



ChitChat



Your chance to win £100!

Welcome to our September edition of ChitChat.

We have also enclosed our Charter report 2014/2015 (for tenants) and our annual report 2014/2015 (for tenants and owners) and hope you enjoy reading them.



We'd be delighted to hear what you think of our publications and how we can improve them for future years/editions.



For your chance to win, return the enclosed feedback form in the reply paid envelope by 30 October 2015.

You may think that the information would be better presented in a different way, that there may be too much/not enough information or indeed that you want to examine aspects our performance in more detail. Remember we would be delighted to hear from all our customers (tenants, owner occupiers, applicants, etc.)

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www.clydebank-ha.org.uk

0141 941 1044

NEWS & INFORMATION



The ScottishPower Hardship Fund



Are you struggling to pay your ScottishPower debt and you have a low household income, for example, you receive Income Support, Job Seekers, Pension Credit, Employment Support Allowance or Disability Living Allowance?



How the ScottishPower Hardship Fund can help

ScottishPower has a fund to help its customers with difficulties paying their bills due to low income, get their energy bill payments under control. If you are successful in your application, your gas and / or electricity arrears will be cleared or reduced by a credit from the fund to your ScottishPower account.

To find out if you are eligible and apply for the ScottishPower Hardship Fund follow the steps below:

Your 1st step is to contact a recognised Debt Advice agency such as National Debtline who will provide you with free, independent money and debt advice and advise you how to budget for your energy payments on an ongoing basis. If you could be eligible, they will give you further details of the ScottishPower Hardship Fund. You can call National Debtline by telephone on **0808 808 4000**.*

Your 2nd step is to apply for the ScottishPower Hardship Fund to Social Enterprise Direct (SED), the independent organisation that administers the fund. You can contact SED online at **www.SEDhardship.fund** or by telephone on **0808 800 0128***. They will decide which customers are eligible for an award from the ScottishPower Hardship Fund and give you the terms that apply in respect of an award. Evidence of financial hardship such as recent letters from the Department of Work and Pensions (DWP) will be required.

If SED decide that you should receive a partial or full award towards the value of your arrears, your ScottishPower energy account will be credited with the award once you make three monthly payments (or the equivalent) which cover your ongoing usage and an affordable amount towards your arrears. SED will write to you to confirm whether your application has been approved and when any credit is applied to your account.

CHA Power customers experiencing difficulty paying their account should contact Clydebank Housing Association

0808 808 4000*

* Freephone to BT landlines & the main mobile providers

Did you know?

The Scottish Government is ending the Right to Buy from 1 August 2016 following the enactment of the Housing (Scotland) Act 2014.

The Scottish Government has issued guidance for tenants, which can found on their website via the web link:

<http://www.scotland.gov.uk/Topics/Built-Environment/Housing/reform/housing-bill>

If you have any queries as to whether or not you currently have the right to buy your home, please contact our office.



Clydebank Museum is proud to host a major exhibition of work by Joan Eardley until 24 October

Clydebank Museum and Art Gallery,
Clydebank Town Hall 5 Hall Street
Clydebank G81 1UB
T: 0141 562 2400
E: clydebank.museum@west-dunbarton.gov.uk
Monday - Saturday 10am - 4.30pm, until
24 October 2015
Admission FREE



30th Annual General Meeting & Social Event

**We are very grateful
to our generous
Social Event Sponsors**



City Technical Services
Clydesmill Industrial Estate
G32 8RE
Tel. No. 0844 579 6493
Contact Person: Glen Buchanan

G.O.C. Engineering Services

GOC Engineering Services
Buckingham Cottage, Main Street
Fintry, Glasgow G63 0XJ
Tel. No. 01360 860 478
Fax No. 01360 860 478
E-mail: jchesney@btconnect.com
Web: www.goceng.co.uk
Contact: Jim Chesney

Averton Landscapes

Averton Landscapes
58 Clyde Street
Clydebank G81 1NW
Tel. No. 0141 952 2050
Contact Person: Ian Donaghy

