



# ChitChat



**We wish all our tenants, owners and other customers a Merry Christmas and a Prosperous New Year!**

Our office will close on Monday 24 December 2018 at 12.30pm and re-open on Friday 4 January 2019 at 9.00am.

*Please note Radnor Park caretakers are available on 28 & 31 December.*

Emergency numbers are available on the calendar on the back page, our office answering machine, Facebook and Twitter and our website. *Please note all non-urgent repairs should be reported on 4 January.*

## Get involved in our Decision Making!

We currently have 2 vacancies on our voluntary Management Committee and we would be delighted to hear from tenants who would be willing to give up some of their spare time to contribute to the Association. **The only experience you need to have is an interest in the well-being of our local community and our housing and estates.**

The Management Committee carries out an annual assessment of skills, knowledge and make up the Committee and following this would be particularly interested to hear from underrepresented groups such as younger tenants, those tenants from ethnic minority backgrounds and tenants from other protected characteristics who would be interested in joining our organisation and becoming a Management Committee member.



The Management Committee makes all the important decisions about what we should be doing and how we should be doing it. Staff are employed by the Management Committee to act on these decisions and to carry out our day-to-day work.

If you'd like to know more about what is involved in being a Management Committee member and how to go about it, please call Sharon Keenan, our Chief Executive, at the office for further information or return the feedback slip on page 6.



### This issue in pictures...



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### Also don't miss:

- **Santa's Gas Safe Tips pg 3**
- **Social Media Round Up pg 4**
- **Universal Credit Advice pg 8**
- **Winter Advice pg 10**
- **Owner News pg 11**
- **Rent Consultation pg 16**



## 3 Staff Raise Money for Homeless Charity

Sharon Keenan (Chief Executive), Lynette Lees (Head of Finance & Corporate Services) and Fiona White (Finance & Corporate Services Manager) participated in the "Sleep in the Park" event in Glasgow's Kelvingrove Park on 8th December and slept out overnight to raise money for homelessness. They raised in excess of £1,200 from friends, family and work colleagues and they thank them all for their support and encouragement. The event, run by Social Bite, aims to eradicate homelessness in Scotland for good and the events in Glasgow, Edinburgh, Aberdeen and Dundee raised over £3.2m.

## Welcome to Melanie!

We are delighted to welcome Melanie Cameron who joined the Association in September in the role of part-time Clerical Officer.



Melanie joined our Finance & Corporate Services section and will be based at our office reception.

Melanie said, "Over the past three months I have settled in well in my role as Clerical Officer, and already feel like part of the team. I have spoken with lots of you already on the phone and face to face at reception, and look forward to meeting more of you as the months progress."

## Our Award Winning Modern Apprentice!

Congratulations to our Modern Apprentice, Gemma Connell, who won West Dunbartonshire's Youth Alliance Employability Award, presented by the Council's Senior Education Officer at an awards ceremony at Clydebank Town Hall on 9 November 2018.

Lynette Lees, Head of Finance & Corporate Services, said, "We are very proud of her and all her hard work particularly in this past year. Gemma recently completed a SVQ in Business and Administration Level 6 Certificate, undertaken as part of her Modern Apprenticeship and adds this to her recent Level 3 Chartered Institute of Housing qualification."



## 25 Clydebank 25 Long Service Award

Our Finance & Corporate Services Manager celebrated 25 years of service to Clydebank Housing Association on 8 November. Fiona, pictured left, was thanked for her hard work and commitment throughout her 25 years and was presented with a long service certificate and gift by Kimberley Tennant, the Association's Chairperson, pictured right.



## Contents Insurance Reminder

We are aware that some tenants choose not to purchase contents insurance policies but we want to remind everyone of the importance of having cover in place.

We have had several incidents in the past few months where tenants have been flooded by their neighbour, or experienced damage to their possessions as a result of bad weather, fire or similar.

All tenants are reminded that damage to their own possessions as a result of such events is not covered by the Association. Tenants' only recourse in these situations is to make a claim on their contents insurance policies.

A contents insurance policy can also include cover for forcing entry and changing locks in the event of a tenant losing their keys. The cost of this will not be met by us and will be rechargeable to the tenant.

We cannot stress enough the importance of having a contents insurance policy. All tenants qualify for low cost insurance rates through the Scottish Federation of Housing Association Insurance Scheme. You may think that this is a cost you cannot afford however, as a number of our tenants could confirm, the cost of contents insurance works out considerably cheaper than having to replace like for like from your own pocket.

We urge tenants to take out contents insurance to protect you against unexpected/unforeseen loss. Below is just one option but which might not be suitable for all, so please do shop around.

## Home Contents Insurance Peace of mind at an affordable cost

Made for SCOTLAND'S TENANTS

### All the cover you may need

- No excess to pay
- You don't need to have special door or window locks or an alarm
- Covers theft, water damage, fire, flood and other household risks
- Covers damage to internal decor
- Covers accidental damage to sanitary fixtures such as toilets and washbasins
- Covers accidental damage to fixed glass in doors and windows for which you are responsible
- Covers lost or stolen keys
- Flexible regular pay as you go payment options including fortnightly or monthly cash, monthly direct debit or annually
- Quick and easy to apply for cover using a simple application form or apply over the telephone.
- Cover for extended accidental damage, personal possessions, hearing aids, wheelchairs/mobility scooters and buildings cover for garages, huts or sheds is also available for an additional premium



Exclusions & limits apply. A copy of the policy wording is available on request.

Sound good? Why not find out more by giving us a call on:  
**0345 450 7286**

email: [tenantscontents@thistletenants-scotland.co.uk](mailto:tenantscontents@thistletenants-scotland.co.uk)  
or visit [www.thistletenants-scotland.co.uk](http://www.thistletenants-scotland.co.uk)

## Santa's delivery schedule under threat from dangerous gas appliances

There is concern in Lapland about Santa's ability to deliver presents down the chimney, as data reveals that Christmas is the most dangerous time of the year when it comes to gas safety.

