

**IMPORTANT
DATES:**

Over 60s Bus Trip
Thursday 28th August 2025

.....

AGM:
Tuesday 2nd September 2025
at the Clydebank & District Golf Club

.....

Office Closed:
September Weekend
Friday 26th September –
Monday 29th September

**Incorporating Annual Report
and Report on the Scottish
Housing Charter**

Knowes Housing Association's Annual General Meeting



Knowes Housing Association are delighted to announce that our next Annual General Meeting (AGM) will be held on Tuesday the 2nd of September 2025, from 6:30-8:30pm at the Clydebank & District Golf Club. There will be a selection of food and beverages provided and we will be arranging transport for any Share Members who would like to attend this year's AGM.

To be eligible to attend our AGM, please apply to be a Share Member before the 5th of August by contacting Amy or Melanie in the Corporate Services Team.

Membership is open to anyone over the age of 16. Life Membership costs only £1.00!

Are you interested in attending, but are not a Share Member already? Apply by completing the application form, found on Page 3, and return it to our office. Please note, to attend our AGM in September we must receive your share application by 5th August so that it can be taken to our next committee meeting for approval.

Further details about the AGM will be sent to our Share Members in August.

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

Online Forms

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

You can apply for a home, a transfer, joint tenancy, succession, assignation, sub-letting, and complete a termination of tenancy form. Keep an eye on our website for more updates.



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.

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 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**

GARDEN COMPETITION

It's that time of year again where you can get out into the fresh air and prepare to showcase your beautiful gardens!

We will be judging gardens throughout the estate and will be inviting and awarding prizes to the winners at our AGM in early September.

There will be three winners, first place and two runners up and we will feature photos of your lovely gardens in our newsletter!

If you would like to nominate yourself or a neighbour for our competition, please send your details to info@knowes.org. The only qualification for entry is that you should be a tenant of Knowes HA or an owner-occupier receiving services from Knowes HA.

Gardens and Hedges

As the weather gets warmer plants and hedges grow more rapidly. For those with front and back gardens please ensure that you maintain them.

Bus Trip

Join us on the 28th of August 2025 from 9:30am for our Annual Over 60's Bus Trip!

This year, we are excited to announce that we will be heading to Largs for the day, and will be having a lovely afternoon tea at the Brisbane House Hotel. You can spend your free time enjoying a stroll at the beach, shopping or having a wee ice cream!

If you'd like to come along, please call us on 01389 877752 and ask for Amy or Melanie in the Corporate Team, or contact info@knowes.org.

We hope to see as many of you there as possible!



Celebrating 3 Years of Flourishing Faifley

Since their launch in 2022, Flourishing Faifley has blossomed into a project of connections, creativity, support and friendship for local people.

At the core of Flourishing Faifley is the Secret Garden, a once-overlooked space now thriving as a welcoming, accessible community garden. Over the past three years, more than 5,350 people have visited the garden, taking part in everything from food growing and nature-based learning to community events and creative workshops. Flourishing Faifley run community gardening drop-ins on a Monday, Wednesday and Friday – Everyone is welcome to pop down, help them with their gardening, or just relax and enjoy a cuppa.

Within St Joseph's Church they run their Flourishing Families Playgroup, family ceramics and craft class and their men's group. However some of these groups are also held outdoors during the nice weather.

All of the Flourishing Faifley groups will be taking a break over the summer and will return in September.

Over the summer, thanks to funding and donations from Knowes Housing Association, WDC Shine, The Woodward Charitable Trust, and Caledonia Housing Association they will be running their Family Summer Club – every Monday, Wednesday and Friday from 7th July to 8th August. Pop in to the Secret Garden for family fun activities, they provide lunch for the young people and tea/coffee/cakes for the adults.

In September 2024 Flourishing Faifley were awarded £93,977 from the National Lottery Community Fund Scotland for over 2 years, and in March 2025, £9,444 was secured from West Dunbartonshire CVS through the Community Health & Wellbeing Fund. This funding ensures that they can continue employing their Project Coordinator, supports their groups and helps them to develop the old Pavillion building into a new community hub for Faifley. This complemented funding secured from The Robertson Trust and WDC Capital Fund for a new mini-bus – give them a wave if you see them!



FLOURISHING FAIFLEY

For Flourishing Faifley, it's not just about the numbers, it's about the stories – Like the men who overcome social anxiety through the men's group, or the families who've found joy and connection through Flourishing Families sessions.

Flourishing Faifley are proudly community-led, with local people shaping their direction and growth. They expressed that none of this would be possible without the unwavering support of the Faifley community. From local organisations and volunteers to funders and friends, the belief in Flourishing Faifley is what drives them forward and fuels their success.

Here's to many more years of flourishing together.

To keep track of what Flourishing Faifley are up to – follow them on Facebook by scanning the QR code.



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

A member from the CAB team is based in our office most Friday's, however you will need to make an appointment to meet with them. The staff at Knowes do not take these appointments, and you must contact CAB directly to arrange this. You can do this by calling their number: **0800 484 0136**, or by sending them a message using the online form on their website: www.wdcab.co.uk/contact-us

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

**citizens
advice
bureau**

Alterations and Improvement Requests

Knowes Housing Association 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
- Painting 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.



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 for any other reason that you are finding your tenancy difficult to manage, please contact Fiona by emailing fiona.campbell@clydebank-ha.org.uk.



Dog Fouling

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

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

By reporting to WDC - What happens next

- An officer will investigate within 24 hours.
- If the dog fouling is present on a pavement, roadway etc. this will be classed as priority and removed as soon as possible.
- Where there is a named suspect, Litter Control will visit and make them aware that a complaint has been received. Where

evidence exists they may be issued with a Fixed Penalty Notice (We never identify the source of the complaint).

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

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

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



Local Support - Food

These are run by third party groups and may be subject to change.

Where	When	What	Contact Details
West Dunbartonshire Community Foodshare	Monday – Friday 10am – 4pm	Emergency food aid delivery	01389 764135 or freephone 0800 3457050
Faifley Food Share	Tuesday 10am – 11am	Food pantry – Cost £2.50	Faifley Parish Church, 164 Faifley Road, Faifley, Clydebank
Old Kilpatrick Food Parcels Community Pantry	Monday – Friday 12pm – 1pm	Foodbank	Napier Hall, 12 Dumbarton Road, Old Kilpatrick, G60 5JH, 07368 496836
Dalmuir Barclay Church Community Pantry and Drop in Café	Thursday 6:30pm – 8pm Friday 11am – 2pm	Community Pantry (Pay £2.50 for up to 10 items) and drop in café	1 Durban Avenue, Dalmuir, G81 4JH, 07923 638772
Food For Thought	Monday – Friday 10am – 4pm	Emergency food aid parcels	01389 743908

Keeping your Gas Boiler Servicing Appointment is Important



As a Registered Social Landlord Knowes HA is required by law to carry out a safety check on all gas boilers within its homes at least once every 12 months. We will notify you when your gas check is due and work with you to identify a date that is suitable.

