



Foodbank Donations

Yet again the good people of Faifley surpassed themselves with their generosity. Bags of shopping and Christmas presents were handed into our office collection point on a daily basis to help those in need. Pierre, Knowes Director, Martin our Housing Manager and Erica, our Head of Finance were on hand to help load the van up with the lovely goodies supplied by Faifley's big hearted residents.



We are still a collection point and donations can also be dropped off at the White Church on Sunday mornings between 9.30am and 11.30am.

Join Our Management Committee

Do you want to play a role in improving your career prospects and the lives of others in the Faifley area? If the answer is "YES" then volunteering as a Management Committee member with us might be the thing for you!

We are looking to recruit people as voluntary committee members.

We need people who are motivated by a positive desire to work with us in achieving our goals. We are a Registered Social Landlord and Scottish Charity with a track record of high tenant satisfaction levels and strong performance.

We need new committee members who have a range of skills and personal qualities who

will strengthen our leadership in achieving the best we can for tenants and other service users. We would welcome interest from individuals with a commitment to our objectives and who have appropriate skills, but in particular would welcome applications from local people.



THINKING OF DECORATING?

Free Paint Giveaway Tuesday 2nd July!

Knowes HA tries hard to think of ways to get the most out of our contractors, and not only by way of the work they carry out within your properties.

Therefore we are delighted to announce that The Bell Group are offering free decorating paint to local people. We have booked Skypoint on Tuesday 2nd July for the event, and a decorating expert will be on hand to give advice on painting technique and colour choices. Local people can come along and take away high quality paint between 11.00am and 3.00pm pm the day.

Don't miss out on our community event and the opportunity to speak to decorating experts - there will also be face painting to keep the children occupied and painting demonstrations for the adults.

Also on this page are details of the apprenticeship opportunities offered by The Bell Group.



Important Information about Rent Payments

Please remember that you are meant to pay your rent at the start of each month for that month. If you have difficulty in managing your rent payments please contact your Housing Officer and they can advise and assist where possible.

Please avoid missing your rent payment and falling into arrears, we know that tenants don't like receiving arrears letters from our staff, however more tenants are falling into arrears and our policy is to deal with this as soon as the situation arises.

Phones

When phoning the Association you may notice a slight change to the message that you hear. If you press option 3 to get through to a Housing Officer, you now will be given the option of contacting either Thomas Miller, Jackie Ferrie or Nicola Gerrard.

This will help us ensure your call is going through to the correct staff member.

UNIVERSAL CREDIT AND RENT PAYMENT



More and more tenants are now facing the prospect of going on to Universal Credit.

The new benefit means that those who are applying will wait up to 5 weeks to receive payment, they will also be interviewed by a work coach, and have the responsibility to pay their rent from the first UC payment they receive.

The obligation to pay rent is something that Knowes want to highlight as a major concern. We are experiencing many UC claimants who receive their first payment choosing not to pay their rent. This means that they will go heavily into arrears and face a number of actions by us including:

- Arrears recovery action
- Arrears payments deducted from future benefit payments - which could be up to 20% of benefit entitlement
- Rent direct payments.

Should UC recipients continue to misspend the rent element of their UC payment the Association will be left with no choice but to consider legal action that could result in repossession.

Please ensure that if you go on to UC you use the money you receive to cover your rent charge to pay your rent. Like any other tenant who has a responsibility to pay their rent, you should use this

money to ensure you keep a roof over your head.

When your UC account is up and running you will need to keep an eye on your account for any 'To Do's' as you will receive one regarding this years rent increase.

The Department of Work and Pensions have advised that as of 3rd April 2019, claimants of Universal Credit will have been sent an action called a 'To Do' via their Universal Credit account.

The 'To Do' will be titled 'Report any changes to your housing costs'.

This will ask for responses to a number of questions such as:

1. Has your rent or service charge changed?
You will need to say YES
2. Do you wish to report any other changes to your housing? **You will need to say YES**
3. When did your rent or service charge change?
You will need to say 1st April 2019.

You should then be asked what your new rent charge is. If you pay by standing order you will need to update the payment details with your bank.

If you no longer have your rent increase letter or are unsure what your rent charge is speak to your Housing Officer on 01389 877752, option 3.

