



ChitChat

Tenant Conference Invite!

You're invited to come along to our Tenant Conference on **Wednesday 6 November 2019** anytime between **3.00pm and 8.00pm** at Clydebank Town Hall! Bring the kids - free childcare and activities*. **Food and refreshments provided.**

"ChitChat Live!"

Current Housing Information to Clydebank Housing Association Tenants

We are going to make our 10th Tenant Conference the best yet. Our staff look forward to welcoming our tenants to this free and informative event.



And much more!

See you there!

* Childcare places will be given on a first come, first served basis. Places could be limited to 1 hour

Articles marked with a star have been included as a direct result of your feedback. See page 10 for more information



We're supporting Gas Safety Week - 16-22 September 2019. See page 13 f or more details or visit <https://www.gassaferegister.co.uk/gassafetyweek/>



This issue in pictures...



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Also don't miss:

- 20th Anniversary of Stock Transfer pg 3
- Freedom of Information pg 7
- Tenants & Residents Association news pg 7

Annual General Meeting & Social Event 2019

We were delighted at the success of our 34th AGM and Social Event held at Centre81 on 27 June.

33 (20%) of our shareholders attended and heard Kimberley Tennant, Chairperson, talk about the Association's achievements during the year and our plans for the future in terms of newbuild development and addressing the key risks of the organisation. Sharon Keenan, Chief Executive, outlined performance results and made comparisons with the previous year. Lynette Lees, Head of Finance & Corporate Services, presented the Association's

Annual Accounts and highlighted the Association's financial position at the year-end.

Mrs Tennant assured shareholders that "what is most important to us is continuing to achieve high standards of service delivery and high levels of tenant satisfaction throughout. We will do this by continuing to involve our customers in shaping our services and in our decision-making processes. Our customers will be our priority." She also acknowledged the hard work of her fellow committee members who carried out their voluntary role diligently and

Our Event Sponsors



Domestic all trades
C Hanlon Ltd
6 Brackenrig Road, Glasgow G46 8QQ
Tel: 0141 621 0100
Email: enquiries@chanlon.com
Website: www.chanlon.com
Contact: John McGovern



Print
Kestrel Press
25 Whittle Place, Irvine KA11 4HR
Tel: 01294 222 222
Email: gferguson@kestrelpress.com
Website: www.kestrelpress.com
Contact: Graeme Ferguson



Mailing House
DM Direct Ltd, 11 South Avenue, 9
Simpson Court, Clydebank G81 2NR
Tel: 0141 952 5954
Email: dm-direct@btconnect.com
Website: www.dm-direct.org.uk
Contact: Catherine Smith



Paint supplies and decorating work
RJ Russell / The Paint Shop, 477-481
Dumbarton Road, Dalmuir G81 4DT
Tel: 0141 951 4577
Email: info@thepaintshopclydebank.com
Website: www.thepaintshopclydebank.com
Contact: Ralph Russell



Legal Services
TC Young Solicitors
7 West George Street, Glasgow G2 1BA
Tel: 0141 221 5562
Email: mail@tcyoung.co.uk
Website: www.tcyoung.co.uk
Contact: Murray MacGillivray



Bathroom Installations
MCN (Scotland) Ltd
13 Lady Jane Gate, Bothwell G71 8BW
Tel: 01698 828606
Email: mcnltd@btconnect.com
Website: www.mcnltd.com
Contact: Andy Shearer



External wall insulation & roofing
A. C. Whyte & Co. Ltd
6 Bowerwalls Place, Barrhead G78 1BF
Tel: 0141 881 9519
Email: derek.lyon@acwhyte.co.uk
Website: www.acwhyte.co.uk
Contact: Derek Lyon



Door Entry / T.V. Maintenance
Sound Service, 100 Elderpark Street,
Unit 27, Govan G51 3TR
Tel: 0141 445 3553
Email: support@soundservice.scot
Website: www.soundservice-maintenance.com
Contact: Daniella Brannigan



with dedication. We were delighted and grateful to have the continuing support from many of our contractors and suppliers who sponsored the event (shown below).

If you would like to hear more about the Association and its activities, you can become a shareholder for £1 and attend next year's AGM & Event. Call the office to request an application form.

20th Anniversary of the Stock Transfer from Scottish Homes

November 1999 - November 2019

Setting the scene....

	Before	Transferred	After
Staff	6	9	15
Rented properties	292	754	1,046
Factored properties	28	518	546
Shared ownership properties	92	-	92



Quantity Surveying
Brown + Wallace
22 James Morrison Street
Tel: 0141 552 8881
Email: c.roberts@brownandwallace.co.uk
Website: www.brownandwallace.co.uk
Contact: Christine Roberts



Construction Consultants
Ewing Somerville Partnership
40 Speirs Wharf, Glasgow
Tel: 0141 353 3531
Email: info@ewing-somerville.com
Contact: Barry Farrell



Glazing
Regency Glazing, 940 Crow Road, Anniesland
Tel: 0141 950 4400
Email: info@regencyglazingltd.co.uk
Contact: Dougie



Electrical
ETI Scotland Ltd, 46 John Knox Street, Clydebank
Tel: 0141 951 8010
Email: finance@etiscotland.co.uk
Contact: Angela Stewart



Mechanical Electrician
GOC Engineering Services, Buckingham Estate, Fintry G63 UXJ
Tel: 01360 860478
Email: jchesney@btconnect.com
Contact: Jim Chesney

- £2.542m was paid by CHA for the stock
- Our property numbers increased by 258% overnight as 754 properties transferred, taking our total to 1,046
- 23% of tenants who transferred are still in their home
- 112 transfer properties were purchased by sitting tenants through the Right to Buy. We only expected 16!
- Our staff numbers increased by 180% overnight! 9 staff transferred – 5 office based staff and 4 caretakers
- A total of £17.9m has been spent on the properties since; £3.74m cyclical/service £4.2m routine/reactive £10m major repairs
- 1 Management Committee member who served at the time of the transfer remains on the committee!
- 4 members of transfer staff remain. 3 of the 6 original CHA staff remain
- Stock transfer areas: Linnvale, Bannerman Estate, Drumry, Radnor Park, Whitecreek

Some of the stock which transferred:



Submitting the bid to Scottish Homes for the stock:



Our then Committee Member, John Hearn



Our Chief Executive, Sharon Keenan

Carbon Management Plan Update

As part of our Carbon Management Strategy, which was launched on 1 April 2018, we are working on various projects to help achieve our carbon reduction targets. Our fully-funded electric vehicle charging points are up and running and are free for the public to use 24/7 for the first 12 months (a small fee may be charged after the first year). The locations are as follows:

- Clydebank Housing Association main office, Kilbowie Road
- Graham Avenue development
- Cart Street development

We have now taken delivery of our staff electric vehicles. We estimate that by using these new electric vehicles we can demonstrate annual cost savings of £1,086 (£6,516 over 6 years) and a total CO₂ saving of 1.67t. Our Estate Caretaker is out and about in the electric van every day on inspections – look out for us in your communities!



