the relevant checks to be carried out.

The electrical contractor who will be arranging your electrical inspection will contact you to confirm your appointment date and time.

### What will happen during an electrical safety check?

- A qualified electrician will visit your home to do an electrical safety test.
- This usually takes between 2 to 4 hours depending on whether any faults are identified.
- Your electricity will need to be switched off for the test. This is usually for around 1 hour.

### What will be checked?

The electrician will check:

- That circuits aren't overloaded.
- There are no electrical shock risks or fire hazards.
- All electric wiring is safe.
- Your home is safe.

Please make sure that you are at home for your appointment. If you need to reschedule, contact Moira our Property Services Assistant on **01389 877 752**, option 1 as soon as possible to do so. If we can't arrange an appointment, we will have to **force entry to your property**, and you will be liable for the cost of any repairs.

# Annual Gas Servicing

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

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

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

**You must allow access for this check to take place.**

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

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

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

Thank you for your co-operation.





# Knowes Housing Association's Over 60s Bus Trip

**Our annual bus trip took place on Thursday 22nd August 2024, and we visited the scenic city of Stirling. The bus set off from Faifley and guests were provided with goody bags with some lovely snacks for the journey. The first stop on our visit was to the Stirling Old Town Jail for an exciting performance tour. This was followed by a wonderful afternoon tea at the Stirling Highland Hotel which included an assortment of fresh sandwiches, pastries, and tasty cakes and the hotel staff kindly provided us with takeaway boxes so that attendees could take some treats home!**

Once we finished our lovely lunch, we took a short bus trip to the Thistle Shopping Centre to explore and do some shopping. Once we were finished exploring, the bus brought us back to Faifley. We would like to say thank you to the lovely bus driver from Doig's Coaches for his help throughout the day.

The bus trip is an all expenses paid trip thanks to the generous donations we receive from our contractors along with Knowes' contribution. We would like to say a very special thank you to our contractors WrightKerr All Trades Ltd, MJM Joinery and Sidey for their donations towards the trip, their kindness helped make this day possible.

We were thrilled to receive such positive feedback from the event, and we hope to hold another bus trip again next year. We would like to say thank you again to everyone involved and we look forward to inviting you all along to our next trip.





# 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**.





# TENANT SATISFACTION SURVEY

You can view a full copy of the tenant and owner satisfaction results on our website, or you can request a copy in another format at our office.

During summer 2024, Knowledge Partnership, an independent market researcher company, carried out a Resident Satisfaction Survey on our behalf.

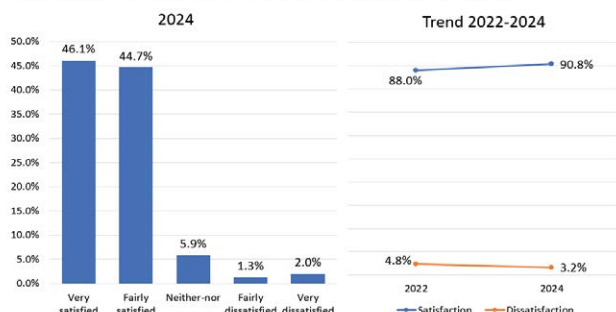
A total of 710 tenants were surveyed between July and August 2024 and the key findings from the survey are as follows:

Satisfied / good			
Indicator	2024	% pt change vs. 2022	% pt difference vs. average*
1: % satisfied with overall service	90.8%	+2.8%	+5.9%
2: % rating landlord as good at keeping them informed	90.7%	+2.0%	+4.2%
5: % satisfied with opportunities to participate in decision making	83.8%	-1.1%	+6.9%
7: % satisfied with quality of home	86.3%	+0.4%	+2.8%
12: % satisfied with last repair carried out in last 12 months	81.5%	+2.4%	-0.9%
13: % satisfied with management of neighbourhood	89.6%	-2.4%	+9.1%
25: % rating rent as good value for money	77.0%	0.0%	+0.3%