Easter Bunny Visits Achnacraig Nursery

Knowes HA was delighted to present Anne Rocks, Head Teacher at Achnacraig Nursery School with a cheque to buy Easter eggs for the children who attend. The Easter Bunny had a very busy day hiding the eggs in the school playground.



Allocations Policy review

The Scottish Government recently introduced the Housing (Scotland) Act 2014 and we are making changes to Knowes' Allocations Policy that take into account the changes in legislation.

We recently carried out a review of the Allocations policy and this is now available online to view via our website or if you prefer we also have paper copies available from our office.

If you have any comments you can let us know by email through our info@knowes.org email address, or alternatively in writing via our office.

Rent Increase 2019

We review our rent and service charges every year to ensure that the services we provide have adequate funding in order that we can deliver them.

In accordance with the Scottish Social Housing Charter, we consult all of our tenants on our proposed rent increase, and this year we received a good response to our consultation.

We consulted on two options,

being an increase of either 2.8%, which would allow us to continue providing services as we currently do, or 3.6% which would have allowed us to fund the employment of an estate caretaker to carry out various tasks through the estate.

69.2% of respondents voted in favour of the 2.8% increase, 19% voted in favour of the 3.6% increase and 11.8% voted for "other".

During the period of the consultation however, CPI fell from 2.4% in October to 2.1% in December, whilst RPI fell from 3.2% in November to 2.7% in December.

In light of the reducing inflation indicators Knowes Committee agreed to a rent increase of less than that which was consulted on, this being 2.6%.

Why do we need a rent increase each year?

Inflation is the measure of how much costs are going up over time and unfortunately Knowes like all businesses are subject to cost increases due to inflation. For example our long term contracts for repairs, gas servicing, landscape maintenance and close cleaning all have a built in inflation factor each year, meaning that the costs of delivering these contracts goes up year on year.

As a responsible employer our staff receive a pay award each year, normally below RPI.

Government legislation requires us to spend additional money on our properties, and also impacts our management costs. For example, over the next 2 years we are required to spend around £400,000 upgrading fire and smoke detection in all our properties, whilst Universal Credit is requiring us to increase our staff resource and at the same time resulting in increasing levels of rent arrears. The costs of this are borne by rent income which is our main source of income.

Affordability

As part of the rent survey we asked if tenants felt their rent would be affordable following a rent increase of 2.8%. 61% of respondents said they felt their rent would be affordable, however as noted, we implemented a lesser rent increase.

The Scottish Federation of Housing Associations has also produced a rent affordability model, and we use this to check the affordability of our rent.

We appreciate that many tenants do not get pay rises in line with inflation, however we still need to meet the increases in our running costs.

Comparability

As part of the rent setting process we compare our rent and rent increase with other Housing Associations.

Our rents are well below the Scottish average and also below the average within West Dunbartonshire. The average rent increase this year across all of the West Dunbartonshire Housing Associations is 2.87%, and therefore our increase is below average and keeps our rents on average less than other Housing Associations in the area as well as across the country.



Viability

As a responsible business we need to ensure we are viable in the long term. To do this we prepare a 30 year business plan.

We have an obligation to maintain our properties, to meet the Scottish Government's energy standards, fire detection standard and Scottish Housing Quality Standard, all of which require significant investment.

We have a loan which was used to purchase the properties we own, and we need to be able to meet the loan repayments, the cost of this may increase in the future as interest rates fluctuate.

We need to be able to

demonstrate to stakeholders that we will have the means to meet our obligations in the future. To do so we need to factor in inflation along with all other costs. If we do not allow for inflation, i.e. rent increases, we would not be able to continue trading after more than a few years.

Like all businesses, we need to consider a number of scenarios in the future, we cannot be certain about what interest and inflation rates will be in the future. We need to make sure we have cash reserves to pay for the maintenance of our properties, but we also need cash reserves to pay for unexpected items such as the new fire safety

regulations.