CHA Power Breakdowns

Please accept our sincere apologies for the breakdown of our CHP system in July. We appreciate that this caused disruption and inconvenience to residents with the loss of heating and hot water during periods when the system was down.

Please be assured that, following these incidents, we have enhanced our procedures and put new measures in place so that any future breakdowns are dealt with in a more timely fashion. We also continue to monitor the system closely and will ensure that any further necessary works are carried out timeously to avoid any further issues going forward.

During the 6 days between 8 July and 13 July 2019, the CHP system was down for periods in excess of 4 hours per day for 5 days. In view of this and in recognition of the significant loss of service, a total of 6 days credit was made to all CHP customers.

Once again, please accept our apologies for all inconvenience caused.



What's great about living in Radnor Park flats

- Spacious 2 bedroom flats
- Available to single persons, couples & families*
- Low-cost heat & hot water
- Keep Scotland Beautiful Silver Award
- Community garden
- Spectacular views
- Major improvements planned over next 5 years including recently refurbished foyer areas (details of the 5 year plans are available on our website)
- Dedicated caretakers
- On-site laundries
- Close to local amenities

If you or anyone you know is interested in being considered for housing at Radnor Park, a housing application form can be submitted to us. Applications can be collected or requested from the office or completed digitally online via our website clydebank-ha.org.uk.



Here's what our Radnor Park tenants have to say...

The best thing is they are handy for buses and near the shopping centre.

The best thing is the well maintained lifts and that the common areas are clean and tidy

The best thing is the views, green space, the heating and hot water system and the feeling of being secure

The best thing is they are well looked after by the caretakers, plus the laundry system is very good

* not suitable for children under 12.

Reduce your costs through email

Future newsletters will be sent by email where we have an email address on file which is currently 49% of tenants.



Getting in touch with us by email not only reduces your postage or telephone costs but communicating with you by email also has a positive impact on our admin costs, which will help us to keep your rent as low as possible too!

We want to give you as much information as possible by email. This has the benefit of:

- Instant receipt of information
- Ability to access information through weblinks contained in the email
- The ability to respond immediately
- No postage costs for anyone
- Access to information on the go, across devices

Please let us know your up-to-date email address by calling the office on 0141 941 1044 or better still, drop us an email at info@clydebank-ha.org.uk. Just remember to include your name and address!

Quick Guide to Our Complaints Procedure



You can make your complaint in person, by phone, by email or in writing.

We have a two-stage complaints procedure. We will always try to deal with your complaint quickly. But if it is clear that the matter will need a detailed investigation, we will tell you and keep you updated on our progress.



Stage 1: Frontline Resolution

We will always try to resolve your complaint quickly, within five working days if we can.

If you are dissatisfied with our response, you can ask us to consider your complaint at Stage 2.



Stage 2: Investigation

We will look at your complaint at this stage if you are dissatisfied with our response at Stage 1. We also look at some complaints immediately at this stage, if it is clear that they are complex or need detailed investigation.

We will acknowledge your complaint within three working days. We will give you our decision as soon as possible. This will be no more than 20 working days unless there is clearly a good reason for needing more time.



The Scottish Public Services Ombudsman

If, after receiving our final decision on your complaint, you remain dissatisfied with our decision or the way we handled your complaint, you can ask the SPSO to consider it.

We will tell you how to do this when we send you our final decision.

ELECTORAL REGISTRATION

IMPORTANT REMINDER:

0800 980 0470 | Argyll & Bute

0800 980 0471 | East & West
Dunbartonshire

HOUSEHOLD ENQUIRY FORMS WERE ISSUED DURING JULY

Make sure you have responded to the form on time
Legally you need to respond to this letter!

If you don't make a return, someone may be required to visit your property to collect the necessary information.



You need to register every time you move house



Being registered means you can vote in elections

16

In Scotland you can register from aged 15 & vote in Scottish Elections from 16



It can also help improve your credit rating



We're on the move!

It's only temporary though. We have been in our current office since 2003. In order for it to continue to meet our needs and so that we can provide a more efficient service to our customers, it requires a bit of work to facilitate our new combined Housing Services Department. The dates are not set in stone yet but it is expected that we will decant from our current office at the end of November and relocate to our Social Economy Centre and Centre81 until April 2020.

We will keep all customers fully up to date via letter/email and our social media accounts. Please follow us in Twitter and Facebook for up-to-date information.