Hi-Flow Property Services

Hi-Flow Property Services Ltd
9 Caledonia Street
Dalmuir G81 4EX
Tel. No. 0141 951 2020
E-mail: info@hiflow.biz
Contact Person: Namy Donaldson



ETI Scotland Ltd
Yard 60, Clyde Street
Clydebank G81 1NW
Tel. No. 0141 951 8010
E-mail: electricaltest@btconnect.com
Contact Person: Stewart Donaghy

Homework

Homework
52 Cherry Crescent
Clydebank G81 3JA
Tel. No. 07900 146289
Contact Person: Peter Gallagher

We were delighted at the success of our 30th AGM and Social Event held at Centre81, Whitecreek.

On 25 June, 41 (22%) of our shareholders attended and heard what we had achieved during the year. Lynette Lees, Finance Manager, also explained the Association's annual accounts. The new voluntary management committee of 14 members was elected, including 3 new members, Laura-Anne Murray, Nikki Robertson and Catherine McGarrity.

This year, the AGM followed a brief Special General Meeting (SGM) to allow shareholders to vote on new rules which now reflect new legislation and the Scottish Housing Regulator's Regulatory Framework.

After the business of the meetings, many shareholders and their partners/friends joined staff and voluntary management committee members at our annual social event where there was a free raffle, a hot buffet dinner and drinks and live music from band Heatwave, who ensured the dance floor was full until the end!

If you would like to become a shareholder, call the office and request an application form.



REGENCY Glazing Ltd

Regency Glazing
940 Crow Road
Annie'sland G13 1JD
Tel. No. 0141 950 4400
Email: info@regencyglazingltd.co.uk
Web: www.regencyglazingltdglasgow.co.uk
Contact: Dougie

F D HUTCHESON BUILDING CONTRACTORS LTD

F D Hutcheson Building Contractors Ltd
Unit 46, Dalsetter Business Centre
Glasgow G15 8TE
Tel. No. 0141 944 2608
Email: fredhutcheson@btconnect.com
Contact Person: Mr F Hutcheson

The Paint Shop RJ Russell Decorators Ltd.

RJ Russell / The Paint Shop
479-481 Dumbarton Road
Dalmuir G81 4DT
Tel: 0141 951 4577
Email: info@thepaintshopclydebank.com
Website: www.thepaintshopclydebank.com
Contact: Ralph Russell

G & G Bros

G & G Bros
74 Kimberley Street
Glasgow G81 4QR
Tel. No. 07762 219022
Email: stephenmcbeth1@gmail.com
Contact Person: Stephen McBeth

NEWS & INFORMATION CONTINUED

Thank you Hayley, Sara and Dylan who drew their ideal house while visiting our reception recently - we love them.



How is my rent money spent?

| How each £1 of income was spent | 2014/2015 |
|----------------------------------|--------------|
| Direct costs - Major Repairs | £0.05 |
| Direct costs - Routine Repairs | £0.12 |
| Direct costs - Cyclical Repairs | £0.06 |
| Services | £0.01 |
| Staff salaries | £0.25 |
| Office overheads | £0.06 |
| Interest on Loans | £0.03 |
| Other - Management Activities* | £0.05 |
| Other - Direct Costs Activities* | £0.02 |
| Property Insurance | £0.02 |
| General Expenses | £0.03 |
| Bad debts/voids | £0.02 |
| Surplus transfer to reserves | £0.28 |
| TOTAL | £1.00 |

* Tenant Participation / Wider Role / Development

Before you put it out...
can we pick it up?



National re-use
phone line
0800 0665 820

The National re-use phone line is a free service that enables householders to have large re-usable items, such as dining tables and sofas, collected by local re-use organisations to be used by someone else.

The types of items commonly collected by the phone line include sofas, chairs, tables, wardrobes, white goods and beds that are still in good condition. To ensure your item can be collected, please check that upholstered furniture (sofas, armchairs, mattresses, etc.) have their fire tags still in place to comply with regulations around re-sale, and ensure items are not broken or damaged and are kept inside.