- 25<sup>th</sup>** Most house fires that are caused by gas happen on Christmas Day.
- DANGER SAFETY WARNING DO NOT USE** The majority of dangerous gas appliances (17% of boilers, fires & cookers investigated by Gas Safe Register) were found in December.
- 1 in 5** Homes haven't been checked by a Gas Safe registered engineer this year.
- Only 5%** Of adults put a gas safety check on their to do list in the run up to Christmas.

## Santa's top tips



- Only use a Gas Safe registered engineer when having gas work carried out in your home. To find an engineer in your area, visit our website [GasSafeRegister.co.uk](http://GasSafeRegister.co.uk)
- Trust the Triangle and always ask to see your engineer's Gas Safe ID card. Make sure you check the info on the back of the card too.
- Set up an email reminder for when your gas appliances are due their annual check at [StayGasSafe.co.uk](http://StayGasSafe.co.uk)
- Speak to your energy supplier to see if they can provide a free gas safety check.
- If you smell gas or think there might be a gas leak, call the 24-hour national gas emergency number immediately on 0800 111 999.

Make sure you avoid a gas safety disaster this Christmas, get your appliances checked.

Find an engineer in your area at [GasSafeRegister.co.uk](http://GasSafeRegister.co.uk)



We've included our annual calendar on the back page - we hope you'll find it useful



## WE ARE MACMILLAN. CANCER SUPPORT

### Macmillan Cancer Information and Support Services in West Dunbartonshire

Don't face cancer alone. Let us help you!

**Macmillan Benefits Service** - We can help with advice and assistance to apply for benefits, Macmillan Grants, Blue Badges, help with debt or financial problems and access to other relevant services including help with heating/fuel costs, funeral or bereavement services.

Contact: Tel: 01389 776929 E-mail: [macmillan.benefits@west-dunbarton.gov.uk](mailto:macmillan.benefits@west-dunbarton.gov.uk)

**Macmillan Cancer Information and Support in Libraries** – a free and confidential service offering emotional support and help to access a wide range of services in your area including free massage, counselling and physical activities. Contact Heather and Helen at 01389 608049 or email: [macmillan@west-dunbarton.gov.uk](mailto:macmillan@west-dunbarton.gov.uk)

**Macmillan Carers Service** – our small team of carers can help with some of the emotional and practical issues associated with cancer including respite for a main carer and emotional support for anyone affected by cancer. Contact: Catherine Barry, Macmillan Carer Organiser, 01389 776439.

All of these services are available to **anyone** who has been affected by cancer.



## Development Update

One of the Association's priorities for several years is to seek development opportunities in order that we can provide high quality, energy efficient and affordable new build properties, which meet the changing needs of our customers. The Association's Management Committee is committed to not only maintaining our existing houses but to growing the number and diversity of its stock to address its ever growing waiting list, which currently includes c. 800 applicants.

Having just completed 44 new build properties at Graham Avenue, we are now embarking on negotiations in partnership with Cube Housing Association and West Dunbartonshire to develop the prestigious Queens Quay site (illustration below). This is exciting for us as the site is within our area of operation and if proposals agreed, will provide a further 40 Clydebank HA social rented homes to people in need.

If you would like to know more about our development programme and future proposals or you would like to participate in a future Discussion Group, please contact Sharon Keenan, Chief Executive.



## Annual Report

We hope you enjoyed reading our Annual Report, sent out in November. It summarised our performance, achievements and good news from April 2017 to March 2018. All tenants and other customers should have received a copy but please let us know if you didn't receive one and we'll arrange to either send it out to you by post or send it to you by email.



## Great Clydebank Cake Off for Macmillan

There was quite a competitive spirit amongst our office and Centre81 staff on 3 October when the star baker award was at stake!

Well done to our star baker, Rae Carruthers, for her absolutely delicious strawberry cheesecake creation. Congratulations also to

our runners up, Ali Mailey and Chato Chilambwe.

A huge thanks to all staff for making this event a success and thanks to all who came along to Centre81 and voted for their favourite as well as donating to help us raise £136.00 for this great cause.



## Social Media Round Up

We include a lot of what we publish on our Facebook and Twitter social media channels in our newsletter but here's a little bits you might have missed:

### Clydebank Housing @clydebankha

Triton issue safety advice on showers affected by faults - product code CSGP0, date code stamp between 05/14 (May 2014) to 12/16 (December 2016). If your Safeguard+ is affected please contact their Service team on free phone 0800 0154145. <https://www.tritonshowers.co.uk/help-and-support/support/safety-information>



### Clydebank Housing @clydebankha

We're celebrating Living Wage week 5 – 9 November. We have been an accredited Living Wage Employer since 2016



Join us  
@clydebankha



### Clydebank Housing @clydebankha

Latest copy of our Housing Applicant Newsletter added to our website <http://clydebank-ha.org.uk/cha-downloads/cha-newsletters/housing-applicant/>



### Clydebank Housing @clydebankha

Contractor appointed for 300 new council homes! <http://www.scottishhousingnews.com/23928/west-dunbartonshire-council-appoints-ccg-to-build-more-than-300-new-homes/>



### Clydebank Housing @clydebankha

126 homes for social rent to be built on former St Andrew's High School site by West Dunbartonshire Council and the Wheatley Group



## Is your neighbour living in their home?

Recovery of abandoned homes is crucial in meeting the high demand for housing we experience each year. If you believe that anyone is not staying in their home and has

abandoned it, please contact us in confidence about this. Abandoned properties last year cost the Association £3,000 from tenants' rent money.



## COMPETITION TIME!

For your chance to win 2 X Factor Live Tour 2019 Tickets for Thursday 28 February at 6.30pm in the SSE Hydro, simply find the answer to the question below in this newsletter, put your details and your answer on the feedback/comment slip (page 6) and return to the office by 4pm on **Friday 18 January 2019**. The winner will be notified the following week.

Question: How many computers has the Centre81 Connecting Clydebank project recycled?

Rule: you must live in the house you put down as your address.

## Email Addresses

To help you get the advice you need as quickly as possible.