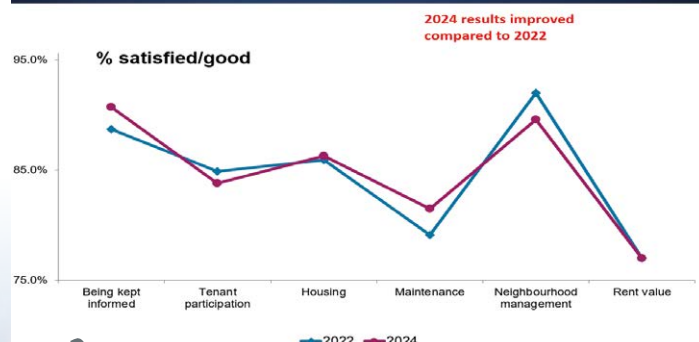
\* 21 housing associations surveyed by Knowledge Partnership during 2023/early 2024 and comprising 13,560 tenants

## Overall satisfaction

How satisfied or dissatisfied are you with the overall service provided by Knowes Housing?



## Other Charter indicators





# Satisfied Tenant Comments

✓ Happy with the way they treat people. If you have a problem they fix it. As a [minority ethnic woman] they have been nice to me, they treat us the same and they don't discriminate. So yes, happy with the service.

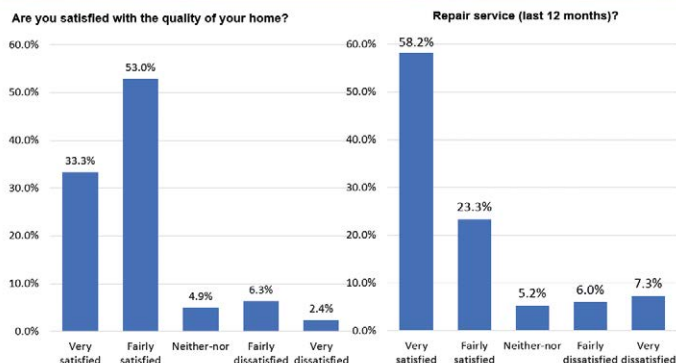
✓ My housing officer has been extremely helpful whenever I have needed her.

✓ They give a great service, and the repair service is excellent. ✓ Great service.

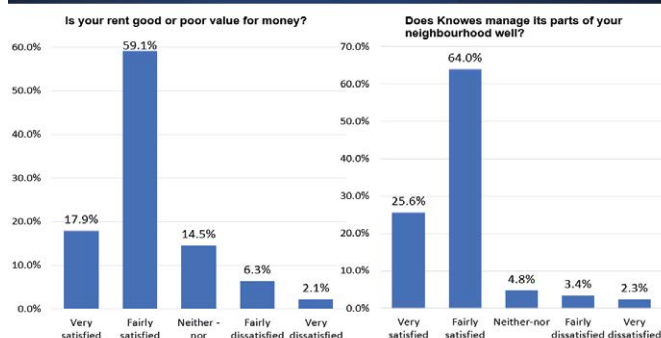
✓ They have always been great to me. Anytime I've reported something they usually try and sort it out within the same week.

✓ Think they are a great company; have been very helpful when we have asked for something.