CONTENTS INSURANCE REMINDER

We are aware that some tenants choose not to purchase contents insurance policies.

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 inclement weather, fire or similar.

All tenants are reminded that damage to their own possessions as a result of such events is not covered by Clydebank Housing Association. Tenant's only recourse in these situations is to claim 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 Clydebank Housing Association and will be rechargeable.

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 Diamond Insurance Scheme. Insuring £20,000 of contents costs £9.78 per month, which works out considerably cheaper than having to replace like for like from your own pocket.

We urge tenants to take out contents insurance. Please contact us for more information or an application form for the Diamond scheme.

Significant Performance Failures

(where the actions/non actions of a landlord can cause serious detriment to tenants)

The Scottish Housing Regulator has published an information leaflet on Complaints and Significant Performance Failures. The leaflet provides information to help tenants and tenant groups understand how they can raise concerns about the services their landlord is providing.

The leaflet also explains the different roles that the Scottish Public Services Ombudsman and the Scottish Housing Regulator play in the process.

Christine Macleod, Director of Regulation said, "Our job is to protect the interests of people who receive services from social landlords.

"It is therefore important that we know when a social landlord fails to fulfil a legal requirement or a commitment made to their tenants. We hope that this new leaflet, which was developed with input from our tenant assessors, will help tenants to take forward their complaint or concern".

The How to Complain: Reporting Complaints and Significant Performance Failures factsheet is available to download from the Regulator's website www.scottishhousingregulator.gov.uk, in our office reception or by telephoning our office.



It is important that we have your up to date household details. Look out for our Tenant Census dropping through your letterbox soon. Thanks in advance for completing and returning.

PRIZE DRAW WINNER!

Anyone who replies to our questionnaires, surveys etc. throughout the year is automatically entered into our annual prize draw to win £50 of Asda vouchers*. Mrs Bryce of Radnor Park was picked at random at our Annual General Meeting! Anne was delighted to win the vouchers.

* unless the questionnaire/survey had a prize draw of its own

NEWS & INFORMATION CONTINUED

Satisfaction with our services



Thank you to the tenants and owners who took part in our first quarterly independent satisfaction survey. Getting feedback on a quarterly basis ensures we can act quickly on it. We look forward to reporting results in a future newsletter. Your feedback on our service is greatly appreciated.

Please note these surveys will be ongoing on a quarterly basis; for tenants by Research Resource in person (all interviewers will carry ID) and for owners by Management Information Scotland by telephone.



Our Maintenance Admin Assistant, Chato, married Albert Chilambwe on 20 June 2015. Congratulations!

Complaints

Your complaints matter to us. Don't hesitate to get in touch if you are dissatisfied. We want to provide the best service possible to you. A copy of our Complaints Handling Procedure can be found on our website or on request from our office.

The latest quarter

1 April - 30 June 2015

| | 1st stage complaints | | 2nd stage complaints | | All complaints |
|----------------------------------|----------------------|------------|----------------------|------------|----------------|
| | Number | Percentage | Number | Percentage | Total |
| Equalities related issues | 0 | | 0 | | 0 |
| Other issues | 13 | | 1 | | 14 |
| Total number of complaints | 13 | | 1 | | 14 |
| Responded to in full | 13 | 100 % | 1 | 100 % | 14 |
| Upheld | 9 | 69 % | 0 | 0 % | 9 |
| Responded within SPSO timescales | 13 | 100 % | 1 | 100 % | 14 |

Definitions

Responded to in full - where we either met the service user's expectations or, where this is not appropriate, provided a full explanation of our position.

Upheld - where we consider the case put to us and decide in favour of the complainant (apology communicated to customer, we accepted failure and then rectified).

Responded within Scottish Public Services Ombudsman (SPSO) timescales - 1st stage (frontline) within 5 working days and 2nd stage (investigation) within 20 working days.