For day-to-day repairs (i.e. heating breakdowns, leaking taps): [reactive.maintenance@clydebank-ha.org.uk](mailto:reactive.maintenance@clydebank-ha.org.uk)

For major repairs (i.e. new kitchens, bathrooms) or programmed work (i.e. gas safety checks): [programmed.maintenance@clydebank-ha.org.uk](mailto:programmed.maintenance@clydebank-ha.org.uk)

For any tenancy related enquiries (i.e. rent, offers of housing, waiting list enquiries): [housingmanagement@clydebank-ha.org.uk](mailto:housingmanagement@clydebank-ha.org.uk)

For complaints or all other questions or enquiries: [info@clydebank-ha.org.uk](mailto:info@clydebank-ha.org.uk)

We are endeavouring to ensure that our costs remain as low as possible and over the coming weeks and months, we will be communicating with tenants and other residents by email wherever possible. We have email addresses for a number of our customers and would be grateful if you could keep us up-to-date should your email address or any other contact details change.

## Fire Safety

As we are sure you will agree, the safety of all our residents is and will always be a priority.

With this in mind we would encourage anyone who has not yet received a home safety visit from Scottish Fire and Rescue Service to do so. This can be done by simply doing one of the following;

- Call 0800 0731 999
- Text FIRE to 80800
- Visit the website at <https://cset.firescotland.gov.uk/Public/HFSV/RequestVisit>
- Call your local fire station



## Home Energy Visit Reminder!

As part of our Climate Challenge Fund Project, our Project Officer, Ryan Savage, will be carrying out home energy visits from December onwards with the aim of helping residents to reduce their energy consumption and costs.

Ryan will be collecting meter readings and gathering information on daily energy usage. This will be collated to provide a clear picture of energy usage which will allow Ryan to give appropriate advice and tips to reduce usage and save money.

For further information or to arrange a home visit, please contact Ryan at Centre81 who will be more than happy to help!



## Spotlight on Central Clydebank

- Spacious 1 and 2 bedroom flats (tenement and new build)
- Amenities on your doorstep such as Clydebank Shopping Centre and College
- Amongst the lowest rents in the district
- Secure and well maintained
- Great transport links via road and rail to Glasgow and beyond
- Diverse community
- Grounds maintenance service for residents

Applications can be collected or requested from the office or completed digitally online on our website [www.clydebank-ha.org.uk](http://www.clydebank-ha.org.uk).



## Feedback/Comment Slip

Please let us know if you have comments or suggestions for future editions of ChitChat or our service in general. We value your views. Radnor Park tenants can place slips in our laundry letterbox.

Name: ..... (Optional)

Address: ..... (Optional)

Email: ..... (Optional)

I would like a response: Yes No

I have a comment(s) about: (please circle)

Management Committee    Development    Competition  
Customer Care                  Performance    Other

Comments (please use a separate sheet if necessary):

.....

## Estate Management Policy

We recently carried out a minor review of our Estate Management Policy. This important policy outlines how we manage our estates, it specifically covers:

- Common area inspections and maintenance
- Garden inspections
- Abandoned cars and illegal parking (CHA land only)
- Pets and dog fouling
- Graffiti and vandalism
- Close and common area cleaning
- Management of empty properties
- Complaints about other local service providers

On a day-to-day basis, all estates are patrolled by our Estate Caretakers. Our dedicated team's role is to ensure that all areas are kept in good order and that our tenants are doing their bit in terms of close cleaning and recycling etc. We are committed to ensuring that the environment in which you live remains desirable, is of a high standard and be the best it can be.



Alan, one of our caretakers

## Working in partnership with your residents group

We are delighted to have provided support to Radnor Park Multis Tenants and Residents Association during its recent constitution review, Annual General Meeting in September and public meeting on 19 November.

We work in partnership with the group to involve and update them on a variety of issues of interest or concern to our Radnor Park residents in all aspects of our service including caretaking service, repairs and maintenance, major repairs and fire safety. We are always willing to listen and improve where we can and will work in an open and collaborative way to enhance the living experience of the tenants and residents at the Radnor Park multi-storey flats.

We support the group both financially and in-kind and have recently provided the group with £1,280 annual grant.



## CHA Power Customers

Please remember monthly charges are due within the first seven days of each month!

## Radnor Park bin chute reminder

In order to avoid the Association incurring unnecessary cost related to clearing bin chutes, we would ask that tenants adhere to the following when disposing of their refuse:

- All rubbish should be in small bags
- All cardboard boxes should be torn apart (including beer and pizza boxes etc.)
- No metal, wood, building materials or toys to be placed in chute
- No un-bagged cat litter or nappies to be placed in chute
- No household fixtures and fittings or clothing to be placed in chute
- Nothing should be placed in the chute during anti-social hours

If in doubt, contact your Caretaker for advice or disposal of such items.

In order to maintain service, if you find a blocked chute, please inform your Caretaker as soon as possible.



**SPECIAL EDITION Radnor Round Up**

### ChitChat

October 2018

Your residents group, Radnor Park Multis Tenants and Residents Association, recently raised with us several issues where they felt there was a lack of progress and also a lack of communication to tenants. We apologise for this and in this newsletter we hope to bring you fully up to speed on where we are.

**Bathroom Contract Update**

We are pleased to get this contract underway in February with the contract starting in March. Delighted to report that the part of the contract was completed on the whole on 5 July. The next phase of the contract will be to complete the part of the contract that will include the properties where access was not obtained, those properties which have had medical adaptations over the years and those where ventilation works have still to be carried out.

Phased help to meet this is an essential upgrade to the property and it is therefore a condition of your tenancy agreement that work is carried out.

Please also note that our contractor will install/replace a new or existing chimney during works on your bathroom, as a replacement service, however, check for the appropriate

**External Paintwork**

**Here to help you!**  
At least one of our 3 caretakers is available to answer enquiries from 9.00am to 5.00pm. Contact numbers are as follows:

General maintenance enquiries 01441 921 1042  
Jan 07875 280125  
Cherie 07875 280126  
Cherie 07875 280182

Look out for your dedicated Radnor Round Up which will be delivered in January 2019

# Major Repairs

## Major Repairs Update

Watch out for our 5-year programme, which will be published in the coming months in order that all tenants are aware of the planned maintenance programme specific to their home. Meantime, we are delighted to update you on our current extensive major repairs programme as follows:

### Glasgow Road/Hume Street – Boiler Upgrades

Boiler replacements are underway to 29 properties at Glasgow Road/Hume Street. The contract includes updating smoke alarms, Co2 detectors and heat detectors and will be carried out by City Technical Services.