@clydebankha

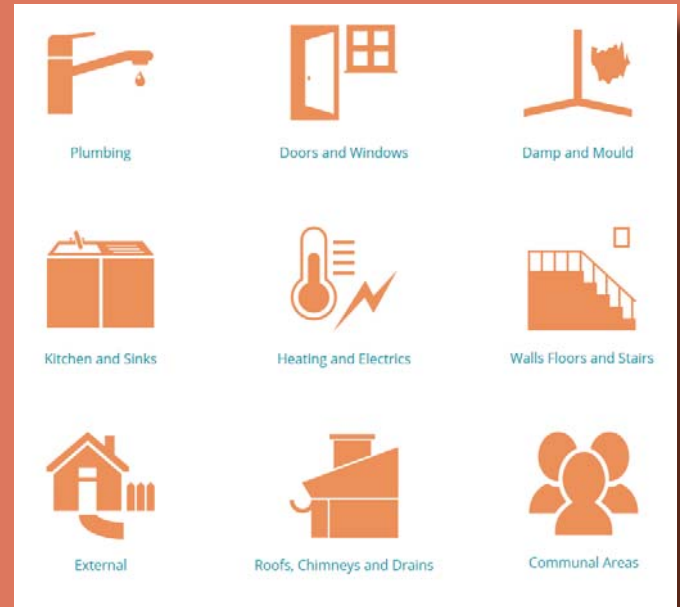




A Summary of our Priorities 2019/2020

1. To seek out development and funding opportunities to increase our stock.
2. Manage/reduce the current risks to us, our tenants and other customers in relation to fuel poverty, access to online services and the ability/opportunity to participate in society, whilst being aware of our environmental impact by providing support, advice, signposting and delivery of our funded projects.
3. Manage/reduce risks to us and our tenants in relation to welfare reform.
4. Make sure we comply with Scottish Housing Regulator and Scottish Social Housing Charter requirements.
5. Explore opportunities to address low demand at multi-storey flats.
6. Protecting cash flows by looking at new ways to invest and by keeping a close eye on the effects of increasing costs relating to pensions, national insurance contributions, new energy efficiency standards, arrears and bad debts etc. and making sure that our income is spent in the best way to get value for money from our Major Repairs Programme through procurement processes.
7. To identify estate management solutions and work with other agencies to make sure our estates remain desirable.
8. Participate in Investors in Young People assessment and maintain the standard.
9. Promote Centre81 and its activities to ensure its long-term future.

Report a repair online! Visit clydebank-ha.org.uk and click



Report multiple repairs at once

Attach photos

User friendly

Give it a go!

Customer Care Policy – reminder of timescales

Here is a short summary of some of the promises in our Customer Care Policy. Please let us know if we fall short of our promises to you to help us improve our service.

When you call us we will:

- Answer the call quickly
- Tell you who you are speaking to
- Offer to take a message or arrange to ring you back if the person you need to speak to is not available
- Reply to telephone messages within one day

When you write to us we will:

- Reply to your letter, social media message, fax or email within 5 working days and your Housing Application form within 10 working days
- Let you know if we can't give a full reply within 5 working days, e.g. investigation of a complaint

When you visit our office we will:

- Greet/acknowledge you straightaway
- Make sure our reception area is easily accessible and welcoming
- See you within 5 minutes of your appointment time
- Aim to see you within 10 minutes if you do not have an appointment

For the full policy visit <http://clydebank-ha.org.uk/cha-downloads/cha-key-policies/> or contact the office for a copy.



CHA Tenant and Resident Car Club LEAP into hiring a car!

We are applying for Energy Saving Trust funding to work alongside LEAP Car Club to set up a car sharing scheme for tenants and residents. A car club would give tenants the convenience of a car without the hassle and expense of owning one.

We are applying for funding for an electric car to be parked centrally at our Kilbowie Road office, which can be hired for as long as you need, with access to the car 24 hours a day. Cars can be booked online at a moment's notice or booked up to 6 months in advance. The funding would also offer our tenants a limited number of free memberships and a discounted hire rate of £1.50 per hour and 16p per mile.

Please let us know if this is a service you would be interested in!



Have you #GotTheBottle?

We are delighted to be a refill station.

Everyone is welcome to pop into our office and Centre81 for a free refill of your reusable bottle!

#RefillRevolution

To celebrate joining the scheme, the first 20 visitors into our offices for a refill will receive a CHA reusable bottle!

Freedom of Information

From 11 November 2019, Freedom of Information (FOI) law will apply to all Housing Associations in Scotland. We fully support this roll out and are currently working towards being fully FOI compliant in advance of the live date.

Clydebank Housing Association has always dealt with requests for information in a positive, open and accountable manner and we already have in place a robust policy on the provision of information to our customers in line with up to date data protection legislation.

To compliment this and ensure full FOI compliance, we are currently working on publishing a Guide to Information (GTI), which will be accessible to our customers via our website. We hope to make the guide available by the end of October 2019. The GTI will allow direct access to all of our published information in line with FOI legislation. Information can also be made available in other formats for those who are unable to access the internet.

For more information on FOI please visit <http://www.itspublicknowledge.info/YourRights/YourRights.aspx> or contact Michael McLaughlin, Finance & IT Assistant at our office.



We don't expect you to put up with draughty or faulty windows or broken heating systems! Give us a call to report.



fair start scotland

Get a Fair Start in work
You've got nothing to lose

Fair Start Scotland is a new service to help you get into work. Taking part is voluntary and won't affect your existing benefits, so you can give it a go to see if you like it - with nothing to lose.

thewisegroup.co.uk/fairstart
fairstart@thewisegroup.co.uk
 0300 303 3381
wisegroup.se
thewisegroup.se

Partners: The Leanne Partnership, Salus, Enterprise Scotland, ENABLE Scotland, STREET LEAVE, venturetrust, PROJECTSCOTLAND, community renewal.

Anti-Social Behaviour – don't sit back and suffer

We want to make it clear that we do not want any of our residents to suffer from anti-social behaviour and that we have in place a robust policy to tackle such issues.

Anti-social behaviour is where a tenant or their visitor acts in a manner which causes or is likely to cause alarm or distress, or pursues a course of conduct which causes or is likely to cause alarm or distress on at least two occasions.

We WILL action all complaints we receive and have previously evicted tenants as a result of extreme anti-social behaviour.

Please report any anti-social behaviour to our Housing team quickly and without fail. Where we are able to prove someone has broken their tenancy agreement, we will be able to take action to resolve the issues in most cases as long as we have supporting evidence.



To assist us in investigating, please be sure to:

- Where possible, discuss the problem with your neighbour first and try and resolve it with them.
- Keep a clear written account of all incidents including dates and times and the names and addresses of any witnesses.
- Phone the Police if the matter is serious and get a Police incident number.
- Provide as much detail as possible in any complaint, of what happened and how it affected you.
- Act quickly. Do not tolerate repeated and unreasonable behaviour.

We promise to:

- Take all complaints seriously.
- Keep you up to date regularly with the progress of your complaint.
- Take appropriate action as quickly as possible in line with our policy.
- Where we cannot resolve the complaint, provide you with appropriate advice and assistance.



F

Finance & Corporate Services Staff News

Welcome back to Michael!