Improvements made as a result of your complaints this quarter:

Staff reminded of customer care standards/quality of service

Contractors reminded of reminded of standards and of importance of communication with tenant and ourselves

Website issue resolved to ensure repair notification working correctly

Improved procedures to communicate with tenants in situations where repair is prolonged/complex

Compliments

We are pleased to receive many compliments on our service when we have got things right, some of which are dotted about the newsletter. We thank customers for taking the time to contact us.

STAFF & COMMITTEE

STAFF SUCCESS Congratulations to our staff who have recently had excellent results after completing various training courses. The knowledge gained will help improve our service to tenants. We are committed to the principles of Investors in People and therefore continually invest in staff training.



Our Maintenance Team

Sam Joyce - IOSH (Institute of Occupational Safety & Health) - Managing Safely

Chato Chilambwe - City & Guilds - Diagnosing Defects & Ordering Repairs (Domestic Buildings)

George Stevenson & Jack Devlin - now fully qualified as EPC (Energy Performance Certificate) assessors.



Our Finance & Admin Team

Michael McLaughlin - our Finance & IT Assistant Michael McLaughlin completed training to become a financial capability Trainer with Money Advice Scotland. If anyone would like training on the Money Advice e-learning module, designed to help you improve your money management and budgeting skills, Michael would be more than happy to arrange an appointment and go through this with you. We will be running workshops from either Centre81 or our office in the near future, if you would be interested in taking part please call Michael at the office on 0141 941 1044.



Introducing our new Management Committee...

Following our 2015 Annual General Meeting (details on page 3), our Management Committee (some pictured) is as follows:

| | |
|------------------------|--------------------------------------|
| Tom Winter | <i>Chairperson</i> |
| Tom McCormack | <i>Vice Chairperson (Re-elected)</i> |
| Paul Shiach | <i>Secretary</i> |
| Chris Morgan | <i>Treasurer</i> |
| Neil Crilley | John Hillhouse |
| Pat McGinley | Rosemary McCormack |
| Patricia Betty | <i>(Re-elected)</i> |
| Dorothy Bain | <i>(Re-elected)</i> |
| Catherine McGarrity | <i>(New Elected Member)</i> |
| Laura-Anne Murray | <i>(New Elected Member)</i> |
| Nikki Robertson | <i>(New Elected Member)</i> |
| Councillor John Mooney | <i>(co-opted)</i> |



TENANT INVOLVEMENT

GET INVOLVED AND MAKE A DIFFERENCE!

Tenants shape Estate Management services

With the help of our tenants, we have concluded the review of our Estate Management Policy and Services.

5 tenants from different areas of our stock kindly gave up their time to participate in meetings to review the estate management service and influence the new Policy. Over the 3 meetings many improvements to the services and the policy were suggested and incorporated into the new Policy.

Joe Farrell, Housing Manager, said, "We are so grateful to tenants for giving up their time to help us review our service and Policy. Our Management Committee has now approved the new Policy. It is much more detailed and robust as a result of this tenant involvement".

Fergus Russell and Elma Stewart (pictured left and middle of lower pic) participated in all of the meetings.

Elma said, "I found it very informative, especially when we were taken on a tour of all of the Association's areas. It was very interesting and I thoroughly enjoyed the experience".

Fergus, who also enjoyed being part of the Estate Management focus group, said, "Not only did being a part this group allow me to find out more about how things operate, but it also allowed me to make a genuine difference and influence the policy. I would recommend that anyone who gets this opportunity takes it".



To join our consultation register contact Sinéad at the office

WHAT'S ONGOING?

We have recently held three focus groups; Rechargeable Repairs (pictured), Estate Management and Tree Maintenance. We'd like to thank all tenants and representatives from our registered tenants' organisation who took part and look forward to reporting the outcomes in our December newsletter.



WHAT'S NEXT?

Rent and Service Charges

We starting our review of next year's Rent Policy now. As always we want your input in this process.

We currently have a robust Rent policy which details how the rents for our properties are calculated. This takes into account the size of the property as well as any extra facilities the property may have such as a dining kitchen, private garden or extra W.C. The policy also outlines our costs and how the overall rent is calculated.

We will only ever charge you the rent required to maintain and manage your home and we will always ensure that the rent is affordable and fair.