### Linnvale Bathrooms (137 properties)

The Association has invited contractors on its current framework agreement for bathroom upgrades to tender for works to be carried out within our Whitson Fairhurst, Atholl Steel and Atholl Brick properties in Linnvale. It is expected that a contractor will be appointed early in the new year with works to commence shortly afterwards. All residents will be contacted to arrange for surveys to be carried out at which point all details of the works will be provided.

### External Wall and Internal Wall Insulation

The Association is happy to announce that A.C. Whyte & Co Ltd has been awarded the contract to carry out External Wall Insulation to 37 BISF properties in Linnvale and Internal Wall Insulation to 7 tenement properties at Dumbarton Road (pictured below).

We have been encouraged by the feedback in relation to these works and look forward to seeing the finished article with all properties expected to be completed by March 2019.



A.C. WHYTE  
& CO. LTD.

### Linnvale BISF/Bannerman Place Estate Rewiring

Rewiring works has now been completed by GD Chalmers to 30 properties within our BISF and Bannerman Place Estate properties. The Association would urge any tenants who have had work completed and who have not yet received a visit from our Maintenance Officer to do so in order for the works to be inspected.



Those residents who were unable to have work completed within the current contract will be added to the upcoming contract to be carried out at Attlee Place in the near future.

These works have been identified for health and safety purposes due to the age of the existing wiring. We are of course sympathetic in light of the disruption but hope you understand the importance of this work.



### Attlee Place Rewiring (54 properties with 36 brought forward from a previous contract)

The Association has now commenced its pre contract procedures and have instructed for Electrical Inspection and Condition Reports to be carried out in order to confirm the scope of the works. All properties will be surveyed prior to the works being carried out and tenants will be given the opportunity to ask any questions in relation to these works.

We would advise tenants not to carry out any decoration works that they may have planned until after work is completed.



## Radnor Park Bathrooms

The bathroom contract at Radnor Park has now finished with 212 bathrooms and 92 level access trays installed over the last 2 phases.

We would like to thank our residents in Radnor Park for their cooperation during this contract and would urge those tenants who have not already done so, to complete the feedback form recently issued in order for us to identify what went well during the contract and areas of improvement for future contracts.

For those tenants who are yet to have work completed as we await medical referrals to be issued, please be assured that the Association is committed to ensuring that works are completed at the earliest possible time.



## Radnor Park Foyers

We are delighted that foyer upgrades have now been completed at all seven blocks at Radnor Park. We hope that our residents agree that the work has resulted in a more positive first impression of our Multi Storey flats with a bright and inviting environment being created and will be issuing a feedback form in the coming weeks to receive comments and gauge tenant satisfaction.



We would like to thank our residents in Radnor Park for their co-operation during this contract

*Jack Devlin, Maintenance Officer*

## Upcoming Major Repairs 2019/2020

The following works have been identified for year April 2019 and March 2020. As part of our new major repairs procedure all residents involved in these contracts will be contacted early in the New Year to notify them of the works and any relevant information;

- Rewiring – Linnvale Whitson Fairhurst Properties
- Stair Lighting – Pre 1919 tenements
- Door Entry Systems – Forth Street/Bon Accord Square/149-155 Dumbarton Road

As with all our major repairs programmes these may be subject to change and where required, all owners will be provided with full details of the proposals and be given the opportunity to vote on the proposed works per their Written Statements.

**COMING  
SOON**

# Maintenance Update & Winter Advice

## Fire Alarms/Smoke Detectors/Heat Detectors

New legislation coming into effect in December 2020 dictates that all properties require a smoke alarm to be installed within the lounge & hallway with a heat detector installed within the kitchen along with a Co2 alarm within properties with a gas supply.

With this in mind the Association has started work to comply with the upcoming legislation by December 2019 with the anticipation of a shortage of materials due to high demand expected in 2020. We are therefore compiling information in order for a programme of works spanning all of our tenanted properties to commence as soon as possible. We would like to thank all residents in advance for their co-operation in this matter and further details will be provided once known.

## Unvented Hot Water Cylinders

The Association can confirm that a programme of works has now started to service all unvented hot water cylinders within our rented stock. Although it is not legally binding on the Association to do so, the possible implications of not carrying this work out are as severe as that of its gas boiler counterpart. We therefore appreciate all our residents' co-operation and make arrangements for access to allow the work to be carried out.

## Ready Scotland

Preparing for and dealing with emergencies

Ready Scotland ([www.readyscotland.org](http://www.readyscotland.org)) is a Scottish Government website providing advice on what to do to prepare for and deal with emergencies. It provides advice on severe weather, loss of utilities, flooding, flu and much more.

You can also contact them by email [ReadyScotland@Scotland.gsi.gov.uk](mailto:ReadyScotland@Scotland.gsi.gov.uk) or be kept up-to-date via their twitter and Facebook accounts.

Are you ready Scotland?



## Mould Growth & Condensation

If your home feels damp or you find patches of mould on walls, furnishings or clothes, condensation may be the cause.

The warmer you keep your home and the better ventilated it is, the less likely you are to get condensation. Condensation mainly occurs during cold weather.

### How you know if it is condensation

It is not easy to tell! But other kinds of damp, such as rain or plumbing leaks, usually leave a 'tidemark'. Condensation is usually found on north-facing walls or walls away from sunlight and in corners, in cupboards and under work surfaces – in fact wherever there is little air movement.

Don't hesitate to call us if you have any concerns and come into the office for a copy of our handy Mould Growth and Condensation leaflet for advice on ridding your home of it.

Please let us know if you are experiencing problems affording to heat your home or visit our Welfare Rights sessions, which run twice a week, see page 12.

Alternatively contact Ryan Savage for home energy advice, see page 6.