We are pleased to welcome Michael McLaughlin, our Finance and IT Assistant, back to the Finance & Corporate Services Section. Michael had been based at Centre81 for the past 18 months helping to deliver the Connecting Clydebank Aspiring Communities Fund Project.

Goodbye to Heather and

Fanica! We said farewell to Heather MacLeod and Fanica Baciú who both left the Finance & Corporate Services in July. Heather, who was our part time Finance Assistant, had been with the Association for 14 years and leaves to pursue new challenges. Fanica was our part time Admin Assistant and leaves after completing a temporary post. We thank them both for their contributions and wish them the very best in their future endeavours.

Neighbourhood and Community

We take our role as landlord very seriously and are committed to doing everything we can to ensure that the neighbourhood you live in is safe, well maintained and provides access to services that you need, either directly or through our partnership working. This includes environmental, social, physical and financial issues which help our residents feel safe in their homes, assist in day-to-day living and afford them the tools to improve quality of life in general.

Where we do not provide services directly, we work in partnership with a number of agencies, such as:

- Police Scotland (Crime, Home Safety, Anti-Social Behaviour)
- West Dunbartonshire Council (Refuge collection, social services, elderly care)
- Scottish Fire & Rescue (Home Fire Safety, Anti-Social Behaviour)
- Keep Scotland Beautiful (Environmental assessment and action)
- Clydebank Independent Resource Centre (Income maximisation & debt advice/assistance)
- The Lennox Partnership (Employment advice)

We are constantly trying to expand our partnership agencies and welcome discussion with any of our residents on the type of services they may want access to.



F

Contents Insurance Reminder

It is your responsibility as a tenant to insure the contents of your home. Home contents insurance covers loss or damage to all the things in your home which are not part of the structure of the building, such as furniture, decoration, electrical goods and clothing. The Association is responsible for insuring the fabric of the building you live in; the roof, the walls etc. We urge all residents to be prepared for the worst and make sure that they have adequate contents insurance.

Recycling – Blue Bins

For any information on recycling, visit West Dunbartonshire Council's website: <https://www.west-dunbarton.gov.uk/rubbish-and-recycling/what-goes-in-my-bins-bags/blue-bin/>



Your Local Councillor

For details on your local Councillor, visit <https://www.west-dunbarton.gov.uk/council/councillors-and-committees/councillor/>

How each £1 of our income was spent in 2018/2019



How each £1 of income was spent	2018/2019	2017/2018
Direct costs:		
Major Repairs	£0.40	£0.12
Routine Repairs	£0.11	£0.12
Cyclical Repairs	£0.06	£0.04
Services	£0.02	£0.02
Total Direct Maintenance Costs	£0.59	£0.30
Other costs:		
Staff salaries	£0.22	£0.23
Office overheads	£0.06	£0.07
Interest on loans	£0.03	£0.02
Other Activities*	£0.10	£0.08
Property Insurance	£0.02	£0.02
General Expenses	£0.02	£0.02
Bad debts/voids	£0.01	£0.00
(Taken from)/Put into reserves	(£0.05)	£0.26
TOTAL	£1.00	£1.00

Items on landings

We remind all tenants that all door mats/extra carpeting and items from the communal landings should have been removed as they present a fire safety risk which can accelerate a fire and/or hinder or injure fire fighters who may be trying to rescue occupants from a flat.

All landings must be completely clear and staff regularly inspect these areas to enforce this. Any tenants refusing to move items are in breach of their tenancy agreements and appropriate action will be taken against them.

We are aware of issues with recycling caddies and will be entering into discussions with the Council in this regard.

The common stair is your only means of escape in the event of a fire.

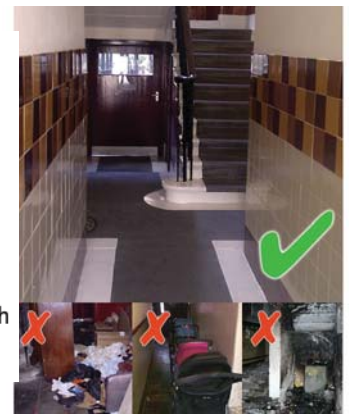
Have you ever thought what you would do if fire were to break out in your stair? It may not necessarily be in your flat! A fire started in a common stair could kill you and your family. Even a small bag of rubbish can create enough smoke to fill a whole stair. Items left in a common stair are often deliberately set on fire.

Keep it clear

- Get rubbish, old furniture, etc out of the building
- Make sure storage areas are kept locked
- For advice on uplifting items contact your local Council

If fire does start

- Keep doors closed to prevent smoke filling your house
- Dial 999 and ask for the Fire and Rescue Service, giving as much information as you can



For free home fire safety advice
CALL 0800 0731 999
 or visit our website at
www.firescotland.gov.uk



SCOTTISH
 FIRE AND RESCUE SERVICE
 Working together for a safer Scotland

* Tenant Participation / Wider Role / Development

Action on Dissatisfaction

Following on from our June newsletter article, we wanted to let you know that we are working to address any themes of dissatisfaction which arose during our recent Tenant Satisfaction Survey.

90% of tenants were satisfied with the opportunities to get involved which dropped from 97% in 2017*.

We will continue to promote all of the different ways that you can get involved. In December, we will also provide you with an annual calendar of events, showing you all of the upcoming opportunities for you to get involved with us.

90% of tenants knew how to make a complaint (89% in 2017). We have written out to all tenants who requested information on how to make a complaint. We have also included an article on this on page 5.

Satisfaction with quality of the home dropped from 93% in 2017 to 88%. There were also general comments about receiving more notice in advance of major repair work. Since the survey we have issued a personalised 5-year major repairs plan to every tenant and hope this helps clarify when improvements will be made to your home. Some tenants mentioned issues with heating, dampness, doors and windows. Don't suffer in silence – please report these repairs to us! We are also surveying 20% of our stock each year over a 5 year period so that we know the true condition of all our stock and all the components in each home.

Although the wording of the question

has changed slightly, **91% of tenants were satisfied with our contribution to the management of their neighbourhood, compared to 96% in 2017.** We have included an article on page 8 about some of our partnership working to manage your neighbourhood. Of those who responded, 20% cited anti-social neighbours/behaviour as an issue. We have included an article on page 8.