To do this we will be looking at all our management and maintenance costs as well as recent affordability studies and comparison with other Housing Association and Council rents.

We really want to hear your views on our rent setting process and we will be sending all tenants more details on this Policy review in the coming weeks.

In the meantime, if you would like information on the process, or you have any suggestions or comments, please contact Joe Farrell or Sinéad Boyle at the office.

MAINTENANCE UPDATE

Thank you to the glazing contractor for the quick response and for the great service from the Maintenance staff

Tenant, Central Clydebank, July 2015

Think you can smell gas?

If you do, call Scotland Gas Networks immediately on 0800 111 999.

It is always better to contact Scotland Gas Networks even if you are unsure. Better to be safe than sorry.

Another Action for Children Challenge Complete!

We're delighted to showcase pictures of the groundworks undertaken in our 5th Challenge carried out by unemployed young people. The team were working at 15-27 Bannerman Place and gained on the job experience.

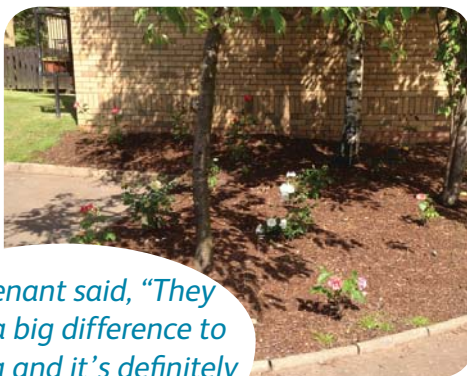
Ian Donaghy, of our ground maintenance contractor, Averton Landscapes, said, "Averton Landscapes in partnership with Clydebank Housing Association had the privilege of working with the young trainees from Action for Children on the refurbishing and landscaping at Bannerman Place.

"The gardeners at Averton Landscapes were impressed with the standard of their planting, turfing and good organisational skills.

"They had a really good work ethic and struck up a good rapport with tenants who continually commented on how much the place had been lifted and what a great job the trainees had done.

"We hope that we, Averton Landscapes can continue to work with Action for Children in the future as it was a great all round experience for all parties involved".

A tenant commented, "The young people did a brilliant job and were always polite when I asked questions – can't fault them at all".



One tenant said, "They made a big difference to the area and it's definitely a lot nicer".



Sharon Keenan, Chief Executive, said, "We're absolutely delighted with the final result, the landscaping works have really improved the development. The Challenge team did a great job and we are impressed with the quality of work and commitment from the young people throughout the 6 week Challenge".



Our Performance in Maintenance

April - June 2015

| Category of repair (target timescale) | No. of repairs | Completed within target |
|--|----------------|-------------------------|
| Date specific (by appointment) | 410 | 100 % |
| Emergency (within 4 hours) | 55 | 96 % |
| Right to Repair (1 day) | 28 | 100 % |
| Urgent (3 days) | 210 | 100 % |
| Routine (10 days) | 175 | 100 % |
| Void works - major (15 days) | 10 | 100 % |
| Void works - routine (10 days) | 119 | 100 % |
| Void works - rechargeable (10 days) | 27 | 100 % |
| TOTALS | 1,034 | 99.5% |

We set targets for different categories of repairs. The table shows how well we have met those targets. Two emergency repairs were outwith the 4 hour target timescale as they required extensive works / other agencies in order to complete the repairs.

RADNOR PARK

Caretaking Procedure Improvement

A new landline number is available to Radnor Park residents wishing to contact a caretaker:

0141 951 1642

This is an improvement to customer service and provides another point of contact for residents wishing to contact the caretakers to report repairs or for other estate issues.

MAJOR REPAIRS

Kitchen, bathroom and heating renewals - contractors have now been appointed and surveys are underway.

Structural repairs and resurfacing of balconies is currently underway at the multi-storey flats.

Foyer upgrade at multi-storey flats – thanks to all tenants who took part in the recent consultation.