## Cart Street Windows

The Association has carried out services to all bi-fold windows at the balconies within our Cart Street development. This work will continue to be carried out on an annual basis to help maintain these windows and identify any issues that may arise. We would like to thank our residents for their co-operation in relation to these works.

## Frozen Pipes

Frozen pipes can cause a lot of disruption – from lack of water and heating to water damage if the pipes burst – so it is important to keep the water flowing. Here's a few tips for when the cold weather descends on us ....

- Keep the heating on, even at a low temperature, during severe cold weather to prevent pipes freezing up
- If pipes do freeze you can try to defrost them with a gentle heat from a low voltage fan heater or even a hair-drier
- Do not use a gas heater as this fierce heat could damage the pipes and cause a burst
- Keep an eye on things as pipes defrost in case there is a leak, and be ready to turn the water off as necessary

If you do experience a burst pipe, please immediately turn off the water supply and report this to us.

- Make sure you know where your water stop tap is and how to turn off the water and don't hesitate to get in touch with our Maintenance team if you wish any assistance in this regard
- Use buckets and towels to contain water leakage as much as possible to limit damage – the quicker you can turn the water off the less damage there will be to the building and to your own possessions.

## Water Safety

The Association carries out regular checks on our residents' water supplies, however, it is impossible to check this every day of the year. We would therefore encourage all of our residents to contact the Association if any of the following is identified by you in your home;

- Warm water coming from your cold water taps.
- Cold water coming from your hot water taps (after the tap has been running on full pressure for 30 seconds)
- Discoloured water.
- Poor water pressure from your taps.

In addition to this we would encourage all residents to run their water within their kitchen and bathroom (including shower) for five minutes every week. If you are on holiday we recommend doing this on your return before bathing in order to reduce being exposed to any potential health risk caused by harmful bacteria growing within the water.



**A warm welcome to new owners who have recently purchased a property and are now included in our factoring service.**

## Spotlight on Complaints

In the period 1 July 2018 to 30 September 2018, we received no complaints relating to our factoring service.

A copy of our Factoring Complaints Handling Procedure is available from the download area of our website. Alternatively, contact Craig Coleman at the office.



**For information on where major repairs works are being carried out in mixed tenure blocks, refer to pages 8 - 9 for more information.**

Under One Roof is a great information site for owners in flatted properties - it's well worth a look! Details below:



## Under One Roof

Online information for flat owners in Scotland  
[www.underoneroof.scot](http://www.underoneroof.scot)



- Discover** how to work happily with your neighbours
- Find out** your rights and responsibilities as a flat owner
- Identify** what's wrong with your building
- Get advice** on organising repairs and dealing with builders
- Check** out how to pay for repairs



## Universal Credit Universal Credit became live on 28th November 2018

Universal Credit will only affect people of working age. From 28th November 2018, Universal Credit will replace 6 current benefits: Income Support, Housing Benefit, Working and Child Tax Credits, Employment Support Allowance and Job Seekers Allowance.

### Did you know?

If you make a new claim for any of these benefits (including housing benefit) or have a change in your circumstances, you will now be transferred onto Universal Credit (UC).

If you are currently in receipt of any of the 6 benefits now being covered by UC, the Department of Working Pensions will contact you when your benefit is being changed to UC. Please note that this may not happen for a few months.

When you are making a claim for UC, it is important to contact us so that we are aware of your circumstances and provide you with advice and assistance.

### How do you Claim?

You normally need to claim Universal Credit online at [www.gov.uk/apply-universal-credit](http://www.gov.uk/apply-universal-credit). If you do not have access to a computer or need assistance, please contact the Rent Team at Clydebank HA and we can assist you and/or refer you to Community Learning for a basic IT skills course.

### How payments are made?

Universal credit is paid once every calendar month in arrears. It is normally paid into a bank, building society or Post Office card account. A single payment is made to each household. If you are eligible for the housing costs/rent element it will be included in your universal credit payment and unless you agree otherwise with UC and us; it will not be paid to your landlord.

It will then be your responsibility to pay your full monthly rent to us.

If you are in arrears with your rent, we can request housing payments and deductions for rent arrears to be made directly to your rent account.

It is usually cheaper and more convenient to make payments by direct debit so please contact our Rent Team (top right) to discuss. If you do

not have a bank account and anticipate you may have problems opening a bank account, please contact us.

### To be entitled to Universal Credit, you have to accept a claimant commitment.

If claiming jointly with your partner, you both need to accept the claimant commitment. The claimant commitment is a record of the requirements you are expected to meet in order to continue to receive UC.

Tenants need to make sure everything they agree to in the claimant commitment is achievable. Your benefit can be sanctioned if you do not comply with your claimant commitment.

### What happens if I have a change in circumstances?

As with all changes of circumstance which could affect your entitlement to benefit, you must let the Department of Work and Pensions know as soon as possible. If you are unsure of which changes need to be reported you are best advised to contact the benefits agency for guidance. It is advisable to report all changes as soon as possible.



### Free, Impartial Welfare Rights Service Reminder

We provide a welfare rights service, in partnership with the Clydebank Independent Resource Centre (CIRC). Our residents can go to either of these handy locations:

Our office every Tuesday and Thursday except the last Thursday of the month:

10am - 12pm (Tues)  
10am - 1pm (Thur)

Centre 81, 2-16 Braes Avenue, Whitecrook  
every last Thursday of the month, 10am - 1pm



## Are there different ways that I can pay my rent? Yes there are!

With all of our convenient available methods, it's never been easier to pay your rent: -

### Paying by Direct Debit

The easiest way to pay if you have a current bank or building society account is by Direct Debit. Although rent is due by the 28th of each month, we understand that many of our tenants are not paid on this date and may wish to pay at a different time. We can accept payment, in advance and in line with your pay day, be it weekly, fortnightly or even four weekly. Simply contact 0141 941 1044 for a Direct Debit instruction form. We can help you complete it and will take care of everything else.



### Debit card payments

By visiting the office.

We accept payments by debit card at our office reception at 77-83 Kilbowie Road. We will process your payment over the counter and issue you with a receipt.



