


Important Dates

Christmas Holidays:
Office will close at 4pm
on Wednesday the 24th of
December 2025, and
re-open on Monday the
5th of January 2026.



**Tenant Rent
Consultation
Information on
Pages 20-21**

Introduction from CEO

Welcome to our Winter Newsletter. As always it has been a very busy year for the staff at Knowes HA.

Since April 2025, we have spent £1.12m fitting new kitchens, windows and doors and heating systems. 64 tenants have had new kitchens fitted this year, 43 properties have received new windows and doors and 98 have had new boilers fitted. Next year we will continue this programme with 85 properties being targeted for new kitchens, 75 for new bathrooms and 102 for new boilers.

Our new build project at Abbeylands Road has been delayed again due the high costs of developing the site. We are currently looking for cost savings across the project and hope to be able to make a funding application to the Scottish Government for grant approval by Spring 2026. In the meantime, where possible, we are purchasing existing properties within the Faifley area through the Rental off the Shelf programme supported by West Dunbartonshire Council and we have bought back eight properties in 2024/25 to add to our available social housing lets.

We currently have 856 applicants on our waiting list and this number is continually growing which shows the urgent need for new social housing across West Dunbartonshire. This year we have worked together with West Dunbartonshire Council and several other community-based housing associations operating within the West Dunbartonshire area to set up an improved, simplified way to apply for housing. This new shared housing application form enables you to apply to other partner landlords at the same time using just one online form which you can access on the Knowes website.

Throughout the year we are delighted to support the amazing, good work of the Flourishing Faifley Group who run various clubs and activities for adults and children living in Faifley. These include events at Easter, Summer, and Halloween as well as their annual family Christmas Grotto – this year to be held on the 21st December.

The Committee and Senior Staff held a business planning day on 24th October, and we will utilise the ideas generated there to inform our Business Plan going forward. Although we identified some serious challenges facing the social housing sector, such as the need to transition to zero-carbon heating systems in homes, we did highlight many positive things that we are doing as an organisation – for example, our tenancy sustainment programme,

our strong performance statistics, our striving for continuous improvement across our organisation as evidenced in the positive results arising from our current Governance Review. Also, we felt that being a community based social landlord is one of our major strengths in that we are able to offer our tenants individual person-centred support. Knowes' tenants have provided the staff with great feedback this year regarding the many ways we have been able to assist them and the Committee and staff at Knowes are heartened to know that their work can create such a positive impact on the community. Thank you for your good news stories and please keep them coming in.

This year we were pleased to recruit a new addition to our staff team - the Corporate Services/ Compliance assistant, Melanie Gilmour. Melanie comes to Knowes with a lot of experience in social housing having previously worked for the training organisation SHARE and also sitting on the board of another RSL. Melanie is a Mental Health First Aider which means that she is a point of contact for an employee or a visitor to the office/customer who is experiencing a mental health issue or is in emotional distress. Whilst Melanie is not able to provide clinical diagnosis or treatment, she can act as a first point of contact to offer initial support and signpost people to professional help.

We are also saying goodbye to our Head of Property Services, Peter French, who is retiring in March 2026. Whilst we are sad to lose Peter, we wish him all the very best for a long and happy retirement. We are currently recruiting for his post and hope to have a replacement in place for Peter leaving in March.

As always we appreciate your feedback and there are a number of ways you can get involved in the running of the Association which includes purchasing a £1 share and attending our AGM, responding to our customer satisfaction surveys, sitting on our customer working group, joining our Management Committee and/or e-mailing us at 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 Housing I would like to wish you all a very merry Christmas and a happy, positive and healthy New Year.

Erica Davidson

BECOME A SHARE MEMBER OF KNOWES FOR ONLY £1!



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

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

Keeping your Gas Boiler Servicing Appointment is Important



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

Should you require a repair or wish to arrange your gas service please phone City Building direct on **0800 595 595** or **0141 287 2382**. If you are unhappy with any aspect of the service provided by City Building, please phone Knowes Housing Association on **01389 877752 (Option 1 for Repairs)** and advise a member of the Property Services Department.

We understand that people have busy lives and often other priorities mean that you are unable to keep the appointment. If this is the case, please contact ourselves, or City Building, to rearrange the visit. Having a high level of failed appointments could lead to costs to Knowes, which ultimately means less money for investment in our stock.

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

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

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

Why is it so important?

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



Knowes HA's Annual General Meeting (AGM)

Knowes Housing Association held its Annual General Meeting on Tuesday 2nd September 2025 at the Clydebank and District Golf Club. We were delighted to see so many of our Shareholders in attendance.