The results were very close with 144 tenants preferring Option 1 (below) and 135 preferring Option 2. We now require to advertise this contract for a period of 4 weeks and thereafter a contractor will be appointed and a programme of works prepared.

We'll keep you up to date with progress.



Reminder: alterations to your home

Your tenancy agreement states that you must seek permission from us before carrying out alterations to your home e.g., installing laminate flooring, aerials/satellite dishes, garden sheds/fences.

We're here to give you advice on any conditions that you may have to take into consideration so please contact us before you carry out alterations and ensure you get the required permission from us. Failure to do so can result in you having to remove unauthorised alterations at your own expense.

HOUSING MANAGEMENT

The Public Reassurance Team

The Public Reassurance Team is made up of one Public Reassurance Officer and six Public Reassurance Assistants. The Team's main role is to work in partnership with Police Scotland using the ACPOS (Association of Chief Police Officers Strategy) to problem solve areas in West Dunbartonshire blighted by anti-social behaviour. We are currently working in your area.

During this process the Public Reassurance Team will:

- survey residents in the problem area
- carry out environmental visual audits
- co-ordinate multi-agency meetings
- draw up multi-agency action plans
- identify sustainable solutions for the area
- work with all partners to ensure that these solutions can be put in place

We also work with West Dunbartonshire Council's Community Safety Team and the Early Intervention Team to support and assist with new initiatives throughout West Dunbartonshire.

Anti-social behaviour is not the norm and communities should never accept it.

FEATURE

West Dunbartonshire Council and Police Scotland have the services to deal with anti-social behaviour, however without your help the effect we have is greatly reduced. You can report a complaint of anti-social behaviour to the Council's Anti-Social Behaviour Helpline on 01389 772 048 or Police Scotland on 101.

You can help us, and your community, by attending any advertised public meetings and engaging with the Public Reassurance Assistants and Police Scotland when we speak to you. Without fully understanding the problem in the community we can not effectively and collectively look to solve it.

The Public Reassurance Team operates Monday to Friday 10am - 6pm.

Phone us: 01389 772207/208/209

Email us: public.reassurance@west-dunbarton.gov.uk



ANTI-SOCIAL BEHAVIOUR HELPLINE 01389 772 048

ASBhelpline@west-dunbarton.gov.uk

Applying for a transfer? Then use our newly updated form, either in paper or online format.

To apply for a transfer from your current home you can complete our application form on your computer, save and return to us by e-mail attachment, saving you time and postage. We would just require your signature before any offer of housing could be made.

To complete a form on your computer, go to www.clydebank-ha.org.uk/applying-for-a-house

Other ways to receive your application are:

- by e-mail
- from our office reception
- by telephone request
- by downloading from our website and printing

The image shows a 'Housing Application Form' from Clydebank Housing Association Ltd. The form is titled 'Housing Application Form' and 'Clydebank Housing Association Ltd'. It includes fields for 'Date of Application', 'Name of Applicant', 'Address', 'Contact No.', 'Checklist', and 'Status'. There are also sections for 'First Applicant's Details' and 'Second Applicant's Details', each with fields for 'Surname', 'First Name', 'Address', 'Flat position (e.g. ground)', 'Type of property (e.g. detached/dwelling flat)', 'Town', and 'Postcode'. The form also contains an 'Equal Opportunities Statement' and contact information for the Housing Association.

HOUSING MANAGEMENT CONTINUED

Our Performance

Housing Management Service, April - July 2015

The table below shows our performance in various Housing Management functions so far this financial year. We are working hard to ensure our performance is within our targets by the end of the year.

| Indicator | Performance to 31 July 2015 | Year End Target | Previous years' performance | What this means for you... |
|--|---|---|---|---|
| Maximum rent loss on vacant properties | 0.15% £5,694.77 ☺ | 0.9% of annual rental income | 0.35% of annual rental income | <ul style="list-style-type: none"> We can keep rent increases as low as possible |
| Current tenant rent arrears (as % of the total annual rent receivable) | 1.23% £45,947 ☹ | 1.1% | 0.9% | <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 |
| Number of calendar days to let a property | 16.0 calendar days ☹ | 14 calendar days (reduced from 15 days) | 13.7 calendar 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 | 9.2 calendar days ☹ | 15 calendar days | 6.9 calendar 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 by category: A - Extreme B - Serious C - Dispute | A no complaints received B 100% (3) within timescale C 95% (20) within timescale Overall 97% investigated within timescale, 87% resolved/concluded within timescale. ☹ | A - 1 working day B - 10 working days C - 15 working days | A - none received B - 100% (10) within timescale C - 100% (37) 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 |

Have you thought about Christmas yet? (Seriously!)