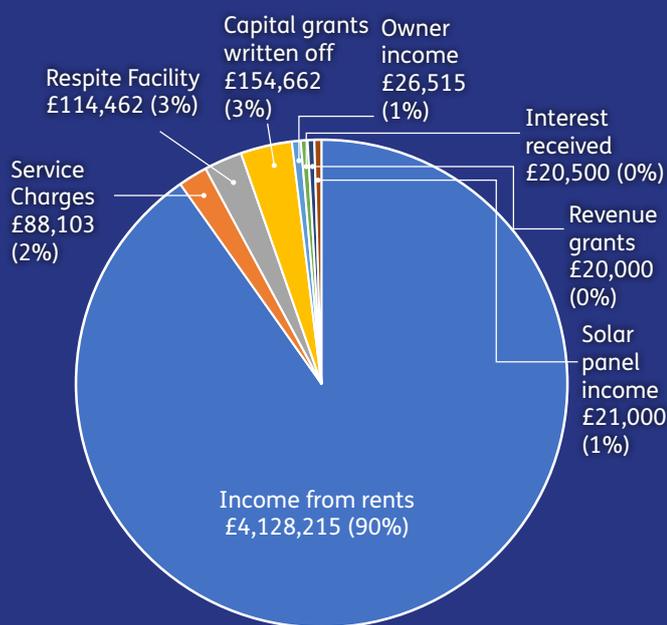
To do this we generally look to carry reserves of around £2m, please ignore any social media articles which suggest we hold £30m in cash as that is not the case.

The charts below detail our income and expenditure and lets you see where your rent is being spent.

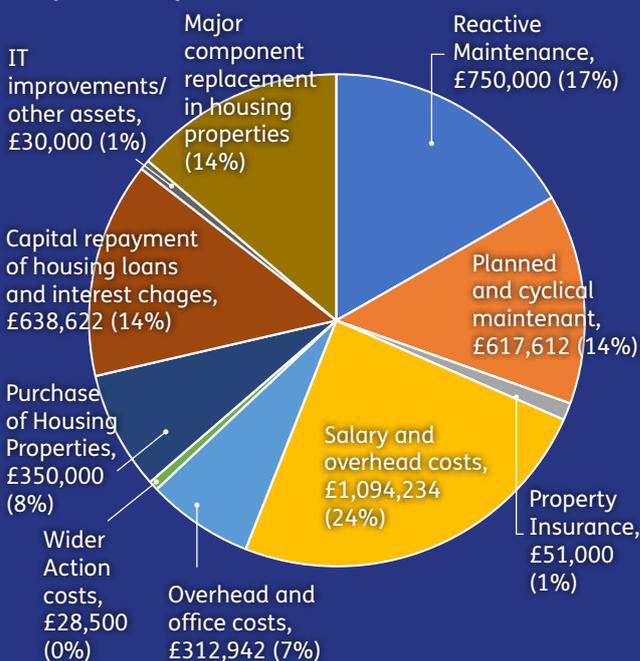
Our Housing Management staff are happy to speak to anyone who is having difficulty in paying their rent, and we are also funding the provision of money advice to help local residents obtain the best advice about their benefit entitlement and on managing their money.

Projected income and expenditure 2019/20

Projected Income 2019/20



Projected Expenditure 2019/20



How we deal with complaints

If something goes wrong or you are dissatisfied with our services, please tell us. We regard your complaints as a way of improving the service we provide and have outlined below the process we go through to investigate.

What happens when I have complained?

We will always tell you who is dealing with your complaint. Our complaints procedure has two stages:

Stage one – Frontline resolution

We aim to resolve complaints quickly and close to where we provided the service. This could mean an on-the-spot apology and explanation if something has clearly gone wrong and immediate action to resolve the problem.

We will give you our decision at stage 1 in five working days or less, unless there are exceptional circumstances.

If we can't resolve your complaint at this stage, we will explain why. If you are still dissatisfied you can ask for your complaint to be investigated further through stage 2. You may choose to do this immediately or sometime after you get our initial response. We can help you with making this request.

Stage two – Investigation

Stage 2 deals with two types of complaint: those that have not been resolved at stage 1 and those that are complex and require detailed investigation.

When using stage 2 we will:

- acknowledge receipt of your complaint within three working days
- discuss your complaint with you to understand why you remain dissatisfied and what outcome you are looking for
- give you a full response to the complaint as soon as possible and within 20 working days.