## Housing quality and maintenance

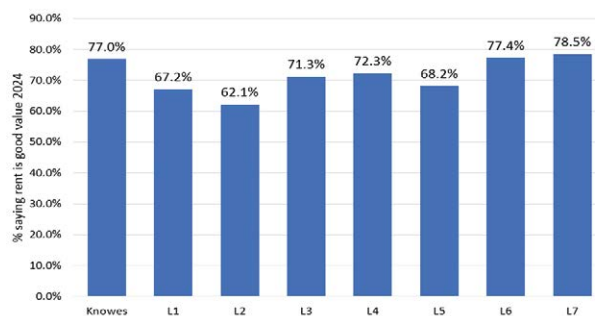


## Rent and neighbourhood

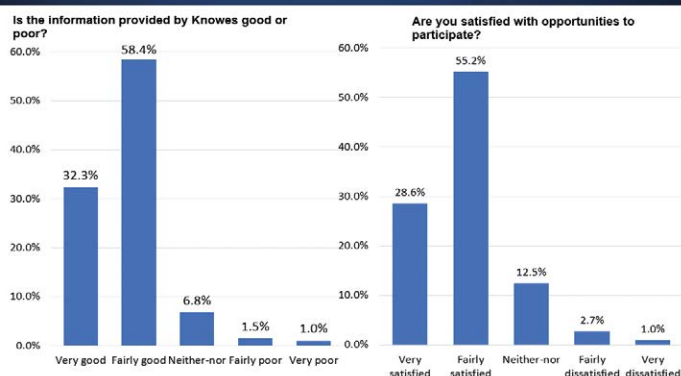


## Rent value for money comparisons

Likely that rent value perceptions have been impacted by the cost-of-living pressures facing tenants combined with rent increases – comparisons for 7 other RSLs 2024 rent value

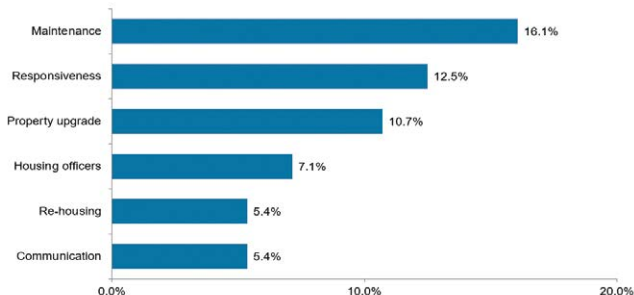


## Keeping tenants informed and engaged



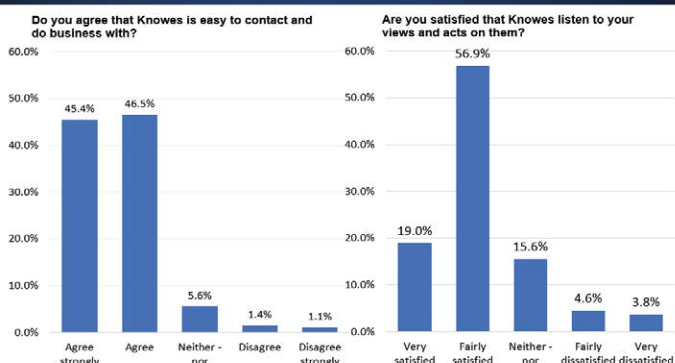
## Overall satisfaction – what would make things better?

Is there anything you want to add about Knowles Housing including any changes you feel should be made to its services?

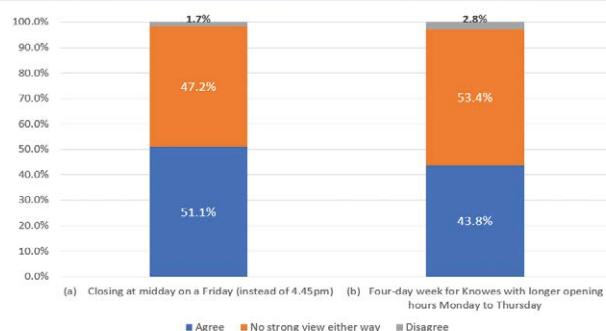


Base – 63 tenant comments coded into relevant themes

## Customer service



## Office opening hours - most tenants happy with condensed hours options



In addition, 82% of tenants have not visited office in the last year and 13% have made only one visit



# KNOWES HOUSING AS TENANT RENT CONSU

## BACKGROUND

**As an important part of the annual budget process, Knowes Housing Association Ltd's (KHA) 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 2025/26 (1st April 2025 to 31st March 2026).**

KHA's Management Committee recognise that these continue to be 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 affordable for our tenants. There is a balance required in keeping our rents affordable to our tenants whilst ensuring that KHA's business plan objectives are being met and ensuring that KHA remains financially viable over the long-term.