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.





Universal Credit

NOW OPERATING IN WEST DUNBARTONSHIRE!

This information is crucial for anyone in receipt of Housing Benefit. Universal Credit will include the following benefits:

- Jobseeker's Allowance
- Housing Benefit
- Working Tax Credit
- Child Tax Credit
- Employment and Support Allowance
- Income Support

At the end of September 2014 the Government announced the start of a country wide roll out of Universal Credit starting February 2015. Initially this will be only for new benefit claimants or those whose circumstances change. Moving to Universal Credit will have a massive implication on how you receive your benefit and also how your rent is paid.

Thank you for your help and support in resolving my neighbour complaint

Tenant, Central Clydebank, August 2015

Under the current system most tenants in receipt of Housing Benefit have their rent paid directly to Clydebank Housing Association.

Under the new Universal Credit system the benefit is paid directly to the tenant (alongside all other applicable benefits) making them solely responsible for managing this money and paying their rent in full and on time. This could result in tenants falling into arrears if they do not pay. We can assist tenants to ensure this does not happen and that they are prepared in advance of any change to Universal Credit.

It is important to note that in order to receive Universal Credit, claimants must have a bank account capable of electronic payments. We can help tenants with this also. Contact your Housing Assistant with any questions you may have.



WELFARE REFORM UPDATE

Occupancy Charge (Bedroom Tax)

This applies to tenants under the current pension credit age (62), with an extra bedroom who are claiming and receiving Housing Benefit or Universal Credit.

The Scottish Government recently announced increased funding to combat the occupancy charge in Scotland.

Several tenants have contacted us under the impression that the occupancy charge has been scrapped. This is incorrect. All that has happened is that the Government has set aside money to cover the charge. To qualify for this money you must apply for

Discretionary Housing Benefit (DHP) as no automatic payment of DHP will be made to you or CHA. The charge continues to be applied and tenants failing to make payments or who do not apply for or are not awarded discretionary housing benefit will fall into arrears and face action being taken against them.

We are able to assist all our tenants with the application process. Please contact Catherine Banks or Joan Craig as a matter of urgency to ensure your application is made.

CENTRE81 UPDATE

Thanks to the Scottish Government's People and Communities Fund we regularly run IT classes, confidence building classes and keep fit classes in the heart of your community. If you would like to register for any of them, please call Ali or Jean on 0141 533 7070. Check out what's happening...

It's your Centre and it would be great to see you there! Let your family and friends know about what's on at the Centre too.



Free IT Classes @ Centre81

In partnership with West College Scotland we regularly run IT/computer classes.

NEW BLOCKS STARTING SOON!

If you would like to attend, please call reception to book your place. See below for more details.

Getting Started in IT (SCQF Level 3) –

If you have minimal or no experience of working with a computer then this is the course for you. You will get the opportunity to develop a basic understanding of computer terminology, finding your way around the keyboard and you will receive an introduction to Microsoft Word, Excel and email. This course is flexible so you will be allowed to learn at your own pace.

Moving on in IT (SCQF Level 4) –

In this course you will learn how to do more advanced searches on the internet, saving information onto word and printing and saving your documents in different formats. It's a perfect follow on from the Getting Started in IT course.

Developing Further in IT (SCQF Level 5) –

Feeling a bit more confident about using a computer? This course aims to cover the basics of word processing, spreadsheets and databases using Microsoft Office for Windows on PC's. This course is very flexible and will run on the needs of the majority of students.