We understand that people have busy lives and may need to rearrange their appointment due to other priorities. If this is the case, please contact Knowes HA or City Building to rearrange the visit. Having a high level of failed appointments could lead to unnecessary additional costs to Knowes which ultimately means less money for investment in our homes.

To ensure that we carry out a service to 100% of our boilers within the 12 months period we start booking in appointments around 2 months earlier which allows tenants to pick the date that suits them.

If, for whatever reason, a tenant cannot agree a date within this period, or does not engage with us we will, as a last resort, force access to the home to carry out the service. Prior to this happening a tenant will receive a letter informing them that a

forced access is possible, if they still don't respond a further letter will be sent giving the time and date of the planned forced access, always at least a week before the date and a final, hand delivered letter, the day before advising that the forced access will take place the next day at a specific time.

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, if after business hours, the Police Station in Clydebank.

Please note that the costs for this action will be pursued and recovered from the tenant through the recoverable repairs procedure. If the tenant is present on the day of the forced access and allows entry then the costs will be less than those associated with forcing the door and any subsequent damage or lock change that has to be fixed.

Disposal of Bulk Waste – Changes to Legislation

Recent legislation changes to how certain types of bulk waste is disposed of has resulted in the association seeing some delays in certain items being uplifted from back-courts. POPS, or Persistent Organic Pollutants are a group of organic compounds that when they begin to break down have toxic properties, persist in the environment, accumulate

in food chains, and pose a risk to human health and the environment.

Examples of POPs items are;

- Sofas
- Sofa beds
- Armchairs
- Kitchen and dining room chairs
- Stools and foot stools

- Home office chairs
- Futons
- Bean bags, floor and sofa cushions

The association must separate these items from other bulk waste for safer disposal which has resulted in delays in some items being uplifted. We would appreciate your understanding of this new change and the impact it will have on our service.

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.

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.

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.

Partnership with Scottish SPCA – Pet Aid

Our Community Support Officer has set up a partnership with the Scottish SPCA, Pet Aid. We have been finding people who are feeding their animal friends and going without food themselves. Also, tragically some people are faced with the terrible dilemma of having to think about rehoming their pets due to the current cost of living crisis.

To help we are now receiving a monthly supply of dog and cat food which can be given

to tenants who are struggling to feed their dogs and cats. The supply is not limitless, and we can only give out what we receive.

If you are struggling to feed your pet please contact Fiona Campbell, Community Support Officer on **01389 877752** or by email: fiona.campbell@clydebank-ha.org.uk every Wednesday or Thursday.

Your contact will be treated with confidentiality and respect and Fiona will be happy to help you.

Storm Damage Repairs Nearly Complete!

We are happy to report that repairs from the recent storm are nearly finished! Our team has been working tirelessly to restore affected areas, and we are now in the final stages of making everything right. This includes roof repairs, fence works, and any exterior damage that may have occurred.

We want to thank you for your patience during this process and remind you that any remaining issues should be reported to the repairs team as soon as possible. We're committed to ensuring your home is safe, secure, and comfortable.

Thank you again for your understanding and stay tuned for any further updates!

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, understanding what you think works well, what you might like to see done differently and any suggestions that you have.

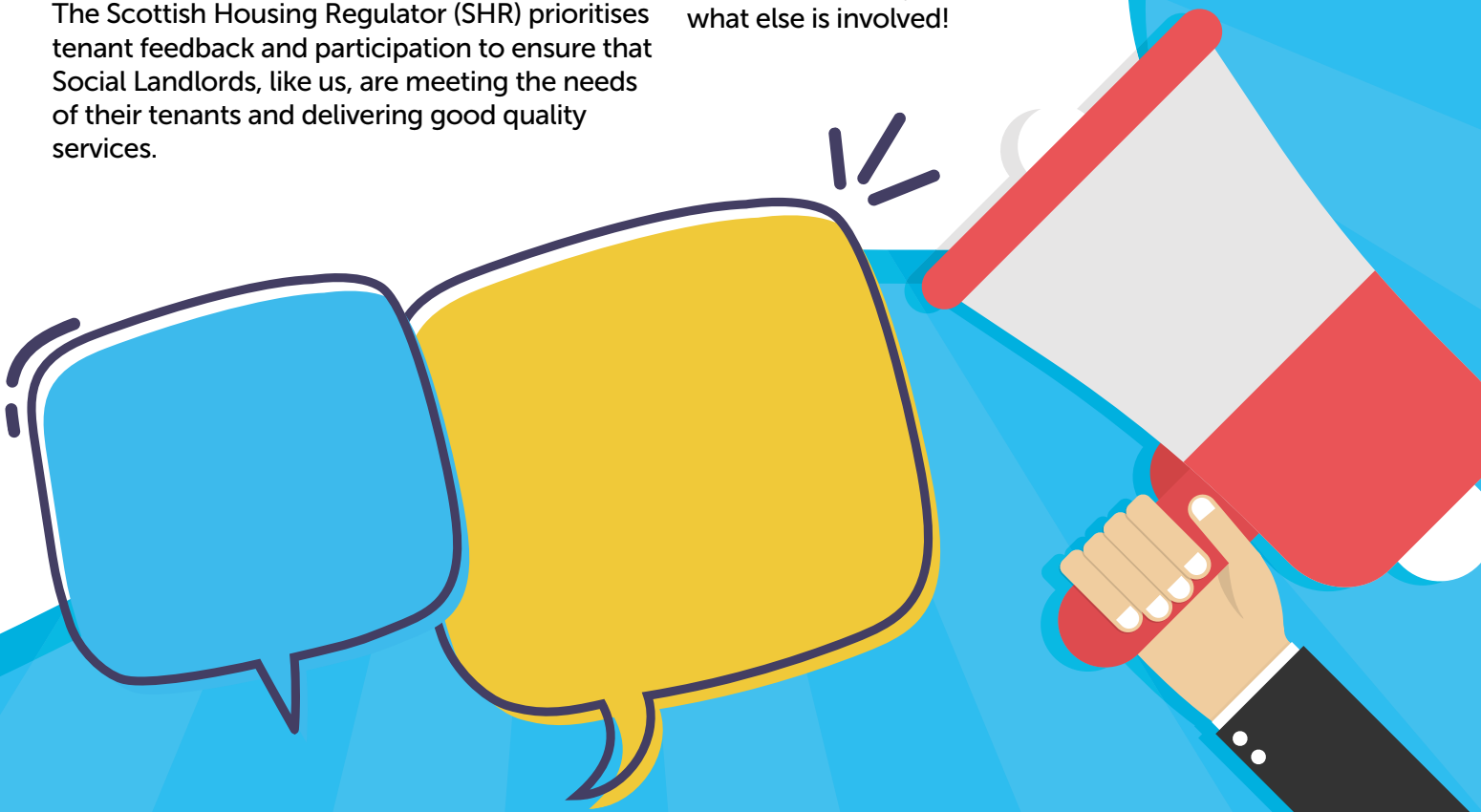
We run these meetings 3 times per year, and they are typically held from 6-8pm at Knowes Housing Association's office. Refreshments and snacks are available too!