If our investigation will take longer than 20 working days, we will tell you. We will agree revised time limits with you and keep you updated on progress.

Over the year from 1 April 2018 to 31 March 2019 we received 19 stage one complaints and 12 stage two complaints. Of the Stage one complaints 9 were upheld and of the Stage two complaints 1 was upheld.

Tenancy Agreement Update

In May of this year all **new** tenants will be signed up to a new style of tenancy agreement. This is due to the changes introduced through the Scottish Government's Housing (Scotland) Act 2014 being implemented.

These new changes will effect new and current tenants, (**current tenants do not have to sign a new agreement**), and introduces new legislation covering a number of areas:

- What happens to a tenancy when a tenant dies and there are other family members left in the household

- Assignment - when a tenant wants to sign their tenancy over to another household member
- Applications for a joint tenancy and requests to sub-let a property.
- If you want to sub-let your property to another person

The new criteria for any of these alterations to a tenancy were outlined in a letter sent to all tenants in late 2018, and new tenants will be informed of the changes during the sign up process.

If you require any further details about these changes please contact the Association.

Sewage Leak

Residents in the area of John Burnside Drive may be aware of a recent incident where it was necessary to call in a massive Sewage Truck to clear a drain serving Mealkirk Street and John Burnside Drive.

One resident we spoke to advised that an extra powerful truck was required as workers had been unable to clear the drain due the size of the blockage caused

by all the nappies and sanitary products that had been flushed down it.

Blocked drains are a massive inconvenience for everyone and putting nappies and sanitary products down the toilet can cause sewage to back up through the pipes and flood into properties - as was the case recently for some of our tenants.

Blocked drains can be caused by

many things, but by far the most common is misuse, as in putting things down your sink or toilet that you shouldn't. So with that in mind we've put together a list of things that most definitely should go in the bin, and not down your sink or toilet pan. Some of them might seem obvious, but you'll be amazed how many of these are found when drains are being unblocked.

Hair - hair is a big one for showers and sinks. The longer someone's hair is, its all the more hair that ends up going down the plug. For women, or indeed men with long hair, it doesn't take long for it to start clogging up the pipes. To prevent this get a guard or trap that can catch the hair before it is washed down the pipes - these are available at most hardware shops.

Oils and Fats - call outs to blocked drains often reveal a build-up of fat in the u-bend. Oil and fat is heavier than water, so although you can flush it down a toilet or wash it down a sink, as soon as it hits a bend in the pipe it can gather and get stuck. Over time it then solidifies and clogs, resulting in a blockage. If you do have fat or oil to get rid of the best thing you can do is put it into a sealable container and throw it in the bin.

Wipes - Wipes are another major cause of blocked drains. On their own they seem quite harmless, but together they can cause severe blockages as regardless of what the packaging says they often take decades to biodegrade. Please DO NOT flush wipes down the toilet but dispose of them in a bin.

Condoms - condoms are another item that can cause drain blockages. Again they seem quite harmless to flush down the toilet, but they don't degrade in water, and any slight blockage can be confounded by a condom and turn into a severe blockage than needs fixing. So if you need to dispose of condoms, the best place for them is in the bin.

Feminine Products - women use a wide range of products from sanitary towels to cotton buds. All of these items belong in the bin and not in your drains. It's simple to keep a bin in your bathroom beside the sink or toilet, and throw anything that can cause a blockage into the bin rather than down the toilet/sink.

Coffee Grounds - we all love a cup of real coffee, and home filtered coffee is more popular than ever. But with this trend we've also seen a huge rise in drains getting blocked by coffee grounds and filters. All coffee grounds and tea bags should be disposed of in the bin and not into your water pipes.

Paint - believe it or not you would be surprised how often we're called out for a blocked drain to discover someone has tipped half a tin of paint down the sink or toilet and tried to drain it away. Not only does paint contain harmful chemicals, but it also isn't designed to be flushed through water pipes. All paint should be sealed in a tin and disposed of along with household rubbish.

Food Waste - food waste is another one of the major causes of blocked drains. Everyone usually has something left on their plate after they've finished eating, and it's easy to think you can get away with flushing it down the sink. But the leftover food then lingers and builds up in your pipework and can cause severe (and smelly) blockages. So the best thing to do is to place any leftover food waste into the WDC supplied small green food bags for recycling or alternatively scrape into your rubbish bin.