The table below shows Knowes rental increases over the last 4 years compared to the Scottish average and inflation:

Financial Year	Knowes Rent Increase	RSL Scottish Average Rent Increase	CPI Inflation (October of each Fin. Year)
2021/22	0.00%	1.20%	0.70%
2022/23	2.90%	3.20%	4.20%
2023/24	4.90%	5.40%	11.10%
2024/25	5.60%	6.05%	4.60%

### Average weekly rent comparisons:-

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

Average weekly rents 2024/25	Property Size			
Registered social landlord	2apt	3apt	4apt	5apt +
Knowes HA	£ 81.19	£ 88.15	£ 98.18	£ 116.37
Clydebank HA	£ 76.99	£ 83.32	£ 99.08	£ 119.74
Dalmuir Park HA	£ 90.77	£ 94.59	£ 106.03	£ 126.74
Dunbritton HA	£ 92.95	£ 99.78	£ 106.54	£ 113.36
Caledonia HA	£ 115.13	£ 101.92	£ 109.43	£ 120.35
Trafalgar HA	£ 79.68	£ 84.42	£ 94.11	£ 102.66
Link Group	£ 95.72	£ 108.77	£ 114.22	£ 129.22
West Dunbartonshire Council	£ 90.61	£ 93.40	£ 98.09	£ 107.32

If you would like to find out more information about KHA and compare our performance to other landlords please visit the Scottish Housing Regulator's website using the link below.

<https://www.housingregulator.gov.scot/landlord-performance/landlords/>





# SOCIATION LTATION 2025/26

Have  
your  
say

## DO RENTS HAVE TO INCREASE AGAIN IN 2025/26?

The costs of providing our services and maintaining our housing stock have increased significantly in the last few years. On average we saw our costs going up by 30% over the last two to three years and in some cases upwards of 50% on pre-pandemic levels. Price inflation has started to slow down in the past year with the consumer price index (CPIH) sitting at the higher 3.4% for October 2024. Last October the CPIH was 5.6%. However this does not mean the prices are coming down in real terms – it only implies that prices are still rising but at a slower rate than last year. The costs of materials and labour will never return to pre-pandemic levels and we are faced with meeting these higher costs now for the foreseeable future.

Over 90% of our revenue income each year comes from rents. Your rents are spent on your home repairs, planned major improvements to your homes, replacing kitchens, bathrooms, windows and improving insulation. As well as keeping the Faifley estate free of bulk items and maintaining the open areas.

In the next 5 years we plan to:

- Invest £9m into our stock – this will include renewal of kitchens, bathrooms, windows and



- heating systems. It will also allow us to factor in improvements to the energy efficiency of our homes, work towards net zero targets and further improve the wider estate and local community.
- Build 27 new homes in the local area, investigate other development opportunities and buy properties off the market for social rent where possible. New homes for social rent are much needed in our area as we have 750 applicants currently on our waiting list.
- Continued improvement of our day-to-day repairs service.

## WHEN WILL I RECEIVE MORE INFORMATION ON THE RENT INCREASE?

In Scotland we are required by law to consult our tenants on the proposed annual rent increase and we normally do this in December and January of each year.

This year we plan to consult by means of surveys sent to our tenants by email and via our website. We will also hold an open session to enable tenants to come to our office and hear more information from us about our services and budgets and to tell us in person how they are being affected by the cost

of living crisis, what support they would like from us and what they feel a fair rent increase would be. The date for your diary is **Tuesday 10th December between 3pm and 6pm** at Knowes' office, 10 Field Road. Please come along and make your views heard. If you are not able to attend in person please return our questionnaire when you receive it. Your views are important to us and go a long way to informing us what is important to you and how we can improve our services.