Why do we need your opinions, feedback and ideas?

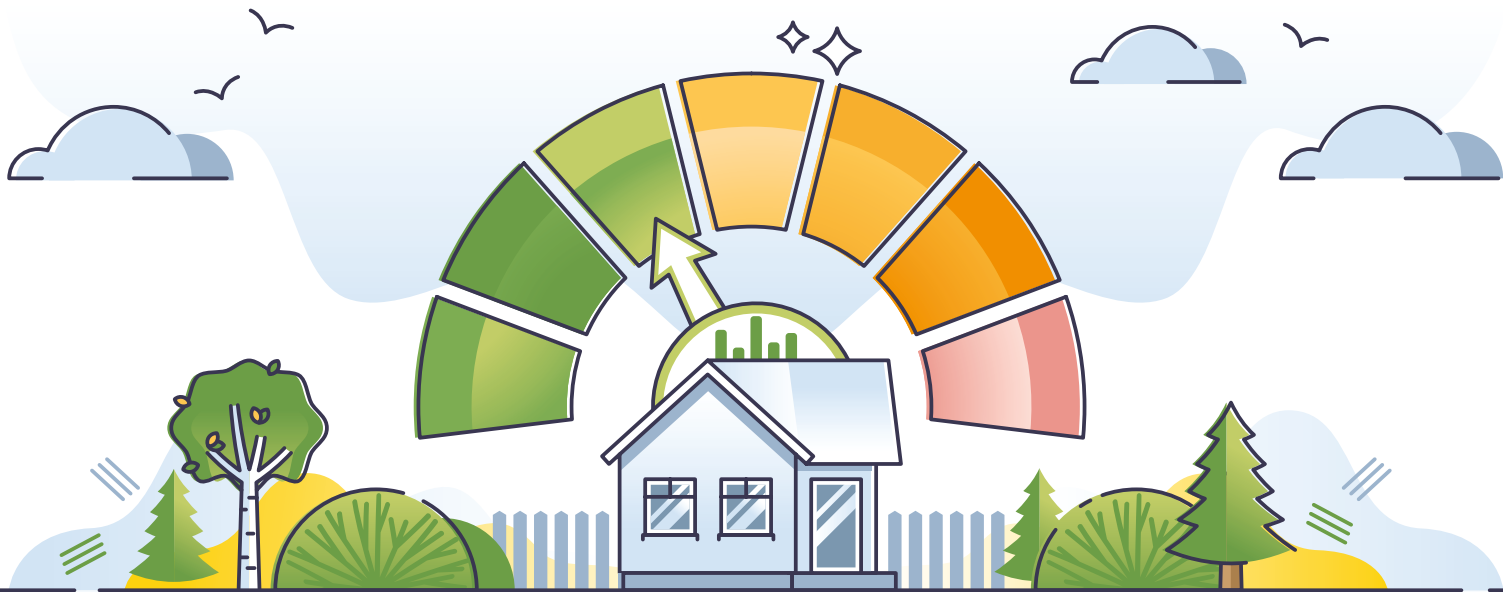
The Scottish Housing Regulator (SHR) prioritises tenant feedback and participation to ensure that Social Landlords, like us, are meeting the needs of their tenants and delivering good quality services.

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

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



Energy Advice Service



The West Dunbartonshire Energy Advice Service is a free service delivered by Community Links Scotland and is available to all Knowes Housing Association's tenants or factored owners.

Tenants can be referred directly to the service by their Housing Officer, or they can refer themselves, by emailing energy@comlinks.org.uk or calling the energy team on **0141 952 4382**.

This service is available to anyone who is experiencing hardship as a result of their fuel bill, and will help households to:

- Ensure they are accessing all relevant financial support.
- Ensure that they are using their heating systems in the most cost-effective way.
- Provide information and advice on energy efficiencies within their home.
- Provide advocacy for those in dispute or debt with energy providers.

Our energy support helps households to access eligible energy supplier initiatives such as Hardship Grant Funding Support, Warm Home Discount and the Priority Services Register. In addition, we work closely with the Fuel Bank Foundation to enable our service to allocate emergency fuel voucher support to households who are in danger of falling into self-disconnect and have no other avenue of assistance open to them.



We have access to a small support fund, and can assist households to access small scale energy efficient items for their homes, such as air fryers or heated drying racks.

We also seek to maximise the household income and refer to our partners to arrange for a benefit health check to be carried out. This ensures that the household is receiving all the eligible benefits and pensions that they are entitled to.

Our support can be provided by an in-home visit or if preferred, we can offer assistance remotely by phone or video call. We also conduct drop-in energy surgeries in venues across West Dunbartonshire.

Starter Packs – First Steps



Thanks to the support of The Lintel Trust and Awards for All, Community Links Scotland have access to funding that can support people taking up new tenancies after a period of change with Starter Packs that will help them make their house a home.

There are a number of packs available to new tenants and these include:

- Cooking essentials (pots, oven dish, utensils, storage containers, chopping boards)
- Dishes essentials (tea towels, glasses, mugs, plates, bowls, cutlery)
- Household essentials (tea towels, cloths/ sponges, washing up liquid, bin bags, toilet roll, cleaner, soap powder, dustpan)
- Bedding essentials (double or single duvet, pillow, sheets and duvet covers, towels, blanket)
- Home essentials (kettle, toaster, lightbulbs, blanket, tea, coffee)
- Hygiene essentials (shampoo, shower gel, toothpaste, toothbrush, deodorant, handwash, sponge / cloth, sanitary products, shaving products)

If you are in need of support, please let your Housing Officer know or refer yourself directly by emailing energy@starterpacks.org.uk or calling 0141 952 4382.



Meet the Team

Finance Assistant (Trainee)

Introduction

I joined Knowes on the 9th of September 2024. Prior to joining I was studying Business and Finance at UWS to which I graduated with a first class honours degree. The knowledge gained whilst studying has helped me immensely with my role here at Knowes.

About my Role

My main role here at Knowes is that of dealing with accounts payable. This means dealing with invoices coming from contractors and other businesses and ensuring that they are paid in a timely manner.

One of the main tasks in my role is answering calls. I try to aid individuals whether they are paying rent, querying a charge on their account, looking for a refund or just looking for a general update on their account.

Being a finance trainee within the organisation I also get to see all the other jobs that are completed within the finance department. Between helping with the Year-End Accounts to uploading rent payments to accounts. The nature of this role has really helped me gain a wider understanding of how all the areas of the association move and feed into one another. It has really shown me the value each department brings to the association.