77% of tenants were aware of how their rent money was spent (88% in 2017). We have written out to all tenants who requested further information on this. We have also included an article on page 9.

91% of tenants were aware of the support we can offer to help them remain in their home (91% in 2017). We have written out to all tenants who requested information on the help we can provide. We have also included articles on this throughout the newsletter, including help with paying your rent, our welfare rights service and anti-social behaviour.

There were general comments made about staff. In our December newsletter we will detail the roles and responsibilities of each of our staff teams so that you know which team to contact to discuss your issue. Come along to our tenant conference and meet the staff! See the front page for details.



Direct Debits

The easiest way to pay your rent 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 even in line with your pay day, be it weekly, fortnightly or even four-weekly. Simply contact Catherine or Joan on 0141 941 1044 with your bank account details and we can set up a direct debit over the phone in a few minutes.

Please note that direct debit payments due on the weekend or on a bank holiday may not be called for until the next working day.



Warm Home Discount



You could get £140 off your electricity bill under the Warm Home Discount Scheme. The money is not paid to you - it's a one-off discount on your electricity bill, between September and March. You may be able to get the discount on your gas bill instead if your supplier provides you with both gas and electricity. Contact your supplier to find out.

The discount will not affect your Cold Weather Payment or Winter Fuel Payment.

The Warm Home Discount Scheme for winter 2019 to 2020 will start on 14 October 2019. For more information visit <https://www.gov.uk/the-warm-home-discount-scheme>

Some highlights...

98% said they felt it was easy to contact the Association

98% chose the ChitChat as their preferred method of being kept informed

94% were satisfied with the repairs service (up from 87% in 2017)

96% were satisfied that the Association listens to their views and acts upon them

98% felt we were good at keeping them informed of services and decisions

97% of tenants feel they are coping ok in their home

Tenants and Residents Associations



Radnor Park Multis Tenants & Residents Association

Radnor Park TRA were delighted to welcome staff to our group's Annual General Meeting on 13 May, followed by a meeting at CHA offices on 13 June and our group's open meeting on 29 July. This was also followed by a recent walkabout with the Senior Management Team and Radnor Park TRA Office Bearers.

The purpose of these meetings was to agree a joint action plan for Radnor Park to see environmental improvement works, including tree maintenance, painting of railings, flower beds upgraded, providing some additional car parking and fixing potholes.

This follows on from our successful meetings to agree the timescale for home improvements such as the new window replacement programme, which will begin in 2020 and new fire safety doors.

There is a lot of positive things happening and planned for Radnor Park. Please come along if you wish to offer suggestions and comment on the

improvements planned. Notice of public meetings are put into each Noticeboard on the ground floor of your block.

*Craig Edward,
Chairperson*



Craig Edward



Graham Avenue Residents Association

We have been approached by residents from the Graham Avenue development to set up a residents group. It is believed that this will bring a great sense of community to the flats.

The Association will support the group with a start-up grant and an ongoing annual grant as well as providing access to grants for training and other activities, subject to a few conditions. We also provide 'in kind' assistance, such as free access to our board room for meetings. Watch this space!

Tenant Panel

Do you want to review our services and report on our performance directly to our voluntary Management Committee? Why not join our tenant panel to meet with likeminded people who are keen to make a difference and help us improve the way we deliver our services for all customers. We currently have space on our Tenant Panel. Give Sinéad a call at the office to have an informal chat on 0141 941 1044 or drop an email to sinead@clydebank-ha.org.uk



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

Charter Report/Annual Report

We are required to report each year to tenants on our performance against the Scottish Social Housing Charter (SSHC), in a format to be agreed by tenants.

We are proposing two main changes from this year to provide us with cost, paper, time and postage savings, all of which will impact positively on rent levels.

1. To merge the Performance Report to Customers with the Annual Report, whilst still keeping the performance report in the same style, which was agreed with tenants at focus groups last summer, within the merged document.
2. To provide the merged publication by email where possible, rather than paper format (with paper format

available on request). We currently hold email addresses for 49% of our tenants.

We have contacted all tenants who were involved with last year's focus group who agreed the format and we have received no negative feedback on this new approach. Look out for your report in October.



Reports to be merged for 2018/2019

Repairs & Maintenance Policy Review

We'd like to thank the members of the Focus Group who assisted us with the review of this policy. Their comments and ideas were incorporated into the new version of the policy e.g. adding examples of the different types of repair categories.

We have also clarified the response times for repairs e.g. what the timescales are when you first advise us of a repair and when you should expect it to be completed.



Cavity Wall Insulation

Work to replace cavity wall insulation at Radnor Park, Ian Smith Court and Fleming Avenue has now been completed. We would like to thank all our residents for their co-operation during this time. These works will help with the energy efficiency of the buildings which should result in reduced energy bills for tenants as well as reduce future maintenance costs.

Rewiring

Tenanted properties within our Attlee Place development, along with the BISF and Bannerman Place estate properties which were not completed during a previous contract, have been included within a building warrant application being submitted to West Dunbartonshire Council by our surveyors Brown + Wallace.

The Association is concluding our pre-contract procedures and a contractor will be appointed in the near future to allow for work to commence, once a building warrant has been received.



Linnvale bathroom refurbishments

Our bathroom refurbishment programme within our Atholl steel, Atholl brick, Blackburn cottages and Whitson Fairhurst properties is well underway and progressing well. We ask that any tenants who have been notified of these works and who have not yet had a pre-work survey carried out, to contact a member of our Programmed Maintenance team to arrange the survey.



Smoke Alarms, Carbon Monoxide and Heat Detectors

The Association is completing our pre-contract procedures and expects to appoint a contractor in the near future to update smoke alarms systems within all of our stock. This work is a result of legislation passed by the Scottish Government in February of this year and requires all households to be upgraded to a specified standard prior to 2021.

Please be aware that the Association has been informed that this legislation will likely be enforced by insurance providers, meaning any properties where work is not completed risk having any policy in place rendered null and void. We therefore urge all tenants to allow access as requested by an appointed contractor prior to the end of the current financial year (31st March 2020).

Any households where rewiring works are due to be completed will not be included within this contact, as work will be carried out at the time of rewiring.