The evening began with an introduction from Lynsey Chrystal, Vice Chairperson on Knowes' Management Committee.

This was followed by other business including the Statement of Accounts, appointment of the auditors for 2025/26, a presentation from the CEO, and the election of the Committee of Management.

After the business was discussed, the Share members annual prize draw commenced, followed by the announcement of the garden competition winners. The evening then concluded with Share members partaking in a few games of bingo with the chance to win some prizes.



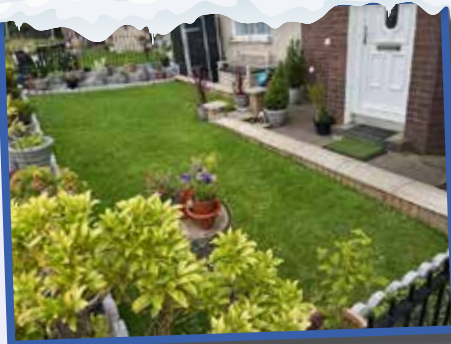
The evening was a great success, and the attendees enjoyed a buffet, drinks and a selection of lovely treats once the meeting, bingo and annual prize draw drew to an end.

There was a great turnout at the AGM, and we would like to thank all our Shareholders that attended, we appreciate your support.



Garden Competition Winners 2025

Congratulations to our garden competition winners:



Winner: Lorraine and James Caldwell



Runner up: Patricia Broadfoot



Runner up: Rachel Carson

Staff Spotlight

Ethan Hart Maintenance Administrative Assistant

"I joined Knowes Housing association on the 7th of March 2022. Prior to this I worked in a refrigeration company from September to December of 2021. The knowledge that I have gained over the past few years has massively helped me in my day-to-day role with Knowes.

Aside from dealing with day-to-day repairs and maintenance, the second biggest part of my role within Knowes Housing Association is to keep on top of the gas maintenance for all properties that have gas. This involves:

- Calling tenants to book in appointments
- Liaising with City Building regarding appointments
- Lettering tenants when they do not give access
- Booking in forced accesses for gas services when they reach a certain point

- Attending forced accesses
- Helping in any other way to ensure that we carry out all gas services and are compliant with the current regulations.

I am currently working towards an HND qualification in Construction Management at Glasgow Caledonian University. This will support my work, as my role in repairs and maintenance relies on a strong, broad understanding of construction. Whether it be carrying out inspections inside or outside buildings and investigating necessary repairs, this course will greatly enhance and expand my knowledge of repairs, which I can apply when assessing voids or examining issues such as cracks in a property.

My favourite part of my job is joining the Maintenance Officers, or contractors, on any joint

visits. I am naturally a hands-on worker, and I feel like it is nice to get out of the office and put myself into properties to see the results of repairs/disrepair and how we would go about fixing or upgrading properties from the start, rather than at the office.

My favourite part of working at Knowes is the amount of training the Association offers. In my years at Knowes, I have learned things that I would never have even known about before. Ranging from asbestos awareness and being gas compliant, all the way to being one of the two First Aiders at Knowes Housing Association. The knowledge and experience I have gained through Knowes has been immense and it has been a fantastic place to work."



Knowes' Housing Team Shortlisted for Housing Team of the Year Award

We are thrilled to announce that our wonderful Housing Team were shortlisted as "Housing Team of the Year" at the 2025 Chartered Institute of Housing Awards. This is a true testament of the hard work the team put in every day. The prestigious event took place on November the 14th where the winner was announced. Although we didn't take home the award this year, we couldn't be prouder of the team and their incredible work that earned them a place among such impressive finalists.

Lisa-Marie Brown, Karen Grainger, Kara Halpin, Nicola Gerrard, Fiona Campbell, Holly Milligan, Erica Davidson (in order of photograph)



Community Support Officer

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

Management Committee Vacancies

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

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

If you're interested, or would simply like some more information, please call us on **01389877752** and select option 5, or email us at: info@knowes.org and we'd be happy to arrange a meeting to discuss.

We Need Your Voice!

Customer Working Group

Knowes Housing Association have a Customer Working Group. This group is different to the Management Committee and exists so that Knowes can get to know our tenants and residents by understanding what you think works well, what you might like to see done differently and listening to any suggestions you may have.

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

Why do we need your opinions, feedback and ideas?

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

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

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



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 may have to **force entry to your property**, and you will be liable for the cost of any repairs.