Role Highlights

One of the best parts of working for Knowes is the training that I have received. I am currently completing my qualification to become a chartered accountant. I have passed the first year of the course and I am starting the 2nd year next month. Along with costs of this course, Knowes are also ensuring that my understanding is complete by showing me how my learning relates to the workplace and how what I am studying can aid the organisation. Some of the modules in the next term include Audit & Assurance, Taxation and Financial Management.

I have also attended the Young Professionals in Housing Conference, and the "Everything you need to know about Housing Finance Conference" through Knowes. Both have expanded my knowledge of the field and allowed me to chat with people who have worked in housing for the majority of their lives.



Another part of Knowes that I thoroughly enjoy is how they have approached my role as a trainee. The fact that my colleagues are dedicating time and energy into my training and letting me see the organisation from top to bottom has really aided my understanding in the work that gets done here. I imagine at many other organisations you would not have such a supporting team.

The Knowes staff have really made me feel welcome in the organisation and I've felt like a member of the team since day 1.

Staffing Updates

Welcome to the team Melanie Gilmour

Melanie Gilmour joined Knowes HA in June 2025 as our new Corporate Services/ Compliance Assistant. This is a newly created role at Knowes, and we are delighted that Melanie has joined the team.

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 Faifley. 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.

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, emails, 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.

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.

Cashless Office



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

1. Bank standing order – Rent account please contact your Housing Officer to make an arrangement. Owner occupier account 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 code 80-06-14, account number 00535969 and using your owner occupier reference number or tenancy reference number.

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

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. We will give you a full response as soon as possible, **normally within 20 working days**, if our investigation will take longer than 20 working days, we will tell you. This includes complaints that are complex and require a more detailed investigation, complaints involving staff members or where we feel it is otherwise appropriate to do so.



Complaints Received

From 1st April 2025 – 30th June 2025 we received a total of 10 complaints (3 Stage 1 complaints and 7 Stage 2 complaints).

We have provided a breakdown of the complaints below.

	Q1 01/04/25 – 30/06/25	
	Stage 1	Stage 2
Number of complaints received	3	7
Average time taken in working days to provide a full response	2 days	19 days

100% of complaints were responded to in full.

All Stage 1 complaints received were responded to within the prescribed timescale of 5 working days.

Out of the 7 Stage 2 complaints received, 2 complaints were responded to outwith the prescribed timescale of 20 working days.

Breakdown of Complaints

Stage 1

Maintenance – 2 complaints
Repairs – 1 complaint

Stage 2

Maintenance – 1 complaint
Repairs – 1 complaint
Staff – 5 complaints

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 unhappy with the delay in receiving a response from a contractor regarding a repair.

We did...

We apologised to the tenant and reported the issue to the contractor, who subsequently contacted the tenant to provide an update.

You said...

You were unhappy with behaviour shown by a contractor carrying out work for Knowes Housing Association.

We did...

We contacted the contractor and informed them that we had received a complaint regarding behaviour. We apologised to the tenant and recommended that they contact us again if they observe any more inappropriate behaviour.

Compliments



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

"You have been wonderful to deal with and are always so helpful."

"You are always kind and patient and it truly helps."

"Karen was very helpful during sign up and explained everything great to me."

"The decoration allowance when I moved in was greatly appreciated and unexpected as past landlords have never offered this."

"Thank you for helping me with these issues, I really appreciate you calling out and helping me."

"I am delighted with the work carried out by the contractor to my property. They were very pleasant and efficient."

"Thank you for sorting my radiator, if it wasn't for Knowes dealing with it so promptly it would've caused a lot of issues. I am very grateful of the repair and Knowes as a whole."

"Just wanted to say a huge thank you on behalf of the client and myself for the beautiful bathroom upgrade that was carried out at the client's property. She is over the moon with it and has been provided with a shower chair which allows her to be safe and independent in this task. Thanks again for such prompt service and attention."

"Thanks for all your help Nicola, you've been brilliant."

Annual Report and Report on Progress in Relation to the Scottish Social Housing Charter 2024-25



Contents

Chairperson's Report	21	Housing Quality and Maintenance	30
Knowes Core Values	23	Neighbourhood and Community	32
Our Strategic Objectives 2025 – 26	24	Access to Housing and Support	33
Financial Report 2024 – 25	25	Getting Good Value for Money	34
Performance	26	Rent Arrears Performance	35
Introduction to the Scottish Housing Charter	27	Wider Action Review	35
Customer / Landlord Relationships	28	Our Management Committee and Staff	36

Chairperson's Report

Thank you for taking the time to read this report which gives an overall view of what we are doing here at Knowes HA together with information regarding our performance for the year ended 31st March 2025.

I have held the post of Chairperson of Knowes HA's Management Committee for a year and a half now and it has been an eventful time for myself and the organisation.

Firstly, I would like to thank all of Knowes' Management Committee and staff for their support and their hard work over the year. This year we were delighted to welcome four new committee members to our board and to the outgoing committee members we would like to thank them for their service to Knowes and wish them well for the future.

Other pages of this report will give facts and figures on our finances, repairs, proposed development, and the business side of providing buildings to live in. Knowes' performance continues to be higher than average in many of its measurements including arrears, voids, time taken to re-let our properties and getting our repairs right first time.

Excellent customer service is at the core of our operations, and we carried out a customer satisfaction survey in 2024 asking 710 tenants and 132 factored owners to tell us their opinion of Knowes' services. We were pleased to see that overall tenants are more satisfied with our service with satisfaction rates rising to 91% in 2024 compared to 88% in 2022. You also let us know that you would like to see improvement in some specific areas such as opportunities to take part in decision making and the management of the neighbourhood. We will be following up on comments made. For those residents who would like an opportunity to put their views forward,

we operate a Customer Working Group who meet every 3-4 months to discuss issues which are important to the community and how Knowes can improve its customer services. We are currently looking for members – if you can spare a few hours to meet with other residents and Knowes' staff, please contact Amy or Melanie on 01389 877752 Option 5 for Corporate Services.

On a less positive note, satisfaction with our factoring services amongst our owner occupiers surveyed fell during the two-year period with dissatisfaction being expressed with common area maintenance. Again, we will be taking on board comments and making improvements where possible.

We were reassessed for the Customer Services Excellence Award in February 2025, and we are delighted to report that we achieved the standard of Compliance Plus in many areas of our customer services. Our next resident wide survey will be 2026-27.

Supporting tenants through the continuing economic crisis has been a key focus for Knowes HA. At the start of the new financial year the Management Committee approved a rental increase of 3.5% for 2025 which is below average for our RSL peer group. We continue to look for ways to support and help our customers sustain their tenancy. In 2024/25 we spent £50,000 on tenancy sustainment and community projects – funded by our solar panel income and other grants.

