



ChitChat

We wish all our tenants and residents a Merry Christmas and a Prosperous New Year!

Festive Holiday Closure:

Our office will close on Friday 23rd December 2011 at 12.30pm

and re-open on Thursday 5 January 2012 at 9.00am.

Emergency numbers are available on the back page, our office answering machine and website as usual.

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www.clydebank-ha.org.uk

0141 941 1044

NEWS



Big Plans for Clydebank East

On the 11.11.11 at 11:11, our senior staff and the Chairman of our voluntary management committee delivered 111 pages of ambitious plans to West Dunbartonshire Council (WDC), which we hope will transform the East End of the town.

As those who attended our tenant conference workshop heard, as the only bidder for the transfer of 1,211 properties in Clydebank East from WDC, we hope that with the support of the community, our plans can be put into action, delivering many benefits for tenants and residents, including affordable rents, improvements to homes, a first class repairs service and new build housing.

Fiona Webster, Director, said, "We are delighted to have had the opportunity to meet with some of the tenants and to hear about what matters to them most. In our transfer bid, we have taken their views on board and we hope that by working in partnership, we can make the Clydebank East ballot area a great place to live."

Fiona continued, "We have 26 years' experience of delivering housing services in Clydebank and we look forward to making a real difference in Clydebank East."





Combined Heat and Power (CHP)

Staff and management committee members of North View Housing Association recently visited our innovative Combined Heating and Power scheme at Radnor Park. The housing association is considering developing a similar scheme in their area of Glasgow and were very impressed with the system and especially the environmental benefits it achieves. We are also continuing to assist Cube Housing Association, who is now beginning similar work on 14 of their multi storey buildings.

We'll be in touch

Sin ad Boyle from our office will be contacting many of our tenants in Radnor Park who have CHP in the New Year, to conduct a quick survey about their energy bills, as we are now 6 years into the CHP scheme and would be interested to see the financial improvement it has made to tenants' lives.

eCar Roadshow

Our staff were delighted to speak to so many local residents and those from further afar, when we took our electric cars into Clyde Shopping Centre on Wednesday 5 October for the day.

Passers-by enjoyed guessing how many balloons we managed to fit into our 4-seater eCar Isa. The answer was a whopping 157 – no wonder we were out of breath! The closest guess of 160 was from Mr Hussain, Glasgow, who won a  20 Asda voucher and a day's free eCar hire.

15 households also expressed an interest in receiving information on the eCars and the Association in general and will therefore receive our ChitChats!



WEE CHITCHAT

FOR 8 – 15 YEAR OLDS

Welcome to our annual Wee ChitChat competition! Simply answer the question below (the answer can be found in this newsletter) and return to the office by Friday 13 January 2012 for your chance to **WIN a family ticket for two adults and two children to see X Factor Live at the SECC on Saturday 17 March 2012 at 7.30pm.**



Q: Name three of Centre81's new feathered residents:

1.
2.
3.

YOUR NAME:

ADDRESS:

POSTCODE: AGE:

RULES: You must live in the house you put down as your address

NEWS

Our Welfare Rights Service

6 Months On...

As you will know, the Clydebank Independent Resource Centre (CIRC) provides a weekly independent welfare rights service for our customers.

CIRC has provided us with a report for April – September 2011 which shows the number of people who have received help and advice. Some of the results for the period are published below and they do not include any ongoing cases or any monies awarded as a by-product of another award:

- 20 tenants who used the welfare rights service had debt and money enquiries, of which one third were housing related. Payment plans were organised by CIRC to deal with £1,875 of this debt and a further £12,480 was written off by the organisations who were owed. With regards to debt owed directly to the Association, 4 payment plans were arranged, covering approximately £2,000 of outstanding rent
- The service helped 110 tenants with their welfare rights enquires during the period, including 4 presentations at appeal tribunals. Assistance provided by CIRC ensured that an annual income of £82,621 was claimed by our tenants, with a further £16,476 being awarded in backdated payments.
- CIRC consulted with 66 new clients who were our tenants.

The report shows that CIRC has made a significant difference to the financial wellbeing of our tenants and provided much needed



support and advice, with regards to both debt and welfare rights. The full report is available to view from Sinéad Boyle at the Association's offices.

CIRC availability

Clydebank Housing Association

77 – 83 Kilbowie Road.

Every Thursday of the month except the last. 10.00am – 1.00pm.