List Now Open for 2019 Over 60's Bus Trip

It's that time of year again and we are getting organised for Knowes' annual bus trip. This time we are heading off to Perth for a wander then stopping off at Callander on way back for High Tea. So if you want to come along and enjoy a good

day out then get your name in ASAP – seat allocations will be on a first come first served basis.

This year the trip is taking place on Thursday 4th July and numbers are limited so be quick if you are over 60 years young, live in Fairfley and fancy a day out.



Bulk Uplift

We are currently reviewing the effectiveness of the bulk and waste uplift service that was introduced for closes cleaned under our close cleaning contract. This service has been operating since last September and we are keen to hear your views on whether you think it has helped improve the look of the area.

If you have any comments please contact us through our info@knowes.org email address.



West Dunbartonshire Citizens Advice Bureau News

West Dunbartonshire CAB are offering several new projects in addition to the existing advice services they offer in areas such as benefits, debt, housing, relationship issues and employment.

Do your energy bills seem really expensive?

Many people are feeling the effects of rising energy prices and often questioning why their bills suddenly seem higher.

There can be many reasons for this, but for people who pay their energy bills when the bill arrives this has often been the most expensive tariff.

As people on these tariffs were often paying hundreds of pounds more than the cheapest deals on the market,

the energy regulator placed a cap on these standard variable or default tariffs limiting the amount people could be charged.

As of April 1st the amount that households on these tariffs can be charged rose by, on average £117 a year. As a response several energy suppliers have already put up their prices.

Recent statistics released by Citizens Advice Scotland show that only 17.5% of households in West Dunbartonshire switched energy suppliers in 2018.

If you would like to see if you can save money by looking for a cheaper energy deal, assistance with energy debts or problems with bills or meters contact the Local Energy Awareness Project.

**citizens
advice**

Appointments can be made to be seen at your local CAB office or for the last Thursday of the month at Knowes Housing office

by email: Linsey@wdcab.co.uk

phoning 01389744693 or 07437586820

or calling into any local Citizens Advice Bureau

Help to Claim Project

Would you like advice about Universal Credit?

Since November 2018 many of the older benefits have been replaced and people making a new claim for benefit are now directed to claim Universal Credit. Universal Credit is claimed online and paid monthly, so is quite different to the way older benefits were traditionally claimed and paid.

In addition to the support the Citizens Advice Bureau can offer regarding older (often called legacy) benefits, the Help to Claim Project offers advice and assistance specifically to claim Universal Credit.

Each Bureau has a dedicated Universal Credit Officer, who is also available one day a week

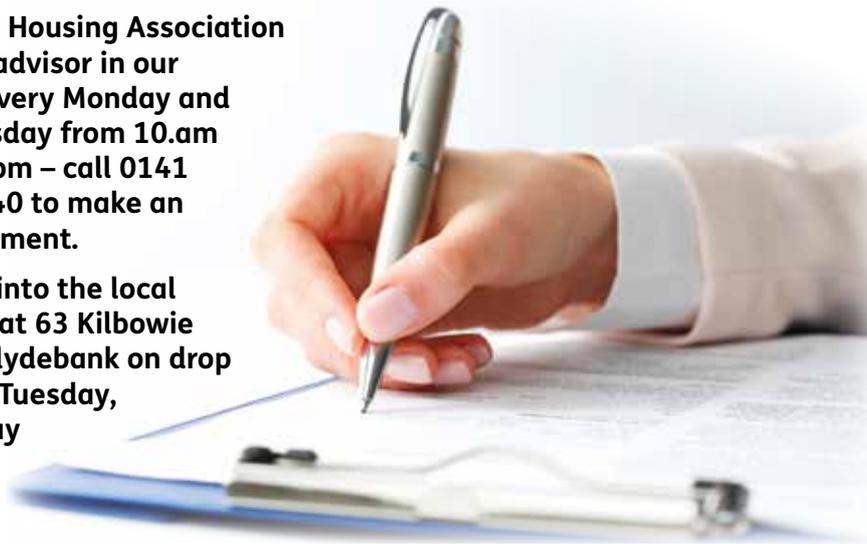
in the local jobcentre. They can provide advice and information regarding Universal Credit, can assist with making the claim and provide advice and support for the first five weeks until you have received your first payment.