Price List

| | |
|------------------------|---------------------------|
| Pay-as-you-go - | £4 per session (max 1 hr) |
| Annual | - £100* |
| Monthly | - £10* |
| Induction (compulsory) | - £10 |



*limited time only

Memberships now cost only £10 per month!*

NO Joining Fee **NO** Contracts
NO Hassle **LIFETIME** Membership

The main gym area consists of cardio machines, treadmills, bikes and cross trainers as well as weight machines. There is also a weights room with free weights, dumbbells, more bikes, abs crunchers and yoga balls.

We pride ourselves on having a relaxed and chilled gym where you can either make a start on your first steps to fitness or maintain your current fitness regime.

If you would like a tour, please pop in and one of our friendly Centre staff will be more than happy to show you around and give you further details.

We also run **FREE** classes throughout the week including Tai Chi, Kettlebells, Yoga, Circuit Training and Yoga. Call reception for more details on 0141 533 7070.



Strathclyde Autistic Society is running art and sports clubs for children age 6+ and siblings/chaperones on Friday evenings from 6pm at Centre81. Please come along and join in the fun. You can make enquiries to strathclyde81@yahoo.com or call Louise at 07702 062833 or Susan on 07967 373092.



OWNED AND MANAGED BY CLYDEBANK HOUSING ASSOCIATION

GALA DAY FUN! All photos ©Owen McGuigan, with thanks

The sun was shining when we held our 8th Community Gala Day on Saturday 25th July at Centre81. It was a double celebration for us as we are celebrating 30 years of service in our community this year. The day was a huge success with over 500 people attending.

There was a bouncy castle, face painting, cupcake decorating, free funfair rides and sports for the children. There was also a BBQ, tea/coffee stall and 9 fantastic table top sales.

ISARO Social Integration Network brought 'A Taste of Mela' to the day, with Indian and Polish Dancers, Bagpiping, African Drums Beats and World Foods.

It was a true partnership event and all the local community organisations pulled together to provide information and activities. The day was a fun, community led event, which celebrated the fantastic range of work that is currently happening in Centre81.

We would like to thank to everyone who made the day such a success including, ISARO Social Integration Network, Clydebank East Community



Council, John White, Y-Sort-IT, West Dunbartonshire Council, Join the Dots Community Arts, NHS Smoking Cessation, WDC's Community Learning & Development, CDC Cheerleaders, Strathclyde Fire & Rescue and Police Scotland.

Sharon Keenan, Chief Executive, said, "It was a fantastic team effort and I can't thank enough all the staff at Centre81, Clydebank East Community Council and in particular John White and ISARO Social Integration Network for making it a very special multi-cultural and inclusive community event. Thanks also to the many community and Clydebank Housing Association groups and volunteers who helped make the event such a success."



All photos at: <https://plus.google.com/photos/+myclydebankphotos/albums/6175942861539473169>



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)

Would you like a response: Yes No

I have a comment(s) about:

- Satisfaction** **Complaints** **Performance**
- Joining our consultation register** **Rent Policy**
- Centre81** **Other**

Comments (please use a separate sheet if necessary):

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Children's Panel members make vital decisions about vulnerable children and young people in need of help. By volunteering to sit on the Children's Panel, you could make a real difference to their lives. You don't need qualifications to apply, you just need to care.

Applications close 30th September.

Contact Scott Kelly, West Dunbartonshire Council on 01389 737220 or scott.kelly@west-dunbarton.gov.uk

EMERGENCY NUMBERS

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

0844 579 6493

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

0800 197 1004

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

Please recycle this newsletter

OFFICE HOURS

Our new opening hours:
Monday to Thursday 9.00am to 5.00pm
Friday 9.00am to 4.00pm

We close on the first Wednesday morning of each month for staff training.

We will be closed on the following **public holidays**:
Friday 25 and Monday 28 September

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

Clydebank Housing Association Ltd, 77 - 83 Kilbowie Road, Clydebank, G81 1BL
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Fax: 0141 941 3448 www.clydebank-ha.org.uk facebook: search for us