For an appointment drop in or call **0141 941 1044** (us)

or **0141 951 4040** (CIRC)

Centre81

2 – 16 Braes Avenue, Whitecrook

The last Thursday of every month, 10.00am – 1.00pm.

For an appointment drop in or call **0141 533 7070** (C81)

or **0141 951 4040** (CIRC)

Aged 16 – 18? Up for a challenge which provides a weekly allowance and a chance to learn new skills? Then your community needs you!

Participate in the Inspiring Scotland Action for Children Clydebank Challenge and get painting and decorating skills and more.

Location: Linnvale, Clydebank.

When: January 2012.

Hours: 9.30am – 3.30pm, Monday – Friday.

Duration: 6 weeks.

Contact Sharon at the office for more information (details on the back page).

STAFF

Staff Training

The following members of staff are working towards formal qualifications which, as well as benefiting the Association, contribute to their own self development. We wish them well:

Sam Jones, Maintenance Assistant –

Chartered Institute of Housing Level 2 Housing Maintenance

Claire Brown, Maintenance Assistant –

HNC Construction Management (2nd Year)

Janet Dunphy, Senior Admin Assistant (Finance) –

HNC in Accounting (1st Year)

Michael McLaughlin, Senior Admin Assistant (Finance) –

Microsoft Certified IT Professional (MCITP)



Walk This Way Step Count Challenge



21 of our staff and 1 of our committee members recently participated in a 6 week step count challenge. A whopping 6.2 million steps were recorded.

Funding of £1,010 was sourced from Paths for All towards pedometer packs, health check equipment, promotion, prizes and a healthy launch lunch.

Walking is a cheap and effective way to promote better health and wellbeing and committing to the long term promotion of walking at work can provide many benefits to both employees and employers.

We are now in the process of applying for a Healthy Working Lives Award.

New Maintenance Assistant

We are pleased to report that Sam Jones is our new Maintenance Assistant. Sam has worked at the Association for 5 years and was delighted when the skills and knowledge she has gained helped her to secure this vacant position. Well done Sam!

Wedding Belles Ball

On 21 October, Sinéad Boyle, our Communications Officer, raised an amazing £1,456 for the Teenage Cancer Trust by holding a wedding themed evening in the Radnor Park Hotel. Sinéad organised the event, which was a great success because of the enthusiasm of family, friends, local people and businesses, in memory of her cousin who died from cancer aged 13.

Homeless International Hours Pay Campaign

During World Habitat Week, falling in October each year, we ask our staff to donate an hour of their pay for this Homeless International campaign.

Many staff contributed and beat last years' total, raising £181.17. The staff have now contributed to this worthy cause for 15 years.

The money helps to support the poorest families in Asia and Africa in developing their own solutions to poverty and in particular to housing. More information can be found at www.homelessinternational.org

COMMITTEE



Some of our Management Committee

New Management Committee members

We would like to take the opportunity to welcome the following 4 new Management Committee members:

Patrick McGinley
Chris Morgan
Dorothy Bain
Patricia Betty



Patricia & Sinéad chat at the Tenant Conference

John Mooney

John Mooney, one of our long standing Management Committee members, left the Management Committee recently. We thank him for his valued contribution to the Association and wish him well.



Committee Qualifications

Tom Winter continues to work hard towards his Governance qualification and, if successful, will be the first of our Management Committee members to attain this worthwhile qualification.

NEWS



Iain, Sinéad and Jim

We take Fire Safety Seriously – do you?

As well as providing a fire safety leaflet at every new tenant sign up, we have also starting promoting free home fire safety visits at this time, particularly as, in the last year up to 1st October there have been 88 house fires, 13 fire casualties and one fire fatality in the Clydebank area alone.

So that we could let you know exactly what a home fire safety visit is like, staff member Sinéad Boyle welcomed Watch Commander Iain Hunter and Station Commander Jim Quinn into her home so that she could experience a visit first hand.

Sinéad said, "I didn't even tidy up for them coming! I wanted them to see my house on a typical day, so they could advise me accordingly". Sinéad explains, "It wasn't at all a lecture – it was very informative. They simply provided advice on staying safe from fire and ignored my ever-growing ironing basket! For example, I didn't know that my hairdryer, as a heat generating appliance, should have its own socket and not be plugged into an extension cable. Also, I had a large clothes drying rack blocking the back door and they gently reminded me it would hinder my family's exit in the worst case scenario. Moving our numerous, flammable gloss paint tins to outside storage was another handy tip".