Cashless office

Knowes Housing Association has been a cashless office since 2020. When you are making a payment for your rent or owner occupier account, the payment options are as follows –

1. Bank standing order – please contact finance@knowes.org to make an arrangement
2. Customer portal – you can make payments 24/7, 365 days of the year using this option
3. Internet banking

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

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



Complaints and Compliments



What is a Stage 1 Complaint?

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

What is a Stage 2 Complaint?

Stage 2 deals with complaints that have not been resolved at Stage 1 and those that are handled at Stage 2 straight away. We will give you a full response as soon as possible, **normally within 20 working days**, if our investigation will take longer than 20 working days, we will tell you. This includes complaints that are complex and require a more detailed investigation, complaints involving staff members or where we feel it is otherwise appropriate to do so.

Complaints Received

From 1st July 2025 – 30th September 2025 we received a total of 2 complaints.

We have provided a breakdown of the complaints below.

	Q2 01/07/25 – 30/09/25	
	Stage 1	Stage 2
Number of complaints received	1	1
Average time taken in working days to provide a full response	12 days	18 days

100% of complaints were responded to in full.

The Stage 1 complaint received was responded to outwith the prescribed timescale of 5 working days.

The Stage 2 complaint received was responded to within the prescribed timescale of 20 working days.

We Value Your Feedback

At Knowes Housing Association, we are always looking for ways to improve the services we provide. One of the most effective ways for us to do this is by hearing directly from you – our customers.

Whether you've had a positive experience, spotted something that could be improved or want to raise a concern, your feedback helps us understand what we're doing well and where we need to do better. Complaints, comments and suggestions all play an important role in shaping the way we work.

If you would like to provide feedback, please get in touch through our website, by email, give us a call or speak to a member of staff at the office.

Breakdown of Complaints

Stage 1

Repairs – 1 complaint

Stage 2

Repairs – 1 complaint

Compliments



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

"Yourself and Knowes Housing have been brilliant with me, and I genuinely couldn't ask for a better housing association so I couldn't recommend you enough."

"I was very happy with everything overall. The men who installed my boiler were good, clean when in my property and very patient. Afterwards they showed/described to me how it works. Very pleased."

"We are delighted with the service which we received from Knowes Housing Association. From applying for rehousing, the viewing and our sign up interview made what would normally be a stressful situation a really positive move for us all. We couldn't rate Knowes HA high enough. Thank you."

"I am absolutely delighted with my new kitchen. The boys were lovely, polite, respectful and very helpful. I am over the moon, love my kitchen, thank you very much."

"I appreciate your understanding and care you have given me."

"I was given help when deciding the layout and choice of cupboards and flooring in my kitchen by a young lady. Her advice was spot on, it made the kitchen much brighter and fresher."

"Thanks ever so much for all your advice, this has really helped me so thank you."

"Thank you for the new boiler, had a few problems over the years but Knowes had someone out to rectify any issues straight away. The staff from Knowes and City Building are always so helpful and efficient thanks again for all your hard work."

"I've been really happy with all the work that was carried out, great keeping the flats modern. All of the workmen and quality of work has been impeccable. Even their time keeping was very reliable. Very happy customer. New boiler is brilliant."

"Very good Contractor. Workers very pleasant. Cleaned up after themselves."

"The guys were fantastic."

"Great service. All staff friendly and understanding. Work completed quicker than expected."

"Contractors were good and tidy. Any snagging that was to be done was sorted the next available day. Very good and quick job. Done to great standards."

"Thank you so much for all your support at this difficult time."

"Couldn't have asked for better neighbours or a better Association."

"Called repairs yesterday, the contractor called out within an hour and this was brilliant."

Stay safe this winter period by following the steps included in the Fire Safety Checklist!

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**.



Damp and mould

Damp and moisture in the home can cause wet patches, staining and peeling wallpaper. This can lead to mould forming, which often looks like black, white, or green patches or spots a wall, skirting or items of furniture. Damp can be caused by leaks from roofs or sanitary appliances and pipes but is generally due to condensation when moisture in the air condenses on cold surfaces.

This often happens when the weather is cold, and tenants feel they cannot open windows to ventilate their homes due to low outside temperatures. The mould is most likely found on the inside of external walls, especially behind furniture which is placed against walls, such as beds or wardrobes. Where possible items of furniture should not be placed in these locations but if they are the areas behind them should be checked regularly for signs of mould, and, if found, treated with a cleaning product

or proprietary mould spray. If mould is left untreated it can be detrimental to the health and wellbeing of anyone living in the home.