By telephone. Alternatively, call us on 0141 941 1044 and we can process your payment over the

telephone and post out your receipt for your records.

Using your allpay payment card. All tenants receive a payment swipe card containing a unique identification number. You can pay using your swipe card in a variety of ways: -

In person, at a wide range of retail outlets displaying one of the signs below:



A selection of the local outlets where you can pay your account are:-

- Co-op Clydebank, 2 Sylvania Way South & 393 Kilbowie Road
- News & Mags, 84 Sylvania Way
- Asda Superstore, 31 Britannia Way
- Lifestyle Express, 66 Whitecrook Street
- Ahmed Brothers, 122 Barns Street
- NP's Newsagent, 7 Second Avenue
- Scot-Mid Co-op, 127 Riddell Street
- Fleming Food Store, 24 Fleming Avenue
- Pricerunner, 7-9 Radnor Street

Online via allpay's website by going to [www.allpayments.net](http://www.allpayments.net). Your allpay card and debit card will be required.

By telephone by calling the 24-hour service on 0844 557 8321 from any touch-tone phone. Your allpay card and debit card will be required.



### Allpay App

Download the free app to your phone from <http://www.allpay.net/allpay-payment-app> for Apple, Windows, or Android devices.



All you require for the initial sign up is an email address and your swipecard number.

### Cheque

You can post or drop a cheque in to us. Make your cheque payable to 'Clydebank Housing Association Ltd' and write your name, address and rent account number on the back of the cheque.



Please note that for security reasons we cannot accept cash payments at reception.

Remember non-payment of rent can put your tenancy at risk so please get in touch as early as possible if you are experiencing problems.

Keep a roof  
over your head this  
Christmas. **Don't miss rent  
payments.**

Contact the rents team if you are experiencing difficulties paying your rent.



We own and manage Centre81 in Whitecrock, home to **Cafe81** & **Gym81**

## MERRY Christmas

### Festive Opening hours at Centre81

Centre81 & Gym81 will close for the Christmas holidays on Saturday 22 December at 1.00pm and re-open on Friday 4 January 2019 at 8am.



from the Centre81 team & friends



### Get Fit in 2019! Special Offer

Anyone who signs up in January for a minimum of 3 months at £10 a month will qualify for a free induction (normally £10!) That's just £30 for 3 months of fantastic fitness in our community gym.

We have cardio machines, treadmills, bikes and cross trainers as well as weight machines. Our separate weights room has free weights, dumbbells, more bikes, abs crunchers and yoga balls. There's something for everyone – from those taking their first steps to fitness to those who wish to maintain a high level fitness regime.

Pop in for a tour and one of our friendly centre staff will be more than happy to show you around.



### Christmas Fayre

Our Christmas Fayre was held at Centre81 on Saturday 8th December. A party was held for the local children and Santa paid us a visit! There was also a table top sale, selling all things festive.

The girls and guys from Clydebank Housing Association sold hot chocolate, hot donuts, breakfast rolls, delicious homemade soup and scones, which helped warm up the crowd.

Thank you to everyone who helped on the day and to Clydebank East Community Council for their generous donation.

At the time of going to print, we were still counting the funds raised for our 'Community Pot', which will help us to provide activities and events for the local community at Centre81.





## Connecting Clydebank @Centre81

We are continuing to engage with CHA tenants and local people at Centre81 and beyond.



EUROPE & SCOTLAND  
European Social Fund  
Investing in a Smart, Sustainable and Inclusive Future

### Events

Centre81 recently hosted a Celebration event, promoting projects, activities and achievements for our local young people as part of The Scottish Government's Year of the Young Person 2018. We had over 100 people from our community and local organisations in attendance, and showcased services that run in the Centre and in the wider community.



year of young people  
bliadhna na h-òigridh  
2018



The Halloween disco was also a great success, with children and parents enjoying dressing up, food, music and games in great numbers.

We will continue to build on these and other new services and local groups within the Centre in order to provide more options for people in the community to take part in.



### Community Mapping

The Community and Digital Map that appeared in the previous ChitChat has been promoted in The Clydebank Post, The Clydesider, West Dunbartonshire Council's Housing News and distributed throughout the Council, local agencies and all of the contacts we have so far built up. The feedback has been great with many in the community viewing it as their 'go to' document for local activities and groups.

In October, Alan and Michael chapped doors of almost 400 Clydebank Housing Association tenants, receiving really great views on our projects and local services, and giving us a better insight into the uptake and interest in Wi-Fi in our community. We are currently working on an action plan to help those wishing to reduce the cost of receiving broadband in the area and would welcome anyone interested in finding out more about this to contact Michael at Centre81.

### Computer Recycling

We have recycled 15 computers by donating them to members of the community, in order to help those who would like to have a computer at home but couldn't otherwise afford to do so. As part of CHA's support for the Universal Credit rollout for our tenants, the IT recycle programme will continue to assist by providing access to computer equipment, together with the training and support provided at Centre81.

### Contact Us

If you would like to know more about any of the work we are carrying out as part of our Connecting Clydebank Project, please do not hesitate to contact us at Centre81 and we will be delighted to have a chat.





## FREE Horticulture Course starting 30 January 2019

10 Week FREE Horticulture Course starting at the end of January in partnership with West College Scotland

This course will increase your knowledge and understanding of gardening, planting seeds and growing.

It will also help you to develop your team-building, communication and enterprise skills, as well as providing you with vital information on gardening do's and don'ts. You can develop your practical skills by learning in our Community Garden at Centre81. Anything you grow, you can take home! Crèche facilities available.

Contact the Centre now to book your place.

## Our Tenant Participation Strategy

Our Management Committee approved a minor update to our Tenant Participation Strategy in September and this is available on our website or a copy can be sent out on request (by email or post). We want tenants and other customers to find it easy to participate in and influence our decisions, at whatever level they feel comfortable.



The Strategy details all the ways you can get involved, the support we provide, how we help you to participate at all the different levels and the way we can financially and in-kind support tenants' groups.

Please get in touch with Sinead Boyle at the office if you are interested in more information.