New Repairs Timescales

All repairs are responded to in terms of their necessity, liability and degree of urgency. Wherever possible, attendance will be at a date and time that is convenient to the tenant; otherwise tenants will be advised of the expected timescales involved.



Emergency Repairs

This class of repair is intended to deal with emergencies which are likely to cause injury or death or substantial property damage. The response target time to attend and make safe is within 4 hours and completion of the repair within 24 hours.

Examples of emergency repairs are fire, flooding/ water ingress that can't be contained, break-in, no heating, no hot water, blocked wc if only one in house, vandalised/broken glazing.

Urgent Repairs

These are faults that may cause inconvenience to a tenant but little possibility of further property damage if dealt with within the specified target time. The response target time is within 3 working days. Day 1 will commence at 9 a.m. the day after the repair is reported and end at 5 p.m. on day 3.

Examples of urgent repairs are faulty light fittings, communal lighting, door entry system, loose roof tiles, running overflows.

Routine Repairs

These are faults that are not hazardous or which cause minor inconvenience to a tenant. The response target time is within 10 working days. Day 1 will commence at 9 a.m. the day after the repair is reported and end at 5 p.m. on day 10.

Examples of routine repairs are damaged fencing, drip at tap, fault with TV aerial, plasterwork.

Complex Repairs

These are repairs which are likely to involve multi-trades and can include jobs requiring time to dry out, removal of asbestos, jobs over a certain value, jobs requiring authority from owners, insurance approval. The response target time is within 20 working days. Day 1 will commence at 9 a.m. the day after the repair is reported and end at 5 p.m. on day 20.

Gas Servicing

We have a joint responsibility for your gas safety. As a tenant you must provide us with reasonable access to carry out an Annual Gas Safety check and, as a Landlord, we must ensure that this check is carried out.

We take this responsibility very seriously.

Unfortunately we still find it difficult to get access to some of our properties. This means that staff are contacting some tenants a significant number of times to try and encourage them to provide access and we have also had to arrange a number of forced accesses. This is time consuming for staff and is also inconvenient and costly for tenants.

It is therefore important that you work with us to make the Service as simple as possible by providing access when requested or by offering an alternative date within the 12 month timescale.

You should be aware that if we do have to arrange a forced access, you will be re-charged all associated costs to force access to your home on the day.



Gas Cookers – A few things to remember

Changing your gas cooker or gas hob

If you are installing a new gas cooker you must ensure that it is **ONLY** connected and disconnected by a Gas Safe registered engineer.

Changing your electric cooker to a gas cooker

If you have an existing gas bayonet and decide to change your electric cooker to a gas cooker you must ensure that it is **ONLY** connected by a Gas Safe registered engineer. You **MUST** also alert the Association to this change by contacting our Programmed Maintenance team.

Stabilising your cooker

Please ensure that your gas cooker is fitted with a stability bracket. If you do not do this it will be recorded on the Gas Safety certificate issued to you during the annual gas inspection. The Association again must remind all tenants that it is in their interests to have a stability bracket fitted to ensure that their cooker remains safe and securely in place.



Gas Leaks

GAS! ISSUES THAT YOU NEED TO CONSIDER

If you smell gas:

- Turn off all gas appliances and turn off the supply at the gas meter.
- Put out all cigarettes and do not light any matches or switch electrical switches as any spark could cause a fire.
- Open doors and windows to let gas escape.
- Phone Scottish Gas Network on 0800 111 999.

Gas leaks:

- Never try to deal with a gas leak yourself.
- A gas leak should also be reported to Scottish Gas Network on 0800 111 999.



Contractors in Your Home

The Association employs contractors to carry out repair works to your homes. Rigorous processes are followed in selecting these firms to achieve value for money and to ensure a quality service is provided. To this end, those contractors are expected to make their staff aware that, as they are acting on behalf of this Association, they must treat all tenants and other residents they encounter with respect and courtesy at all times. If you ever feel that they fail to do this, then you are entitled to use the Association's Complaints Procedure.

It is understood that at times it can prove difficult to be available for contractors and we are aware that tenants have, on occasion, left them in their house alone or perhaps arranged for them to have a set of keys for access. The Association must make clear that if you elect to do this, it is at your own risk and will be a personal arrangement between you and the contractor involved. As a consequence, the Association can neither promote this nor be involved in handling the keys of any tenanted house.



UC Universal Credit

- The Department of Working Pensions have their own YouTube channel called Universal Credit in Action. It gives a step by step video guide on how to apply for and manage your Universal Credit claim. We urge all tenants on UC or about to move onto UC to have a look:

<https://www.youtube.com/channel/UC7Km4IXfvJB1n8SQUmkJD0Q>

- When you first apply for Universal Credit, you can apply for an advance on your benefit. If this advance includes payments in respect of your rent, you must pay this to your rent account immediately. Please note that you will have to repay any advance on your benefit which means that deductions will be made from future payments.

- Universal Credit is usually paid once a month, however, Scottish Choices means that you can apply for your benefit to be split and paid to you twice a month. Scottish Choices also allows you to request that your rent is paid directly to your landlord. This may be useful if you find it difficult to manage your rent payments.

- You will be given an online journal when you apply for Universal Credit. Your journal will allow you to check on your payments and whether your rent is being paid to you or to your landlord. To check this, open your journal, open the "Home" tab, choose "Payments" and then choose the relevant payment date. This will show you your entitlement including any benefit due for your rent, any deductions and the amount you will receive. If your rent is being paid to your landlord it will be included in the list of deductions, if not it will be paid to you and you must pay this to your rent account. Please note that it is your responsibility to check your journal each time you get paid to check how your rent is to be paid.

- If you have one or more extra bedrooms, you could be affected by the Under Occupancy Tax (Bedroom Tax). This will not be included in your Universal Credit. You must apply to the council for Discretionary Housing Payment to cover this element of your rent.

- All tenants in receipt of Universal Credit should contact the council and apply for Council Tax Deduction.

- If you have any questions regarding Universal Credit and your rent, please do not hesitate to contact Catherine or Joan on 0141 941 1044. For further information on Universal Credit you can check the UK Government website <https://www.gov.uk/universal-credit>, contact Citizens Advice Bureau on 0141 435 7590 or Independent Resource Centre on 0141 951 4040.