If you have an issue with damp and mould you should call repairs on **01389 877752** to arrange an inspection with one of our Maintenance Officers who are happy to inspect and provide advice on the next steps.



Common Housing Application Form

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

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

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

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



Online Forms

Please remember that you can now access and complete several forms through our website.

This includes applying for a home, a transfer, joint tenancy, succession, assignation, sub-letting or completing a termination of tenancy form.

Keep an eye on our website for regular updates.



Bin/Waste Management within our Community

We, at Knowes, noticed an ongoing issue with black bin bags being left outside of the designated waste bins and blue recycling bins being contaminated due to residents not managing their household waste correctly. This is a serious concern as it can attract pests, create unpleasant odours and create an unclean environment in the back courts which effects all residents.

West Dunbartonshire Council have been in touch with all residents to inform you of their new bin uplifting timetable. This makes it all the more

important to ensure we are using the correct bins for the correct purpose.

Please do not leave any rubbish bags or recycling on the ground. All waste must be placed inside the bins provided.

If the bins are full, please wait until the next collection day before taking more items to the bin area.

Let's work together to keep our community clean, safe, and respectful for everyone.

Thank you for your cooperation.





Knowes Housing Association Ltd

Annual Assurance Statement for the Financial Year 2024-25

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 2024 through to October 2025.

In reviewing our compliance with Regulatory Standards of Governance, we highlighted a Code of Conduct breach in 2024 and following this we have engaged with independent consultants to review and improve our Governance Policies and Procedures. We are satisfied from the review that there are no material nor significant areas of non-compliance. There are however some areas for improvement highlighted within the review and we plan to implement the agreed improvements by March 2026.

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 7th October 2025 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: 07-10-2025

Laurence O'Neill

Chairperson

New Bike Sheds

We are thrilled with how the new bike sheds look in their new homes in the different back courts within the Faifley area. These have been installed for the use of tenants and residents who may own or use bikes to ensure they are stored safely and to keep close areas clear from any trip hazards.

We would like to remind tenants and residents who have a bike shed in their back court to contact the office to request a key. We also have bike locks and helmets available at the office.

We are delighted with the success of these so far and hope to be in a position where we can accommodate more tenants and residents who may also benefit from this service.

The Association provides access to the bike shed for your convenience. However, Knowes Housing Association is not responsible for any damage to, theft of, or loss of any property stored in the bike shed.

By using this facility, you acknowledge and accept that you assume full responsibility for the security and condition of the bikes that you leave in the bike shed.





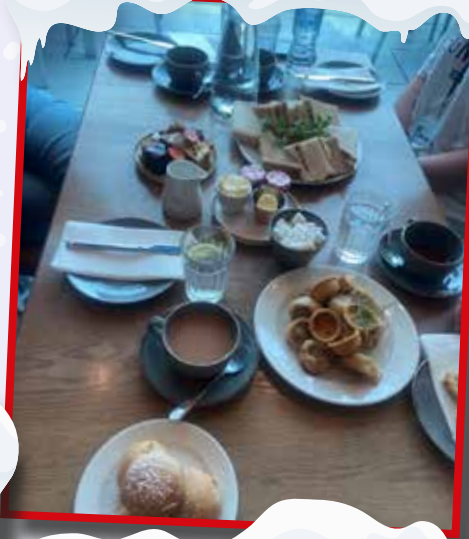
A Brilliant Day in Largs for Knowes' Annual Bus Trip!

This year, for our annual bus trip, we travelled down to Largs for the day. Despite the rain and wind (Scottish Weather at it's finest!) the day was a huge success. The attendees enjoyed a day of shopping, strolling by the beach and enjoying the famous Nardini's ice cream followed by a lovely afternoon tea at the Brisbane House Hotel.

We enjoy being able to run this trip annually for the over 60s of the Faifley and Duntocher community and invite all tenants and owner occupiers to join us next year! We are more than happy to take suggestions of

places to visit next year and you can send your recommendations to info@knowes.org or you can call us on 01389877752 and select option 5 to speak to the Corporate Services Team.

We'd like to extend a huge thank you to those that attended and to our wonderful contractors, Guardian Scaffolding and Sidey, who donated towards this trip making it a success.



Alterations and Improvement Requests

We understand that tenants may wish to alter or improve some areas of their home. We would like to reiterate that **all tenants must inform the Association of any alterations they wish to make. You can do this by completing a form on our website, or by simply coming into the office and filling out a form.**

Our Maintenance Officers will then inspect your property, and let you know whether the alterations you wish to make are approved.