## Rent and Service Charge Policy Consultation

We are currently reviewing our Rent and Service Charge Policies and we want you to have your say!

We are currently proposing a rent increase of between 2% and 4% based on a variety of different options. Please refer to the information booklet and feedback slip sent to you separately.

We really encourage you to complete and return the feedback slip to us by the closing date of 18 January 2019 and you'll be entered into our prize draw for a £50 grocery shop voucher.



**Rent Setting Drop-in - our office on Wednesday 16 January 2019, 1pm - 2.30pm. Pop along!**

## Christmas Lunch

Our annual Christmas Lunch was held at Centre81 on Thursday 13th December where 50 people enjoyed a 3-course festive lunch and a glass of wine or two. A free raffle and prize bingo followed the lunch and the children from OHR Primary School sang carols. Everyone had a fantastic time!



## Current free IT sessions @Centre81:-

- How to Work IT, Working 4u - Monday 1pm to 3pm
- Moving on in IT, West College Scotland (SVQ) - Tuesday & Thursday 10am to 12pm
- IT Skills Drop-In Sessions, Connecting Clydebank - Friday 12pm to 1pm

CONSULTATION



## Taking Care of You

We aim to provide our customers with the highest quality of customer care. Our Customer Care Policy is due for review in the spring and we'll be writing out to our consultation register nearer the time but please don't hesitate to complete and return our feedback slip (page 6) if you have any views on what you think should be included and/or how it could be improved. One improvement we can make is to include response times for social media enquiries.

Currently some of the main promises are:

At all times we will:

- Be polite and helpful
- Treat everyone fairly and with respect
- Give information in ways you find easy to understand
- Not keep you waiting without an explanation; and
- Admit when we have made mistakes and try to put things right.



## Allocations Policy Review

A sincere thank you to the tenants and applicants from our consultation registers who braved the wet and windy weather to attend our focus group on the Allocations Policy Review on 14 November.

Since the Allocations Policy was last reviewed, in 2013, the Scottish Government has introduced some changes in the law, through the Housing (Scotland) Act 2014, affecting how all housing associations and councils let their homes. We wanted to gather the group's views on the changes so that we can shape our new Policy draft and then we can consult with all tenants and housing applicants and our Registered Tenants Organisation on this before the changes are finalised and come into force.

COMING  
SOON

## Give Feedback to our Regulator



- The Scottish Housing Regulator who regulates Housing Associations and Councils in the best interest of tenants has a National Panel of Tenants and Service Users.
- They set up the Panel in 2013 as one way for them to engage effectively and directly with tenants and other service users. The Panel helps the Regulator hear about views, experiences and service priorities.
- They will shortly begin a recruitment drive for new members so keep a look for information at our office, on our website and social media channels if this would be of interest to you.

## Tenant Conference - 10th November

Unfortunately our tenant conference had to be postponed due to tenant interest being lower than usual. We arranged it for a Saturday to establish whether this would suit tenants better, however, this proved not to be the case on this occasion. We will incorporate the rent setting information we were going to discuss at above rent setting event at our office on 16 January, 1pm-2.30pm, instead and rearrange the Tenant Conference as soon as we can.

In the meantime, we would welcome your thoughts on what time of the year, day of the week and time would be best for you to come along to a future Tenant Conference. We really want to maximise attendance to ensure as many tenants as possible can have their say.

**Calling all tenants in Linnvale, Whitecrook and central Clydebank. Did you know your area is underrepresented by tenants groups? Contact Sinéad at the office if you're interested - funding and support available.**

## Common Area Cleaning Feedback

A huge thanks to everyone who responded to our recent common area cleaning consultation.

As at the time of going to print the closing date for consultation had just passed and we are currently reviewing the c. 300 responses and will advise tenants of the outcome in due course. Early indications are that the majority of tenants who responded, do not wish such a service.



Please find below our performance for the financial year so far. The tables here show our performance across our services against targets set for the year. We will strive to improve our letting and neighbour complaint performance in order to meet our targets by the end of the year. We hope to improve on several repairs categories by regular meetings with contractors and have introduced more rigorous recording systems.

## Housing Performance: April 2018 - September 2018

Indicator	Performance to end September 2018	End of year target	Previous years' performance	What this means for you...
Maximum rent loss on vacant properties	0.22 % £8,907	0.8 % of annual rental income	0.33 %	<ul style="list-style-type: none"> <li>We can keep rent increases as low as possible</li> </ul>
Current and former tenants gross rent arrears (as % of the total annual rent receivable)	3.19 % £129,419	3.5 %	3.59 % £134,900	<ul style="list-style-type: none"> <li>We offer support/advice to help tenants remain in their homes</li> <li>Keeps our costs low and therefore rent increases as low as possible</li> </ul>
Number of calendar days to let a property	15.5 calendar days	15 calendar days	15.4 days	<ul style="list-style-type: none"> <li>We can keep rent increases low</li> <li>Properties become available quickly which benefits the area</li> <li>No problems with empty properties e.g. vandalism</li> </ul>
Processing of housing application forms	8.9 calendar days	10 calendar days	6.6 days	<ul style="list-style-type: none"> <li>Your transfer housing application form will be dealt with quickly</li> <li>Applicants are aware of their prospects for housing</li> </ul>
Investigating neighbour complaints by category:  A - Extreme B - Serious C - Dispute	A - none received B - 100 % (1) C - 85 % (26) within timescale	A - 1 working day B - 10 working days C - 15 working days	A - none received B - 100 % (11) within timescale C - 100 % (43) within timescale	<ul style="list-style-type: none"> <li>We manage your area in a sensitive manner</li> <li>Better place to live if ASB issues dealt with promptly</li> <li>Happier within your community</li> <li>Getting on with your neighbours</li> </ul>
	Overall 85 % resolved/concluded within timescale.			