Free Welfare Rights Service

Remember that we provide access to a free and impartial welfare rights service, in partnership with the Clydebank Independent Resource Centre (CIRC). Our residents can obtain advice on various issues including debt, income maximisation and benefits.

Service available at:

Our office, 77-83 Kilbowie Road, Clydebank G81 1BL, every Tuesday and Thursday, except the last Thursday of the month: 10am – 1pm. Simply pop in to our office or call us on 0141 941 1044 or contact CIRC directly on 0141 951 4040 to book an appointment.

Centre81, 2-16 Braes Avenue, Whitecrook G81 1DP on the last Thursday of every month: 10am – 1pm. Simply pop in to the Centre or call 0141 533 7070 (Centre81) or 0141 951 4040 (CIRC) to book an appointment.



Rent payments over holiday periods

It's hard to believe, but we are already approaching Autumn and before we all know it Christmas will be upon us. We remind everyone that we do not operate any rent-free periods and that your monthly rent is due in full and on time over the festive season in the same way as it is during the rest of the year. We would ask that all tenants plan ahead and ensure that any Christmas budget includes their rent payments. If you require any advice or assistance in budgeting for your rent, please contact your Housing Assistant at the office.





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

Reporting Common Repairs

Please note the email address listed in the Written Statements, under the heading 'Reporting Common Repairs', has been updated. Please use the following email addresses to report common repairs:

We now have 2 different email addresses:

programmed.maintenance@clydebank-ha.org.uk – cyclical maintenance, factoring and planned maintenance repairs

reactive.maintenance@clydebank-ha.org.uk – day to day repairs

Major Repairs Involving Owners

We are just finalising information relating to communal major repairs which are scheduled to be carried out in the next 5 years. These programmes are carried out with the view of reducing future maintenance costs and also to help maintain the value and appearance of your home. The information should be with you by the time we go to press.

We remind owners that meetings will be held prior to any programme commencing in which owners will be provided with costs and will have the opportunity to vote.

Spotlight on Complaints

The Association has received 1 complaint with regards to its factoring service from 1 April – 30 June 2019, which was not upheld.

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

Warmer Homes Scotland

Warmer Homes Scotland are a network of local advice centres covering all of Scotland. Their expert advisors offer free, impartial advice on energy saving, keeping warm at home, renewable energy, greener travel, cutting water waste and more. They are funded by the Scottish Government and managed by the Energy Saving Trust, and our mission is to help people in Scotland create warmer homes, reduce their bills and help tackle climate change.

Visit their website for a personalised home energy check and information on all of the above.

<https://www.energysavingtrust.org.uk/scotland/home-energy-scotland>



Alternatively, for free energy advice contact Ryan Savage at Centre81 on 0141 533 7070.

Linnvale – Open Space Maintenance

We will soon be entering the final year of the Open Space Maintenance Agreement which gives the Association the authority to act as factor for the Linnvale Estate, with the Agreement ending on 30 September 2020.

In January 2020, we will be undertaking a procurement process to appoint a landscape contractor for the year 2020/2021 and beyond. As we will need to determine if the Linnvale Estate will form part of the new contract beyond September 2020, we will be carrying out a postal vote for owners in the coming weeks. Owners will get the opportunity to vote on whether or not they wish the Association to continue in our role as Factor for the common areas of the Linnvale Estate from 1 October 2020. This vote will relate to the maintenance of common open spaces only and will not affect our role as Factor of individual blocks.

Keep an eye out for your voting form in October/November!



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

Gym81 @ Centre81

Only £10 per month!



Call us for more info on 0141 533 7070 or pop in for a tour of our gym and to arrange an induction.

Raised Bed Allotments at C81

Funded by CCF, our community growing spaces across from Centre81 were opened in August 2018 and have now begun to harvest their first yield. We have 14 raised beds with a couple of these still available for local people to grow their own fruit and veg. With expert gardener Donald on site there is loads of support and advice to help you along the way - we even have weekly workshops each Thursday 10am-12noon! Please contact Ryan to sign up for free on 0141 533 7070 or ryan.savage@clydebank-ha.org.uk



Connecting Clydebank

Our Aspiring Communities Fund, Connecting Clydebank project came to an end in July 2019. Aiming to increase access to services in the area and to improve participation from local people in Centre81, Michael and Alan carried out fantastic work, such as mapping all local groups and activities, facilitating over 150 hours of young people's activities at Centre81 and setting up of Centre81 Steering Group (a constituted forum aiming to increase services and funding within the area - see article on page 17). Connecting Clydebank also helped improve local access to digital services and skills. In doing so, 28 families have been in receipt of recycled PCs or laptops which they otherwise would not have been able to afford.

In order to provide skills to maximise digital usage, we also provided 60 IT Drop-in classes, which helped some of our users into employment, reduced Universal Credit sanctions and enabled up to £200 annual online savings for each person in attendance.

Now that the project has ended, if anyone would like to volunteer at Centre81 to help support the achievements of this project and to ensure the Centre can continue to run these services, we would love to hear from you!



Michael & Alan



Gala Day

We had another fantastic Gala Day held on Saturday 3rd August. The sun shone on Whitecrook and over 600 people attended throughout the day, where they enjoyed music/DJ, kids' fairground rides, BBQ and refreshments, dancing, pony rides, garden and bike maintenance stalls, face painting and a table top sale. A great day was had by all.



Photos courtesy of the Clydebank Post. ©Clydebank Post

Growing Spaces Growing Skills

- Bike Donations
- Bike Maintenance
- Community Cycle Rides
- Gardening Workshops
- Cooking Classes
- Home Energy Advice

All welcome to these free activities!

Call Ryan for more info!
0141 533 7070



Steering Group

Centre81 Steering Group continues to grow, with the funding received through WDC Participatory Budgeting being used to run the new Clydebank Art Group.

The Steering Group is a constituted group of 12 local people and users of the Centre, and it aims to improve services in Centre81. The group is always looking for more community representatives to join. Contact the Centre on 0141 533 7070 for details of their next meeting if you would like to take part.



Free sanitary products available at Centre81

Centre81 is aiming to help #EndPeriodPoverty by offering free sanitary products.