# 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 and the likelihood that many residents will be disposing of boxes and rubbish, 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. Please ensure that you don't put anything in your recycling bin that shouldn't be there
- Contact the repairs section if you are putting large items or excessive items out and we will ensure the contractor is notified to arrange an uplift as soon as possible.

*Let's keep our areas looking tidy and clean to bring in the new year of 2025.*



## STAFFING UPDATES



### **Welcome to the team Stewart Somerville**

Stewart Somerville joined Knowes HA in September 2024 as our new Finance Assistant (Trainee). This is a newly created role at Knowes, and we are delighted that Stewart has joined the team.

### **Welcome to the team Holly Milligan**

We welcomed Holly Milligan to Knowes HA in October 2024 as our new Housing Assistant. Holly joins us with many years of experience in housing and we are thrilled to welcome her to the team.

### **Thank you and farewell to Gillian Grimason**

Gillian Grimason, Housing Assistant, left Knowes in August 2024. We were all very sad to see Gillian leave, but we are sure that she is doing brilliantly in her new role!





# Service With Respect



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

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

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

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

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

Unacceptable behaviour includes:

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

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





# BE AWARE OF THESE SCAMS!

## WINTER COST OF LIVING SCAMS

**There have been more reports of scam text messages which ask you to click on a link to apply for a cost of living payment or winter subsidy.**

One recent message says it is a 'UK Home Office Notice' about a 'living expenses subsidy'. It says that you have qualified to apply for this subsidy, but that the 'application channel' will close in the next 24 hours.

This is a common tactic used by scammers - using a sense of urgency to encourage you to click on a link or take action.

Another message says it is from the Department of Work and Pensions (DWP) and urges you to click on a link to apply for a cost of living subsidy to 'reduce the financial pressure in your life'.

Another example (shown above) has the heading 'Winter Heating Subsidy Reminder' and says you are eligible to apply for a subsidy to 'help you survive this cold winter smoothly'.

Links in these messages lead to a scam website with UK Government branding, where you are asked to enter your contact details and your bank account information.

**Be suspicious of any message or cold call asking you to apply for a cost of living subsidy or payment. If you are eligible, you do not need to apply for the cost of living payment. You will be paid automatically in the same way you usually get your benefit or tax credits.**

### HOW TO AVOID

**Any call or message asking you to apply for a cost of living payment or to contact someone about the payment is likely to be a scam.**

**DWP will never ask for your personal details via text message or email.**

If you receive a text message, email or cold call asking for your details or for a fee to 'apply' for the payment, do not click on any links or provide any details.

## ENERGY COMPANY IMPERSONATION SCAMS

**There have been reports of doorstep scammers who say they work for an energy company and try to gain entry to people's properties. One cold caller claimed that he worked for Scottish Gas and was carrying out tariff checks on addresses that might be most affected by rising energy prices.**

He asked the householder for personal details and payment information, but they felt suspicious and asked him to leave.

There have also been reports of cold callers who say they are working for SGN and ask to enter properties to read meters or check boilers.

### HOW TO AVOID

Always verify the identity of a cold caller before dealing with them. If a cold caller claims to work for a particular company or for the council, close the door and, rather than phoning the number on the caller's ID card, look up the council or company's

number on their official website or in an official phone directory. Legitimate callers will be happy to wait while you perform these checks.

SGN advise that all of their employees and contractors wear a visible photo ID badge. You can call them free 24/7 on 0800 048 2438 to check that a caller genuinely works for them.