Sinéad and Iain



To book your free home fire safety visit, call today on **0800 0731 999**.
With thanks to Strathclyde Fire & Rescue, Clydebank Station.

Making a complaint

Complaints

If you have a complaint... please contact us for a copy of our Complaints Procedure. We will try to resolve your complaint to your satisfaction, however, if you are not satisfied, you can contact the Scottish Public Services Ombudsman for advice.

They deal with complaints about councils, housing associations, the National Health Service, the Scottish Government and its agencies and departments, colleges and universities and most Scottish public authorities. A free and impartial service is provided.

Informal Complaints

Please also note that if you want your dissatisfaction noted but do not want to go through the formal complaints procedure, you can contact Sinéad Boyle at the office. She will take a note of your informal complaint, look into it and let you know the outcome.

We still note the dissatisfaction in an informal complaints register. This helps us when updating our policies and procedures.



The British Heart Foundation

Our staff donate to the British Heart Foundation on a regular basis. If you're having a clear out before Christmas, remember you can help support local charity shops by donating good quality products that may otherwise be thrown away.

TENANT CONFERENCE 2011



Looking Forward: Your Future, Our Future

On Thursday 10 November, we hosted our 6th tenant conference in Centre81, Whitecrook.

Twenty-two tenants attended the all-day event and feedback from staff, tenants and stallholders was all very positive. In fact, many staff said it was their favourite conference yet!

Tenants each attended three workshops of their choice, which included the proposed funding changes to social work adaptations, changes to the right to buy and safety in the home.

After a home cooked lunch from the Centre's Café Kizel, tenants browsed a variety of stalls. With thanks to our stall holders, many of whom had generous freebies for our tenants;

Solas, Clydebank Independent Resource Centre, West Dunbartonshire Council Waste Aware Team, West Dunbartonshire Council Litter Control Team, CAOS, ISARO, Strathclyde Police, Strathclyde Fire & Rescue and cK Heating

Information was also available from the Association on a variety of issues, including customer care and 'where every penny of your rent goes'. As usual, all senior staff were on hand to answer questions and provide information throughout the day.



Highlights included a chip pan fire demonstration with Watch Commander Iain Hunter and firefighter Michael Hutchison and tenants getting to pet and cuddle the Centre's newest tenants... six chickens! With thanks to Whitecrook Community Garden co-ordinator, Carolanne, who was on hand to answer questions about our feathered friends.

Finally, it wouldn't have been one of our tenant conferences without tenants leaving with a goodie bag, including an embroidered CHA tea towel!

"It is great for the community. I never knew how much there was on at Centre 81 and the things the Housing Association do outwith the general office – it is marvellous".



Our Tenant Participation Strategy is due for review – see page 15 – contact Sinéad for your copy now. We welcome your comments and input as this policy directly affects the way we consult with you

CENTRE81 NEWS



Get Involved

Centre81, our regeneration centre in Whitecrock, runs a variety of classes for young and old throughout the week. We have lots going on and lots planned for the New Year including:

Active Lives Project for Over 65's @ Centre81 Starting in January 2012.

We are delighted to have secured funding from Awards for All for an Active Lives Project which is for over 65's. We worked with some local groups to find out what activities they would like and the following has now been scheduled;

Thursdays from 19th January – 23rd February 2012.

Lunch Club, 1 – 3.30pm.

Lunch followed by activities such as bingo, film showings & information sessions. Only £3.

Thursdays from 8th March – 12th April 2012.

High Tea, 1.30 – 3.30pm.

Tea/coffee, sandwiches and cake, followed by dancing, music & board games. Only £2.

Thursdays from 19th April - 5th July 2012.

Art Classes, Drawing & Painting. 1 – 3pm. Free.

Fridays from 27th April – 1st June 2012.

Digital Photography Classes, 1-3pm. Free.

Tuesdays from 5th June – 21st August 2012.

Health & Movement Classes, Keep Fit. 1 – 3pm. Free.

For more information or to register your interest please call 0141 533 7070 and ask for Ali or Jean. We look forward to hearing from you.



Classes

Learning Links Programme with Clydebank College

In partnership with Clydebank College, we will be running two Learning Links Programmes in Childcare/Health & Social Care and Customer Service starting in January and February 2012 at Centre81. This course will be run one day a week for 12 weeks. All students who complete the 12 week programme will be guaranteed an interview for full/part time study at Clydebank College. Exact dates & times to be confirmed in the New Year.