We continue to support Flourishing Faifley who last year have been successful in obtaining over £120,000 in grant funding for community groups and activities and who this year are looking to develop a new community hub space to benefit Faifley residents. Well done to Tony Ercoli and the rest of the team at Flourishing Faifley who were

Chairperson's Report

Continued

awarded with an appreciation award for their hard work, dedication and for going above and beyond in their service to the local community at our last AGM in September 2024.

Following the success of our 2024 over 60s Bus Trip to Stirling we are busily planning the 2025 outing to Largs. Watch out for photos of our next trip in our winter newsletter and a big thank you to last year's sponsors – WrightKerr All Trades Ltd, MJM Joinery and Sidey.

Our AGM for all our share members is planned for Tuesday 2nd September 2025 at 6.30pm in Clydebank & District Golf Club, Glasgow Road, Hardgate, Clydebank, G81 5QY. Please contact Amy Sweeney at Knowes if you require transport to the event. If you are not already a share member and would like to join, please call Amy or Melanie on 01389 877752, Option 5 and ask for a form to complete. It is only £1 to join and that includes attendance at our AGM and inclusion in

our annual shareholder draw for the chance to win £100.

Finally, I would like to put out our constant appeal and encourage anyone interested in getting involved in the work of the association to talk to staff and committee members at Knowes and find out more. We also have a Customer Working Group who are looking for members too. Even if you haven't got the time to get that involved, you can contact us and keep up to date through the website www.knowes.org or our Facebook page.

I hope you find this report informative and useful, and we would welcome any feedback from you on the format.

Peter Fennessey

Chairperson



Our Mission, Vision, Strategy & Values

Our Mission is to provide good quality affordable homes and services which meet the needs and aspirations of the community we serve, to ensure customer involvement in current and future housing and to drive positive change in our local community and environment.

Our Vision is to shape the future of housing and improve the quality of life in our community.

Our Strategy is to:

STRENGTHEN our current position within the marketplace and continue to build upon our performance.

DIVERSIFY through getting involved in wider action projects and involvement with new client groups.

GROW by increasing the quality, choice and number of houses available.

Our Core Values are as follows:-

RESPECT AND EQUALITY OF OPPORTUNITY

We treat everyone with respect and recognise and respond to their individual needs.

CUSTOMER FOCUSED

We ensure that our customers and community are at the centre of everything we do.

COMMUNICATION

We communicate effectively with our customers and colleagues.

CONTINUOUS IMPROVEMENT

We are committed to reviewing, developing and improving all of our services and processes.

HONESTY AND PROFESSIONALISM

We behave in a professional manner and act with honesty and integrity.

Strategic Objectives - 1 year and 3 years

In consultation with staff and customers, Knowes' Management Committee sets out its Strategic Business Objectives each year. Knowes' objectives are the specific and measurable results we plan to achieve and maintain throughout the year. Our objectives also assist us in tracking performance in every part of their business to ensure that we are moving in the right direction. We have two levels of objectives as part of our organisation structure - our Business Strategic Objectives and our Departmental Operational Objectives - the latter giving more detail on how we plan to achieve our Business Objectives.

Knowes HA's agreed business objectives for the Financial Year 2025-26 are as follows:-

Short Term Objectives (2025 - 2026 Financial Year)

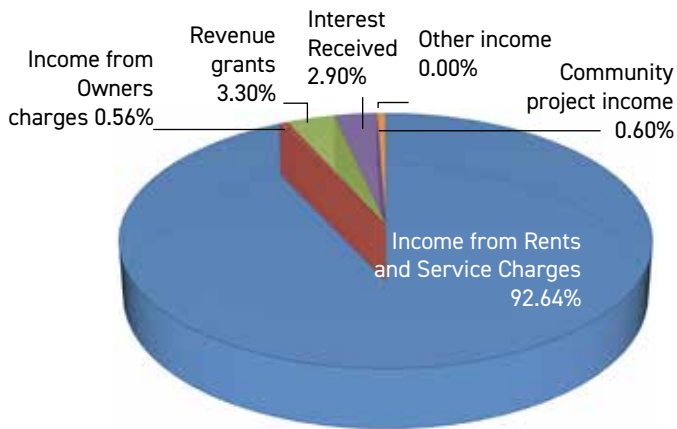
REFERENCE	BUSINESS OBJECTIVE
S1	Improve and monitor value for money in our services whilst ensuring we meet our performance targets.
S2	Develop 27 new properties at the Abbeylands site only if financially viable.
S3	Continue to access funding for energy improvement initiatives.
S4	Continue to make funding applications for community projects to support our local community.
S5	Continue our engagement with the local community and further develop the Customer Working Group.
S6	Attract new committee members and share members.
S7	Implement a Governance Review and continue to assess compliance against the Regulatory Framework.
S8	Integrate our 2024/25 stock condition survey into our upgraded Asset Management System and ensure medium to long term cost plans are updated.
S9	Continue to work on improving services to customers following our 2024 satisfaction survey.
S10	Continue to develop our Wellbeing Strategy for Knowes' Staff and Committee and ensure appropriate training and development programmes are in place.
S11	Continue to manage anti-social behaviour and improve our estate environment.
S12	Carry out a landlord health and safety audit and ensure compliance with legislation and best practice.

Long Term Objectives (2023 - 2026)

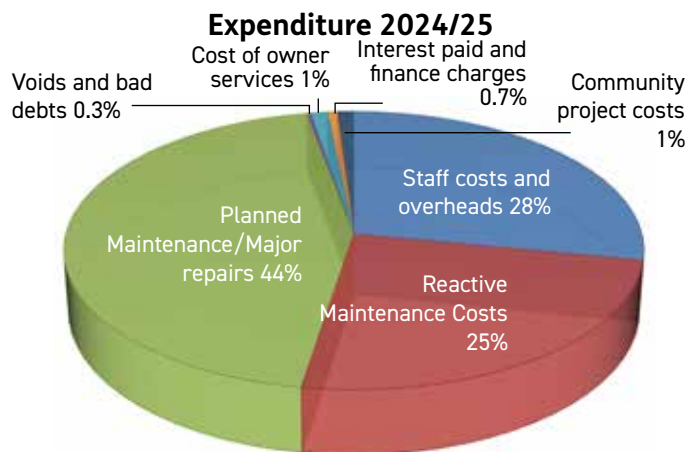
REFERENCE	BUSINESS OBJECTIVE
L1	Identify and pursue development / expansion opportunities.
L2	Monitor demand and supply within our area of operation and address any demand issues which arise within our stock.
L3	Work with partners to promote the social and economic regeneration in our area.
L4	Continue to invest in and improve our external common areas
L5	Investigate sustainable and renewable energy initiatives in our move towards Net Zero Carbon.
L6	Continue to improve financial viability in order to deal with future contingencies.
L7	Continue developing our IT systems and improve digital engagement with our customers to fully meet our business and customer needs.