**Never feel obliged to answer the door to a cold caller – it is your home and you should not let anyone in unless you feel comfortable.**

**Report any suspicious behaviour to Police Scotland on 101 or 999 in an emergency.**

**Report scams to Advice Direct Scotland on 0808 164 6000 or via [scamwatch.scot](https://scamwatch.scot).**

**Sign up for Neighbourhood Watch Scotland Alerts to stay up to date with what is going on in your community:**

**[www.neighbourhoodwatchscotland.co.uk](https://www.neighbourhoodwatchscotland.co.uk)**







**No ID  
No Access**

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

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

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

# How to turn off the water to your house and stop emergency leaks

**One of the biggest causes of burst pipes is cold weather. During periods of freezing temperatures, the water in exposed pipes freezes and expands, leading to a build-up of pressure and subsequent rupture of the pipe. When the ice thaws the water floods out.**

## How to tell if your pipes are frozen

If you can see frost/ice on a water pipe (or a bulge) or tap, they may be frozen. Not all pipes are visible, so if there's no water coming out of the tap, or only a slight trickle, and your toilets won't refill following a flush, that's a good sign that you may have a frozen pipe. If the heating fails, this may be due to freezing pipes.

## Know where the stopcock is located in your property

Everyone should know where their stopcock is located in their property as you don't want to be trying to locate it while your house is flooded with water everywhere, and you have no idea how to stop it!

In most houses the stopcock is located where the water mains enters the home, this can be in hall cupboard or in the kitchen. To turn off the stopcock simply turn the valve clockwise to turn off the water supply. If you struggle to find the stopcock then please contact us for assistance.





# Unbelievably Easy

# Mince Pies

## Preparation and cooking time

- Prep: 30 mins - 40 mins
- Cook: 20 mins
- Makes 18 pies

No rolling required! Press the raw, crumbly pastry directly into your tin for a short, biscuity finish. An easy mince pie recipe and great fun to make with kids.

## Ingredients

- 225g cold butter - diced
- 350g plain flour
- 100g golden caster sugar
- 280g mincemeat
- 1 small egg - beaten
- Icing sugar to dust

## Method

1. To make the pastry, rub the butter into the flour, then mix in the golden caster sugar and a pinch of salt.
2. Combine the pastry into a ball – don't add liquid – and knead it briefly. The dough will be fairly firm, like shortbread dough. You can use the dough immediately, or chill for later.
3. Heat the oven to 200C/180C. Line 18 holes of two 12-hole patty tins, by pressing small walnut-sized balls of pastry into each hole.
4. Spoon the mincemeat into the pies. Take slightly smaller balls of pastry than before and pat them out between your hands to make round lids, big enough to cover the pies.
5. Top the pies with their lids, pressing the edges gently together to seal – you don't need to seal them with milk or egg as they will stick on their own. *Will keep frozen for up to one month.*
6. Brush the tops of the pies with the beaten egg. Bake for 20 mins until golden. Leave to cool in the tin for 5 mins, then remove to a wire tack. To serve, lightly dust with the icing sugar. *Will keep for three to four days in an airtight container.*





# Cashless office



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

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

3. Internet banking
4. Phoning the office to pay by either a debit or credit card
5. Taking cash to the Bank of Scotland in Clydebank and asking for payment to be credited to sort code 8006-14, account number 00535969 and using your owner occupier reference number.

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



## Buildings Insurance

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

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

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

## Owners – Selling Your Property

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





# Our Management Committee and Staff



## Our Management Committee

Peter Fennessey	Chairperson	Cllr Lawrence O'Neill	Committee Member
Lynsey Chrystal	Vice Chair	Hilary Edgar	Committee Member
Katie Devaney	Secretary	Leanne Keegan	Committee Member
Steve Rolfe	Treasurer	Richard McLean	Committee Member
Billy Stevenson	Committee Member	Dean Vinter	Committee Member

## Staff Members

### Senior Management Team

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

### Finance Team

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

### Housing Team

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

### Property Services Team

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

### Corporate Services Team

Amy Sweeney	Corporate Services / Compliance Officer
Vacant	Administrative Assistant



Knowes Housing Association Ltd,  
10 Field Road, Faifley, Clydebank, G81 5BX

Email: [info@knowes.org](mailto:info@knowes.org) Website: [www.knowes.org](http://www.knowes.org) Telephone: 01389 877752

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Knowes Housing Association Ltd is a registered property factor (Reg. No. PF000201)