You can contact the Help to Claim Project by:

- **Knowes Housing Association has an advisor in our office every Monday and Wednesday from 10.am to 1.00pm – call 0141 951 4040 to make an appointment.**
- **Calling into the local bureau at 63 Kilbowie Road, Clydebank on drop in days Tuesday, Thursday and**

Friday between 09.30am and 3pm.

- **Contacting Sharon the Universal Credit Officer for Clydebank on 07935 218728 or by emailing Sharon@wdcab.co.uk**



Financial Health Check Project - Keeping Your Finances in Check!!

The Financial Health Check Project gives people the opportunity to check they are receiving all the benefits or grants they are entitled to, cut household costs such as energy or broadband bills, plan their own budget or manage debts.

With estimates that up to half a million people in Scotland do not claim all the support they are entitled to and rising household bills it is worth checking if you are entitled to extra income or if you are paying more than necessary on household costs.

Getting a Financial Health check is open to all residents of West Dunbartonshire but may be of particular interest to families with young children and people who are either retired or considering retirement due to changing circumstances.

You can have a chat with a Financial Health Check Adviser by:

- **Contacting your local Citizens Advice Bureau**
- **Contacting Linsey at Linsey@wdcab.co.uk**
- **by phoning 01389 744693 or 07437586820**
- **Contacting the National Financial Health Check Line on 0800 085 7145**



Flashback to Christmas

Hamper Winners

A quick flashback to the Christmas prize draw for those who had their accounts up to date as at 14 December 2018.

Ashleigh Clark had her name drawn to win 1st prize of a £100 hamper while Scott Brown was one of our 2nd prize winners.



Dig This and Get Active!!

There will be a community led excavation at Cochno and Auchnacraig rock-art sites from 20th to 28th June from 9.30 to 4.30 each day, with an Open Day being held on Saturday 22nd June 2019.

No previous experience is necessary to be involved, and Kenny is happy to have anyone who wants to help out for one day, or every day with all training and equipment provided.

If this is something you would like to be involved in or know more about please email Kenny on Kenny.Brophy@glasgow.ac.uk

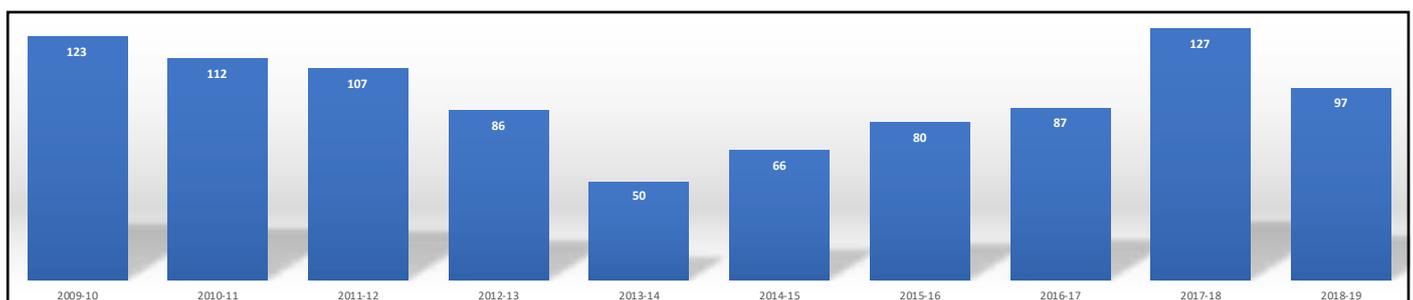


Anti Social Behaviour Complaints

We have seen a drop in the level of ASB reports this year compared to the previous high in 2017-18. we continue to deal with any complaint following our ASB process and liaise with external agencies when required to try and make sure complaints do not result in serious issues developing.