Financial Report 2024-25

Income 2024/25



	31.03.25	31.03.24
INCOME	£	£
Income from Rents and Service Charges	5,219,068	4,919,497
Income from Owners charges	31,782	29,695
Revenue grants	185,923	182,821
Interest Received	163,257	148,442
Other income	-	27,596
Community project income	33,800	37,998
	5,633,830	5,346,049



	31.03.25	31.03.24
EXPENDITURE	£	£
Staff costs and overheads	1,492,706	1,323,102
Reactive Maintenance Costs	1,308,683	1,483,423
Planned Maintenance/Major repairs	2,368,339	1,600,789
Voids and bad debts	13,620	14,562
Cost of owner services	56,959	52,673
Interest paid and finance charges	32,000	40,118
Community project costs	55,906	58,505
	5,328,213	4,573,175

	31.03.25	31.03.24
	£	£
Total Income	5,633,830	5,346,049
Total Expenditure	5,328,213	4,573,172
Surplus for the year	305,617	772,877
Capitalised component expenditure	1,744,006	789,679
Changes in Pension Fund Valuation	8,000	(418,000)
Less depreciation of housing stock	(1,023,166)	(903,109)
Net surplus for year as reported	1,034,457	241,447
Statement of Financial Position	31.03.25	31.03.24
Assets	£	£
Housing Properties (net of depreciation)	18,647,859	17,487,662
Other Assets (office premises and equipment)	137,250	174,655
Receivables - money owed to Knowes	114,044	396,604
Cash at bank and in short term deposits	5,638,866	5,352,848
	24,538,019	23,411,769
Liabilities	£	£
Short term payables/creditors	745,502	717,493
Long term payables/creditors	662,000	674,000
Deferred income - property grants	4,795,129	4,719,336
Share Capital	105	112
Revenue Reserves	18,335,286	17,300,828
	24,538,019	23,411,769

PERFORMANCE

KEY RESULTS

1. Knowes Housing Association received £5.2m in rent and service charges income – on 1/4/2024 we applied a rental increase of 5.6% less than inflation for that year and also less than our peer group average. From 1/4/2025 our rental increase was 3.5% again less than our peer group average.
2. We spent £55.9k on community projects in 2024/25.
3. £32k was spent on other finance charges related to the Pension valuation. No loan interest was paid during the year and at the year end the Association had no loan debt. Knowes' received £163k on bank interest on its short and longer term cash deposits.
4. Knowes spent £3.6m in direct costs on properties to either repair, maintain or renew components. Reactive maintenance costs have decreased since last year but we have spent more on planned maintenance and major components.
5. The voids and bad debts position has improved from last year to this year.
6. Knowes Housing Association remains in a strong financial position. The longer term projections shows it is able to continue to invest in its housing properties over the next 30 years.

SUMMARY OF KEY FINANCIAL PERFORMANCE INDICATORS

Analysis of finances - comparison to average results of social landlords

	Knowes HA	Knowes HA 2024	Scottish average
Efficiency	31.03.25	31.03.24	
Void and Bad debts (%)	0.23%	0.3%	1.53%
Staff costs/turnover (%)	18.8%	18.9%	26.24%
Liquidity			
Current ratio	7.72	8.01	1.16
Profitability			
Gross surplus (%)	16.4%	10.6%	17.3%
Net surplus (%)	18.8%	4.7%	18.1%
Loan covenant ratios			
Interest cover	n/a	1744%	Not available
Net debt/(assets) per property	(£ 5,325)	(£ 5,024)	£ 16,467

Jargon Busters

Void and Bad Debt %: This shows the amount of rent written off due to being non recoverable. The lower the percentage the less rent due to void loss and bad debt we are writing off. It shows how efficient Knowes is at lettings its housing stock and recovering rent debt.

Staff Costs Ratio: This is the total staff costs expressed as a percentage of turnover. This ratio measures how efficiently we can generate income through our staff resources. Staff costs over turnover compare favourably to the sector average.

Liquidity Ratio: This is the ratio of current debts (due within 12 months) over payables due in the same period. The higher this ratio the more financially strong the organisation is in the short-term.

Profitability Ratios: The higher these ratios are, the more surplus Knowes is generating from its income. This surplus is utilised to fund future repair costs for our properties. Gross surplus has increased from last year due to increased income. Over the last two years we have seen significant increases in the cost of labour and materials in the construction industry. Net surplus has also increased mainly due to an increase in interest received on our bank deposits.

Loan Covenant Ratios: These represent how well Knowes can meet its loan commitments. The higher the interest cover the more able Knowes is to pay interest due on its loan. Also, the lower the debt per property then the lower our total loan commitment. Knowes is in a net asset position as our main outstanding loan has now been completely paid off. Knowes performs better than the sector average in both these measures.

* Scottish Average for 2023/24

Introduction

The purpose of this report is to highlight the Association's progress towards meeting the Scottish Social Housing Charter Requirements, and also to provide additional information about our performance in the financial year 2024/25 in a format agreed with our tenants.

What is the Scottish Social Housing Charter?

The Charter Parliament approved the Charter in March 2012 and became effective on 1st April 2012. The Charter requires all Registered Social Landlords (RSLs) operating in Scotland to produce a report each year outlining their performance

in relation to the Charter outcomes. There are 15 outcomes detailed in the Charter which are relevant to Knowes, and these are described in this report along with our progress in achieving them.

Charter Heading	Outcomes and Standards
The Customer/Landlord relationship	1: Equalities 2: Communication 3: Participation
Housing quality and maintenance	4: Quality of housing 5: Repairs, maintenance and improvements
Neighbourhood and community	6: Estate management, anti-social behaviour, neighbour nuisance and tenancy disputes
Access to housing and support	7, 8 and 9: Housing options 10: Access to social housing 11: Tenancy sustainment 12: Homeless people
Getting good value from rents and service charges	13: Value for money 14 and 15: Rents and service charges

This report, where possible, shows trends in performance over a number of years, and also comparisons with national statistics collected by the Scottish Housing Regulator.

The Customer / Landlord Relationship

Outcomes and Standards

1 Equalities:

We must perform all aspects of our housing services so that every tenant and other customer has their individual needs recognised, is treated fairly and with respect, and receives access to housing and housing services.

2 Communication:

We must manage our business so that tenants and other customers find it easy to communicate with their landlord and get the information they need about their landlord, how and why it makes decisions and the services it provides.

3 Participation:

We must manage our business so that tenants and other customers find it easy to participate in and influence their landlord's decisions at a level they feel comfortable with.

The Association carried out a Resident Satisfaction Survey in 2024 with 700 tenants being surveyed.



90.85%

of tenants satisfied with the overall service provided by their landlord



90.70%

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



83.80%

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

Accessible Information

We realise that it is not always easy for everyone to access information about the services we provide; therefore we aim to provide it in a variety of formats. Our newsletters, policies and letters are all available on request in large print, audio and Braille. We can provide translation services where necessary and we have a mobile hearing loop system in our office to help those with a hearing impairment. If you feel that any of these

services would help you, or if there is anything else that we can provide in order to make your communication with us easier, please do not hesitate to contact Amy Sweeney (Corporate Services/Compliance Officer) or Melanie Gilmour (Corporate Services/Compliance Assistant) on 01389 877752 (option 5) or email info@knowes.org.