In some cases, the alterations will not be approved, and the reason for this will be thoroughly explained to tenants by the Maintenance Officers.

Alterations and improvements can include, but are not limited to:

- Wrapping your kitchen surfaces
- Changing internal doors
- Paining kitchen cupboard doors
- Fitting media walls within your living room
- Installing garden alterations, such as decking
- In order to avoid any potential recharges, please do the right thing and let us know!



Are you looking for information to support your wellbeing?



The West Dunbartonshire Wellbeing website provides advice on a wide range of topics to support you and your wellbeing: <https://www.wdwellbeing.info/>

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 2026 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.

Owner Occupier Information

What is a Repairs Deposit?

A repairs deposit is due for tenemental properties when the property is purchased. This information is contained within the Title Deed for the property and your Solicitor will have advised you of this at the time of purchase. This is refunded to you, less any amounts due to Knowes HA, when you sell the property.

Invoicing and Payments

Just a reminder that invoices for tenemental properties are issued on a quarterly basis i.e. January, April, July and October and for those owners in cottages or 4 in a block property you will receive invoices in April and October.

Did you know we have a customer portal? After a simple registration process you will be able to :

1. Check the amount outstanding on your invoice

2. Update contact details

3. Make payment towards your invoice – this will allow you to make payment at a time that suits you as the portal is available 24/7.

Knowes Housing Association Limited would like to thank those owners who pay their invoices timeously. For those owners who do not make payment you will be aware that you may be sent for debt collection. If you are passed to our debt collection company, then the debt collection charge incurred will be added to your invoice. If debt collection fails, the debt will then be passed to our Solicitor who will be instructed to raise court action. If the Sheriff grants decree in favour of Knowes Housing Association Limited, this may result in your credit rating being affected. We try and avoid this action from being taken but at times are left with no alternative. All charges for this type of action are due by the owner.



Thinking of selling your property?

Here's some information that you should know!

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

and carry out a change of ownership to our record.

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

KNOWES HOUSING AS TENANT RENT CONSU

BACKGROUND

As an important part of the annual budget process, Knowes Housing Association Ltd (KHA)'s 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 2026/27 (1st April 2026 to 31st March 2027).

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 5 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%
2025/26	3.50%	4.68%	3.20%

Average weekly rent comparisons:-

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

RSL (2024/25)	No of properties	2 aparts	3 aparts	4 aparts	5 + aparts
Knowes HA	1058	£ 81.87	£ 88.34	£ 98.26	£ 116.39
Clydebank HA	1213	£ 76.80	£ 83.29	£ 99.01	£ 119.70
Dalmuir Park HA	674	£ 93.45	£ 95.10	£ 105.35	£ 126.95
Dunbritton HA	981	£ 92.03	£ 99.68	£ 106.31	£ 113.04
Cordale HA	506	£ 116.55	£ 94.98	£ 100.74	£ 108.56
Trafalgar HA	300	£ 79.70	£ 84.42	£ 94.43	£ 102.66
West Dunbartonshire Council	10547	£ 90.81	£ 93.39	£ 99.27	£ 109.91
Caledonia HA	5205	£ 110.20	£ 100.69	£ 108.58	£ 119.06
Link HA	1305	£ 98.41	£ 103.82	£ 119.08	£ 127.28

If you would like to find out more information about KHA and compare our performance to other landlords please visit the Scottish Housing Regulator site

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

SOCIATION LTATION 2026/27

Have
your
say

In 2025/26 to date, 233 of Knowes' properties received new kitchens, windows, doors and central heating systems at a cost of £1.4m

In the next 5 years we plan to:

- Invest £8m into our stock – this will include renewal of kitchens, bathrooms, and heating systems. Spend a further £13.7m on responsive maintenance and planned programmes. This is before we need 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 856 applicants currently on our waiting list.

DO RENTS HAVE TO INCREASE AGAIN IN 2026/27?

The costs of providing our services and maintaining our housing stock have increased significantly in the last few years. The costs of repairing our housing stock has increase on average by 11% per annum since 2020, planned maintenance costs by 9.5% per annum and new kitchens, bathrooms etc by 16% per annum. The rate of inflation may be starting to slow down, 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 keeping your homes repair, planned major improvements to your homes, replacing kitchens, bathrooms, windows and improving insulation. As well as keeping the Fairley estate free of bulk items and maintaining the open areas.



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 are also hold an open session 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 16th December between 2pm and 6pm** at Knowes' office, 10 Field Road. Please come along, have a cup of tea/ coffee with us 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.