Year	ASB Complaints
2009-10	123
2010-11	112
2011-12	107
2012-13	86
2013-14	50

Year	ASB Complaints
2014-15	66
2015-16	80
2016-17	87
2017-18	127
2018-19	97



Replacement programme

2018/19 (Year 18)	Progress
Description of Work	
Windows Phase 11A, 11B & Ph 12: Faifley Rd, Flanders St, Craigpark St Tenements	Complete
Dwelling Doors Type 1 & 2: Abbeylands Rd, Lennox Dr, Ferclay St. John Burnside Dr, Middleward St	Complete
Communal Flooring Phase Ph 8, Ph 11B: Faifley Rd, Orbiston Dr, Orbiston Pl, Swallow Rd	Complete
Door Entry System Phase 10: Langfaulds Cres Tenements	Complete

2019/20 (Year 19)	Progress
Description of Work	
Dwelling Doors Phase 10, Type 4,6,8 & 9 (Langfaulds Cres, Limekilns St, Lennox Dr, Abbeylands Rd, Craighanzo St, Craigpark St, Ferclay St, John Burnside Dr, Watchmeal Cres	May/June 19
Kitchens Type 1,2,6, 14 & 15: Abbeylands Rd, Lennox Dr, Craigpark St, Craighanzo St, Ferclay St, John Burnside Dr, Knowes View, Middleward St	To Be Confirmed
Bathrooms Phase 13: Whitehill Cres	To Be Confirmed
Heating Phase 13: Whitehill Cres	June 19

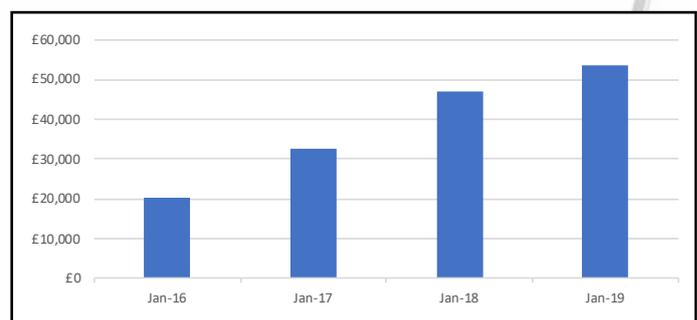
Contractors Performance to March 19

Repairs	% Complete in Time To 31 March 2018	Target 17/18	% Complete in Time to 31 March 2019	Target 18/19
Emergencies attended to within 2 hours	99.63%	100%	100.00%	100%
Emergency	100%	100%	100.00%	100%
Gas same day	94.09%	100%	99.42%	100%
Routine	95.30%	98%	97.31%	98%
Urgent	100%	98%	97.39%	98%
Right To Repair	100%	100%	100.00%	100%
Voids	98.23%	100%	99.05%	100%
Gas Servicing within 12 months	100%	100%	100%	100%

Arrears Update

The Associations performance is still very good even though Actual arrears have continued to climb over the past 4 years. This upward trajectory highlights the changing pattern of peoples ability and in some cases unwillingness to pay. Welfare Reform has played a part in this change, particularly recently when Universal Credit is having an impact on the rents that we are collecting. Furthermore what we are seeing is a cultural shift amongst some tenants who do not see paying their rent as a priority.

ACTUAL ARREARS PERFORMANCE COMPARISON			
Feb-16	Feb-17	Feb-18	Feb-19
£20,129	£32,567	£47,077	£53,738



Magazine delivery - How would you like yours?

At Knowes we want to provide services tailored to our customer's needs. We are aware that a lot of communication is becoming increasingly electronic, and some people prefer to be able to access information on the move from smart devices.

If you would prefer to have your Knowes Magazine sent via email please let us know by emailing info@knowes.org



Office Closure

The office will be closed on Friday 24th and Monday 27th May and Friday 12th and Monday 15th July 2019.



Application For Share Membership



I would like to apply for share membership of Knowes Housing Association and enclose £1.00

Title	<input type="text"/>
First Name	<input type="text"/>
Surname	<input type="text"/>
Address	<input type="text"/>
	<input type="text"/>
	<input type="text"/>
Tel. Number	<input type="text"/>

Please return to: Knowes Housing Association Ltd,
10 Field Road, Faifley, Clydebank G81 5BX

Your application will be placed before the next meeting of the Management Committee



SCAN ME

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)



The Government Standard