Complaints

In April 2021 the Association adopted the Scottish Public Services Ombudsman (SPSO) new model complaints handling procedure. This is used for complaints related to dissatisfaction with standards of service or action which the Association has or has not taken. The Association values complaints and will report on how we have improved our service as a result of complaints made. The table below details all complaints received in 2024-25, there were no complaints received regarding equality issues.

Percentage of all complaints responded to in full at Stage 1 and Stage 2		
Complaints regarding all other issues	1 st Stage Complaints	2 nd Stage Complaints
	Number	Number
Received in the reporting year	24	7
Carried forward from previous reporting year	1	0
Complaints responded to in full by the landlord in the reporting year	25 (100%)	7 (100%)
Average time taken in working days for a full response	2.3 days	7 days

Housing Quality and Maintenance

Outcomes and Standards

4 Quality of housing:

We must manage our business so that tenant's homes as a minimum, meet the Scottish Housing Quality Standard and when they are allocated, are always clean, tidy and in a good state of repair.

5 Repairs, maintenance and improvements:

We must manage our business so that tenant's homes are well maintained, with repairs and improvements carried out when required, and tenants are given reasonable choices about when work is done. Registered Social Landlords (RSLs) in Scotland were required to meet the Scottish Housing Quality Standard (SHQS) by April 2015. This standard was introduced by the Scottish Government in 2004 and requires every property owned by RSLs to meet 35 quality criteria. In some instances it will not be possible to meet the standard, for example where there is no controlled entry system in a close, and owner occupiers decide that they don't want to share the cost of installing such a system. In such cases these are classed as abeyances. There are other situations where failure to meet the standard is acceptable and that is where tenants have refused access to carry out work. Over the last year 95.46% of our stock met the requirements of SHQS, with 4.54% in abeyance.

Over the last year, the Association completed the following:

Description of Work	Number of Properties
New Windows & Doors	76
New Bathrooms	28
New Boilers	40
New Kitchens	119
Medical Adaptions	19



86.34%

of tenants satisfied with the quality of their home



88.24%

of tenants who have had repairs or maintenance carried out in the last 12 months are satisfied with the repairs and maintenance service that they received

The table below highlights our repairs performance during the year.

Description	Knowes HA	Scottish Average 2023-24
Length of time taken to complete emergency repairs	1.72 hours	3.96 hours
Length of time taken to complete non-emergency repairs	7.88 days	8.95 days
Proportion of repairs completed right first time	97.96%	88.4%
Number of times we did not meet our statutory duty to complete a gas safety check	0	N/A

The table above shows that we continue to perform above the national average for our repair service, with the last year having on average over 5 repairs per house.

The number of households benefitting from new windows & doors, boilers and kitchens are listed

in the table and this year will see more projects to deliver improvements to tenants' homes

We aim to continue to provide the high level of repairs service and replace the component types listed above throughout this year.



Neighbourhood and Community

Outcomes and Standards

6. Estate Management, Anti-Social Behaviour, Neighbour Nuisance and Tenancy Disputes:

Working in partnership with other agencies we will help to ensure that tenants and other customers live in well maintained neighbourhoods where they feel safe.



89.58%

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

Estate Management

Housing Officers complete estate management inspections bi-monthly with the Housing Assistant completing follow up inspections in the intervening months. We also have staff carrying out quality assurance checks on the common cleaning services that many of our tenement residents receive. This work generates a considerable number of actions ranging from issuing around stair-cleaning cleanliness to identifying and reporting repairs in and around the Association's properties. The Association provides a common cleaning service to 110 closes, and we have introduced thorough quality control measures to improve standards, customer satisfaction and value for money. We also have a rapid response team in place to deal with any issue reported.

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

The Association's bulk uplift service continues to see improved conditions of our backcourt and common areas. However we still experience problems around bin collections. The responsibility of bin collection lies with WDC's cleansing department, however the associated issues around bins not being emptied result in estate management issues.

ASB

The Association continues to use its own ASB policy and procedure and has support from the Police to deal with the more serious complaints received.

A total of 91 cases of anti-social behaviour were reported in 2024/25, with all of these resolved within our target timescales. This figure saw a big drop in reported ASB issues from the previous year.



The Association will continue to manage all complaints sensitively, and where required, use powers at our disposal through legislation outlined in the tenancy agreement.

We will continue to work closely with Police Scotland when dealing with anti-social behaviour when tougher action is required to deal with issues. We will also utilise any services that the local authority provides to assist in the management of issues such as;

- Environmental Health
- Mediation
- Noise monitoring
- Dog wardens
- Cleansing

Access to Housing and Support

Outcomes and Standards

7, 8 and 9 Housing Options:

As a social landlord we will work together to ensure that:

- People looking for housing receive information that helps them make informed choices and decisions about the range of housing options available to them.
- Tenants and people on housing lists can review their housing options.
- People at risk of losing their homes receive advice on homelessness.
- We provide reasonable preference to the 3 groups identified in the Housing (Scotland) Act 2014 which was implemented in May 2019.

These groups are detailed below.

- 1. Homeless persons and persons threatened with homelessness and who have unmet housing needs.**
- 2. People who are living under unsatisfactory housing conditions and who have unmet housing needs.**
- 3. Tenants of houses which are held by a social landlord and which the social landlord selecting its tenants considers to be under-occupied.**

10 Access to Social Housing:

We ensure that people looking for housing find it easy to apply for the widest choice of social housing available and receive the information they need on how the landlord allocates homes and their prospects of being housed.

Knowes Housing Association accepts housing applications from anyone aged 16 or over. We have introduced an online application process that can be accessed through the Knowes HA website. You can also access an 'information about Knowes' leaflet, 'applying for a Knowes tenancy' leaflet, a map of Faifley and the Association's stock profile on our website. This helps to ensure that the applicant has as much information as possible regarding the local area and other housing providers within the West Dunbartonshire area.

Any applicant who has not held their own tenancy or had their own home is interviewed by the Allocations Officer with a view to explaining the range of housing options and the responsibilities of having a Knowes' tenancy.

This enables the Association to identify any support needs and gives the applicant the opportunity to ask any questions in relation to their housing application, prospects, etc.

Applicants who consider themselves to be homeless or threatened with homelessness are given the appropriate advice in relation to West Dunbartonshire Council's Homeless Service.

We will continue to accept nominations from West Dunbartonshire Council, Positive Action in Housing, East Dunbartonshire Council and the Scottish Refugee Council predominately for our stock.