## Maintenance Performance: April 2018 - September 2018

Indicator	Performance to 30 Sep 18	Year End Target	Previous years' performance
Average length of time to complete emergency repairs	2.30 hours	4 hours	2.48 hours
Average length of time to complete non-emergency repairs	4.47 days	6.5 days (average of 3 days urgent/10 days routine)	3.69 days
Percentage of reactive repairs completed right first time	93.16 %	100 %	79.8 %
Percentage of repairs appointments kept	80.14 %	100 %	94.1 %
Percentage of properties that require a gas safety record which had a gas safety check and record completed by the anniversary date	100 %	100 %	99.8 %
Percentage of approved applications for medical adaptations completed	64 %	n/a - targets cannot be set as fully dependent on the availability of grant funding	61.5 %
Average time to complete approved medical adaptation applications	138 days		121 days

## Thank you for your compliments

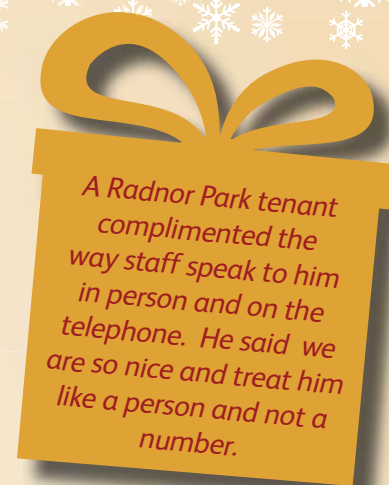
We are pleased to receive many compliments on our service when we get things right. We thank customers for taking the time to contact us. We really appreciate it and have dotted some of the ones we've received July - September around this page...

## Complaints

...and we need to know when things go wrong. We want to provide the best service possible to you. Your complaints really matter to us so don't hesitate to get in touch if you are dissatisfied. A copy of our Complaints Handling Procedure can be found on our website or on request from our office.

### Complaints Performance: July - September 2018

Total number of complaints received	18
Number which were about equalities	0
Number where we were at fault, apology given and rectified	14 (78%)
Breakdown of complaints where we were at fault:	
<ul style="list-style-type: none"> <li>• 9 Maintenance</li> <li>• 4 Development (Defects)</li> <li>• 3 Housing Management</li> <li>• 2 Multiple Departments</li> </ul>	
Responded to in full	18
Resolved at front line (5 days)	17
Resolved after investigation (20 days)	1
All were resolved within our published timescales. We have identified improvements including:	
<ul style="list-style-type: none"> <li>• Improved communication with tenants</li> <li>• Staff reminded of customer care standards</li> <li>• Defects procedure reviewed to ensure effective communication</li> </ul>	



# Calendar 2019

JANUARY							FEBRUARY							MARCH							APRIL						
M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	S
	1	2	3	4	5	6					1	2	3					1	2	3	1	2	3	4	5	6	7
7	8	9	10	11	12	13	4	5	6	7	8	9	10	4	5	6	7	8	9	10	8	9	10	11	12	13	14
14	15	16	17	18	19	20	11	12	13	14	15	16	17	11	12	13	14	15	16	17	15	16	17	18	19	20	21
21	22	23	24	25	26	27	18	19	20	21	22	23	24	18	19	20	21	22	23	24	22	23	24	25	26	27	28
28	29	30	31				25	26	27	28				25	26	27	28	29	30	31	29	30					

MAY							JUNE							JULY							AUGUST						
M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	S
		1	2	3	4	5					1	2	1	2	3	4	5	6	7				1	2	3	4	
6	7	8	9	10	11	12	3	4	5	6	7	8	9	8	9	10	11	12	13	14	5	6	7	8	9	10	11
13	14	15	16	17	18	19	10	11	12	13	14	15	16	15	16	17	18	19	20	21	12	13	14	15	16	17	18
20	21	22	23	24	25	26	17	18	19	20	21	22	23	22	23	24	25	26	27	28	19	20	21	22	23	24	25
27	28	29	30	31			24	25	26	27	28	29	30	29	30	31				26	27	28	29	30	31		

SEPTEMBER							OCTOBER							NOVEMBER							DECEMBER						
M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	S
						1		1	2	3	4	5	6					1	2	3							1
2	3	4	5	6	7	8	7	8	9	10	11	12	13	4	5	6	7	8	9	10	2	3	4	5	6	7	8
9	10	11	12	13	14	15	14	15	16	17	18	19	20	11	12	13	14	15	16	17	9	10	11	12	13	14	15
16	17	18	19	20	21	22	21	22	23	24	25	26	27	18	19	20	21	22	23	24	16	17	18	19	20	21	22
23	24	25	26	27	28	29	28	29	30	31				25	26	27	28	29	30	23	24	25	26	27	28	29	
30														30	31					30	31						

Public Holiday/Office Closure  
 Staff Training Closure (9am-2pm)

## EMERGENCY NUMBERS

The number to telephone City Technical for out-of-hours **gas central heating emergencies, including** CHP breakdowns in Radnor Park, is:

**0141 646 5091** (or 0844 579 6493, network charges apply)

All other out of hours emergency repairs (**fire, flood, break-in, repairs to Quantum heating systems**), should be reported to our contractors, West Dunbartonshire Council:

**0800 197 1004**

These numbers are also available on our website and office answering machine.

## USEFUL NUMBERS

Radnor Park caretakers.....	0141 951 1642
Jim 07875 380125/Donnie 07875 379176/Charlie 07875 380183	
Police Scotland.....	101
Clydebank Health Centre.....	0141 531 6363
Citizens' Advice Bureau.....	0141 435 7590
Women's Aid Clydebank.....	0141 952 8118
Independent Resource Centre.....	0141 951 4040
West Dun. Council (WDC).....	01389 737000
WDC Homeless Out of Hours.....	0800 197 1004
Social Work Out of Hours.....	0800 811505
WDC Trading Standards.....	01389 738552
Gas Emergencies (SGN).....	0800 111 999
Scottish Power Emergencies.....	0845 2727999
Scottish Water Emergencies.....	0845 6008855

## USUAL OPENING HOURS

Monday to Thursday 9am to 5pm, Friday 9am to 4pm. We close the first Wednesday of every month for training as shown above.

Clydebank Housing Association Ltd, 77-83 Kilbowie Road, Clydebank G81 1BL

Tel 0141 941 1044

Fax 0141 941 3448

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