No-bake Christmas Biscuit Cheesecake

Ingredients you will need:

Base:

- 100 grams of butter
- 200 grams of biscuits (we recommend Lotus Biscoff!) and a few extra for decoration

Filling:

- 340 grams of cream cheese
- 200 grams of smooth biscuit spread (we recommend Biscoff!)
- 200ml of double cream

Decoration:

- 4 tablespoons of readymade caramel sauce.
- 200ml of double cream
- 2 tablespoons of icing sugar



Method

Step 1. Line the base of a 20cm round cake tin with baking paper

Step 2. Make the base: melt the butter in a pan. Crush the biscuits until they resemble breadcrumbs and then tip into the melted butter and stir until evenly mixed.

Step 3. Press the mixture firmly and evenly over the base of the prepared cake tin using a potato masher.

Step 4. Let the base chill in the fridge for at least 15 minutes.

Step 5. Make the filling: mix the cream cheese and biscuit spread together for a few minutes.

Step 6. In another bowl, whisk the cream until it forms soft peaks.

Step 7. Fold the whipped cream through the cream cheese mixture, and then begin spooning this onto the biscuit base. Ensure the top is level.

Step 8. Allow this to chill in the fridge for at least 6 hours, or ideally overnight.

Step 9. Run a knife around the edge of the tin to loosen, then remove the cheesecake from the tin and place on a serving plate.

Step 10. Decorate: warm the caramel sauce in a small saucepan, on a low heat. Whisk the cream with the icing sugar until it forms soft peaks. Spoon the whipped cream onto the cheesecake, and decorate with extra biscuits. Finally, drizzle over the warm caramel sauce.

The only thing left to do is serve up and enjoy!

Feel free to show us your creations by emailing photographs into info@knowes.org



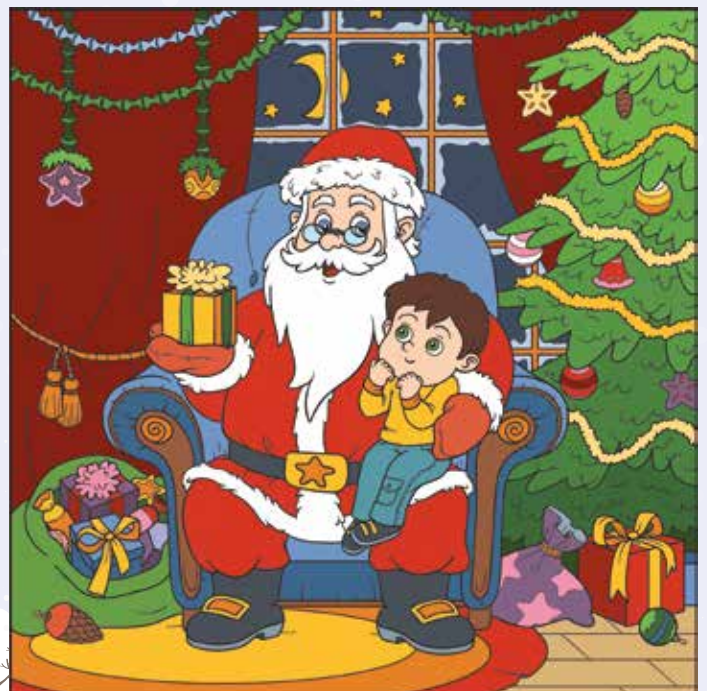
Christmas Wordsearch

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

ANGEL
RUDOLPH
SNOWMAN
ELF
BAUBLE
MERRY
TINSEL
SANTA

ANSWERS
ON THE
BACK
PAGE

Find 15 differences



Our Management Committee and Staff



Management Committee

Cllr Lawrence O'Neill	Chairperson	Dean Vinter	Committee Member
Lynsey Chrystal	Vice Chairperson	Chukwuebuka Timothy Ugwu	Committee Member
Billy Stevenson	Committee Member	Patricia Broadfoot	Committee Member
Hilary Edgar	Committee Member	Kevin McNally	Committee Member
Peter Fennessey	Committee Member	Sharon Cassidy	Committee Member
Steve Rolfe	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	Assistant Repairs Officer
Moira Cordiner	Property Services Assistant
Ethan Hart	Maintenance Administrative Assistant

Corporate Services Team

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

Office Cleaner

Danielle Watson



Christmas Wordsearch Answers

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

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

Email: info@knowes.org Website: www.knowes.org Telephone: 01389 877752

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