Café81

Re-opened in 2019, Cafe81 is already proving to be a great hit with the Community. Offering a much needed meeting area for local people where they can catch up over a coffee or get excellent hot and cold food, snacks, and their AMAZING home baking and desserts. Now also offering a home delivery service on www.facebook.com/CafeG81, on JUSTEAT or by phone 07706460586.

Pop into Centre81 and check out their menu.



@CafeG81



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.

Housing Performance: 1 April - 30 June 2019

Indicator	Performance to end of March 2019	End of year target	Previous years' performance	What this means for you...
Maximum rent loss on vacant properties	0.12% (0.47% year end projected) ☹️ £4,970 (£19,880 year end projected)	<0.4% of annual rental income	0.43% of annual rental income £17,457	<ul style="list-style-type: none"> We can keep rent increases as low as possible
Current and former tenants gross rent arrears (as % of the total annual rent receivable)	3.35% 😊 £143,116	<3.9%	3.84% £156,922	<ul style="list-style-type: none"> We offer support/advice to help tenants remain in their homes Keeps our costs low and therefore rent increases as low as possible Tenants who refuse to pay or work with us face legal action and possible eviction
Number of calendar days to let a property	19.48 calendar days ☹️	<15 calendar days	15.05 days	<ul style="list-style-type: none"> We can keep rent increases low Properties become available quickly which benefits the area No problems with empty properties e.g. vandalism
Processing of housing application forms	7.4 calendar days 😊	10 calendar days or less	7.6 days	<ul style="list-style-type: none"> Your transfer housing application form will be dealt with quickly Applicants are aware of their prospects for housing
Investigating neighbour complaints	100% resolved/ concluded within timescale. 😊	>95%	87% resolved/ concluded within timescale.	<ul style="list-style-type: none"> We manage your area in a sensitive manner Better place to live if ASB issues dealt with promptly Happier within your community Getting on with your neighbours

Although currently within target for rent loss on vacant properties, our projected end of year figure is not. The number of days to let a property is out of target and is also linked to rent loss.

We are currently analysing our lets so far and our contractor performance to identify issues and see ways in which our performance in this area can improve.

Maintenance Performance: 1 April - 30 June 2019

Indicator	Performance to June 2019	Year End Target	Previous years' performance
Average length of time to complete emergency repairs	2.2 hours 😊	4 hours	2.4 hours
Average length of time to complete non-emergency repairs	3.15 days 😊	6.5 days (average of 3 days urgent/10 days routine)	3.38 days
Percentage of reactive repairs completed right first time	92.20% ☹️	100%	95.65%
Percentage of properties that require a gas safety record which had a gas safety check and record completed by the anniversary date	100% 😊	100%	99.49%

Complaints

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: 1 April - 30 June 2019

Total number of complaints received	15
Number which were about equalities	0
Number where we were at fault, apology given and rectified	6 (40%)
Breakdown of complaints where we were at fault:	
<ul style="list-style-type: none"> • 5 Maintenance • 1 Finance & Admin/Corporate Services 	
Responded to in full	15
Resolved at front line (5 days)	13
Resolved after investigation (20 days)	2
All were resolved within our published timescales. We have identified improvements including:	
<ul style="list-style-type: none"> • To review procedure of void checks i.e. include cooker supply check as part of void gas service • Staff reminded of Customer Care Policy timelines for responding to customers • Contractor liaison re. expected standards • Improved caretaking procedures 	

Thank you for your compliments.

We are pleased to receive many compliments on our service when we get things right. We received a whopping 26 compliments between 1 April and 30 June! We thank customers for taking the time to contact us. We really appreciate it... Some recent examples include:

Tenant stated the contractor did a fabulous job and is absolutely delighted with the workmanship and finish on the verandah.

Tenant commented, "If you phone anywhere, that's what you'd want in terms of customer service – warmth, openness and helpfulness"

Customer commented "I find that the staff go out of their way to help if you have a question also if it is just to report a repair. I think all your staff are wonderful and they do a great job."

Thank You

Getting Assurance

The Scottish Housing Regulator's regulatory framework sets out how risk is assessed and how the Regulator will get assurance from landlords such as Clydebank Housing Association that they are meeting the regulatory requirements including the Standards of Governance and Financial Management.

The Association's Management Committee is in the process of carrying out its annual self-assessment against the Regulatory Standards with a view to completing and submitting its first Annual Assurance Statement to the Scottish Housing Regulator by 31 October 2019. We will consult with our Tenant Panel and Registered Tenants Organisation on the content of the statement.

This statement will be made available to tenants via our website, in our next newsletter and upon request. Our current regulatory status can be found at the following link: -

<http://clydebank-ha.org.uk/about-us/who-we-are-what-we-do/our-relationship-with-regulator/>



**Scottish Housing
Regulator**

“Offering our community more than a home”



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)

Universal Credit Become a Shareholder Development
Performance Consultation Register Focus Groups Other

Comments (please use a separate sheet if necessary):

.....
.....
.....

Access Your Tenancy Account 24/7

Simply contact us to set up access to your account. Send your email address to housingmanagement@clydebank-ha.org.uk to get started. The tenants who got in touch after our last feature are now enjoying round the clock access to their account when they need it.

The benefits of using the tenant portal are listed on the right.



Update your emergency contact



Report & view repairs and attach documents and photos



Manage & update your contact details



Make a payment & view rent statements

OFFICE HOURS

Monday to Thursday 9.00am to 5.00pm
Friday 9.00am to 4.00pm

We will be closed on the following days. Our emergency repairs service will be available:

Friday 27 and Monday 30 September 2019

Wednesday 6 November 2019 (Tenant Conference - see the front page)

We are closed until 2pm on the first Wednesday of each month for staff training except 6 November when we will be closed all day for our Tenant Conference.

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, 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

If you or someone you know would like this newsletter in any other format, let us know.

Clydebank Housing Association Ltd

77-83 Kilbowie Road

Clydebank

G81 1BL

Tel 0141 941 1044 info@clydebank-ha.org.uk

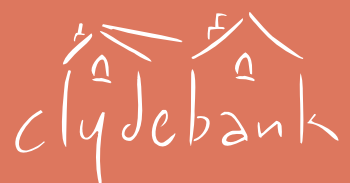
Fax 0141 941 3448 www.clydebank-ha.org.uk



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clydebank housing association