A total of 58 properties were let during the last financial year. This figure is a reduction on the previous year, making our average turnover around 5.6%. In 2024-25 a total of 38% of the Association's lets were to West and East Dunbartonshire Councils through Section 5 homeless referrals and nominations.

Of the 58 lets the following groups received the following allocations:

Needs Groups	Number of Lets	% Lets
Medical	9	16%
Nominations	1	2%
Homeless (Section 5)	21	36%
Overcrowded	13	22 %
Transfer	1	2%
Underoccupied	3	5%
Waiting List	10	17%
Other	0	0%

The above re-lets table demonstrates that we continue to support the most vulnerable in society with a high number of lets given to homeless cases referred to us from WDC. At the same time we manage our other waiting lists with lets to other applicants based on the type of property that becomes available.

The average days taken to re-let for 2024-25 was 5.57 calendar days compared to 6.3 calendar days in the previous year. Our target was 7 calendar days. The Scottish average 56.7 days.

The void loss for 2024-25 was 0.09% of the annual debit. Our internal target is 0.2%. The Scottish average is 1.4%.

Housing Applicant Satisfaction Surveys and New Tenant Satisfaction Surveys are carried out throughout the financial year to gauge the satisfaction levels of new tenants and how the application process has worked for them. The results of the surveys are presented to the Committee each year. In year 2024-25 the Housing Applicant Satisfaction Survey showed that 100% of applicants found the form and the questions clear and easy to understand and complete. The New Tenant Satisfaction Survey showed that overall 90.48% of respondents were satisfied with the quality of their home when moving in, while 100% were satisfied with the information provided by Knowes HA at the application stage.

	Knowes 2024-25	Scottish Average
Number of calendar days taken to let	5.57	56.70
Rent lost due to Voids	0.09%	1.40%
% tenancies beginning in 2024-25 sustained by more than 12 months	89.47%	91.24%

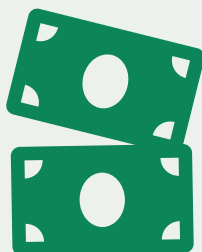
Getting Good Value for Money from Rents and Service Charges Outcomes and Standards

13 Value for money:

We must manage all aspects of our business so that tenants, owners and other customers receive services that provide continually improving value for the rent and other charges they pay.

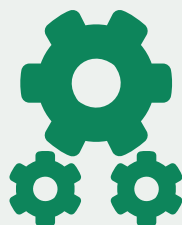
77%

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



60.61%

of factored owners are satisfied with the factoring service they receive



14 and 15 Rents and service charges:

We must set rents and service charges in consultation with our tenants and other customers so that:

- A balance is struck between the level of service provided, the cost of the services, and how far current and prospective tenants and other customers can afford them.
- Tenants get clear information on how rent and other money is spent, including any details of individual items of expenditure above thresholds agreed between landlords and tenants.

Rent Arrears Performance in 2024-25

The total arrears figure for year ending March 2025 was 1.13% of the annual debit, which is lower than the previous year. The total arrears figure includes former tenant arrears and write off for unrecoverable rent. Rent arrears Management continues to be challenging due to on-going welfare reform, particularly the impact on arrears due to Universal Credit, and cost of living issues.

The Housing Team also had an internal arrears target that was based on what we considered an actual arrear and a technical

arrear that makes up the gross arrear, (Housing benefit and UC payments makes up the majority of the technical arrears, as do any late monthly payments). Our internal target was 2% for the actual arrears and this was again a challenging target, however we bettered this target and achieved an excellent performance of 0.85%.

A summary of our performance is detailed below for comparison with the national median of all RSLs and the performance of our own LSVT Peer Group, both as reported by the Scottish Housing Regulator. Where the Scottish Average is quoted, it is for the ARC Results as published by the SHR for 2023/24.

Key Performance Indicator	Year End Performance 2024-25	Scottish Average	Benchmarking Group Performance
Total of Gross Arrears	1.13%	6.74% for 2023/24	2.73%

Wider Action Review

Community Support Officer

Our Community Support Officer (CSO) continues to work closely with tenants across Faifley and Clydebank. The CSO provides information, advice and signpost tenants and customers of Clydebank, Knowes and Dalmuir Park Housing Associations to assist them to establish, manage and sustain their tenancies.

Dedicated Welfare Advice Officer

Our dedicated Welfare Advice Officer, funded by a joint partnership between Knowes HA, Clydebank HA and Dalmuir Park HA, continues to work closely with our tenants to provide them with information and support regarding welfare benefits and related issues. The Officer is based at Citizens Advice Bureau (CAB).

Customer Service Excellence

On 3rd March 2025 we undertook our Customer Service Excellence assessment, and we are delighted to confirm that we have been reaccredited with the Customer Service Excellence Standard and awarded Compliance Plus in five elements. This reinforces our commitment to delivering an excellent service to our customers and always striving to improve and make things better.

Over 60s Bus Trip

Our annual over 60s bus trip took place on 22nd August 2024, and we visited the scenic city of Stirling with an exciting performance tour at the Stirling Old Town Jail followed by a wonderful afternoon tea at the Stirling Highland Hotel. The bus trip offers tenants and owners a fantastic opportunity to enjoy a fun-filled day out, meet new people and make lasting memories. Following the success of previous years' trips, our popular over 60s bus trip will be back again in August 2025!

Partnership with the Scottish SPCA

During 2024, our Community Support Officer set up an exciting new partnership with the Scottish SPCA, Pet Aid. The Scottish SPCA now provide the association with a monthly supply of dog and cat food which can be given to tenants who are struggling to feed their pets due to the cost-of-living crisis.

Donations

The association has also supported the following groups/organisations throughout the year by providing donations of cash/gift vouchers.

- Flourishing Faifley
- Faifley Art Group
- Faifley Brownies

Our Management Committee and Staff

Our Management Committee

Peter Fennessey	Chairperson	Dean Vinter	Member
Lynsey Chrystal	Vice Chairperson	Tim Ugwu	Casual Vacancy
Steve Rolfe	Treasurer	Patricia Broadfoot	Casual Vacancy
Councillor Lawrence O'Neill	Secretary	Patrick Cox	Co-optee
Hilary Edgar	Member	Kevin McNally	Co-optee
Billy Stevenson	Member		

Our Staff

Senior Management Team

Erica Davidson	Chief Executive Officer
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 Management Team

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

Property Services Team

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

Corporate Services Team

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

Cleaning Staff

Danielle Watson
Sophie-Lee Shaw

Knowes Housing Association Ltd,
10 Field Road, Faifley, Clydebank, G81 5BX
Email: info@knowes.org Website: www.knowes.org Telephone: 01389 877752

Registered with the FCA under the Co-operative and Community Benefit Societies Act 2014 (No. 2518R(S)) & with the Scottish Housing Regulator No. HEP300.

Knowes Housing Association is a charitable organisation registered under Scottish Charity No. SC027466
Knowes Housing Association Ltd is a registered property factor (Reg. No. PF000201)