Photoshop - Ages 16 – 21 (6 wk course)

In January 2012 we will be running a Photoshop beginners course for young people aged between 16 and 21. The six week course will cover the basics of Photoshop (elements) image editing software, learning to create images from scratch, editing existing photographs and images, adding text to images, creating photo collages, photo books, calendars, slideshows etc. Participants who complete the six week course will receive a college certificate. The first course will start on Friday 30th January at 1pm at Centre81.

Moving on in IT (16 wk course)

After the success of Getting Started in IT, SCQF Level 3, we will be starting another twelve week follow-on course, Moving on in IT, SCQF Level 4. These classes will be on a Monday morning from 9.30am until 12 noon, starting on 16th January 2012 at Centre81. You can still register your interest if you did not attend the Level 3 course but already have some IT skills.

For more information on any of the above courses or to register your interest, please call Ali or Jean at the centre on 0141 533 7070.



“It is impressive the amount of different things on for the community at Centre81 – I had no idea!” A CHA tenant, November 2011



A sample of whats on at Centre81...

Monday

Clydebank Bowls, CDC Cheerleaders, Ancestry Family History Group

Tuesday

Zumba, Tulloch Trust Go-4-Ward, William Henry – Bootcamp

Wednesday

Ancestry Family History, Voice Group, Singer Football Club, Tulloch Trust Future Choices Club

Thursday

Tullochan Trust Go-4-Ward, Smoking Cessation

Classes change weekly, so for an up to date diary, log on to www.clydebank-ha.org.uk and click on the Centre81 logo.

We have a great café, run by local girl Tess Brown, serving delicious homemade food, cupcakes and tea and coffee which is open from 11am until 9pm, Monday to Friday. **Centre81 facilities** are available for individuals and organisations to hire and discounted rates are available to local community groups. Call Ali at the Centre for details on **0141 533 7070**

Please come and visit your local Centre!



Halloween Zombie Walk

Whitecrook Community Gardens organised a Zombie Walk for the local children which was a huge success. Over 70 young people in lots of different costumes attended. The polytunnel in the garden was transformed in to a scary graveyard setting complete with ghosts and ghouls!

Hannah, Gill and Jon from CAOS provided their expert face-painting skills to make all the kids as scary looking as possible. Jean and Ali from Centre81 made big cauldrons of pumpkin soup and hot chocolate with marshmallows to warm the Zombies up after their spooky walk. Then there was 'dooking' for apples and the children also enjoyed a mini disco with spooky songs. Well done and thanks to Carolanne for organising this community event!



Whitecrook Community Garden – Chickens

We welcomed Snowdrop, Betty, Joan, Camilia, Rosie and Marley to Centre81 in September. Carolanne & Co are using the spare land beside Centre81 and, with a little help from the Princes Trust Team 37, built a chicken coop. The chickens are settling in well and have started laying eggs (a good sign!) **For more information on the Whitecrook Community Gardens please pop in to the centre between 10am and 3pm, Monday to Friday.**

HOUSING MANAGEMENT

Payment of rent up to and over the festive season

It's that time of year again, Christmas! We appreciate that this can be an expensive time, however, we remind all tenants to ensure that they have budgeted to pay their rent up to and over the festive season.

The Association does not offer any rent free period and there is no provision within anyone's tenancy agreement to miss rent payments to pay for Christmas presents! All rents are payable in full and on time. Action will be taken against tenants who fail to pay their rent without a justifiable reason or agreement with us. This does not include the festive season and its costs! Please remember that not paying your rent can put your tenancy at risk.



As is the situation throughout the year, if any tenants are struggling to make a rent payment they should contact their Housing Assistant as a matter of urgency. We are here to help you and our staff are trained to provide debt advice and assistance. Additionally, the Independent Resource Centre provides free and independent advice at our offices and at Centre81 (see page 4). All cases will be dealt with in a sensitive and confidential manner. Simply choosing not to pay or contact us will result in action being taken. For the different ways to pay your rent, please see page 13.

Housing Management Performance

April 2011 to September 2011

The table below shows our performance in various Housing Management functions to 30 September this year. As can be seen, we are currently operating within our agreed targets. We always try to find ways to continually improve and ensure that the services we offer provide maximum benefit and value for money to our tenants and customers alike. If you would like to discuss any aspect of our performance, please don't hesitate to get in touch.

Indicator	Performance at 30 Sept 2011	Year End Target March 2012
Maximum rent loss on vacant properties	0.15 % of annual rental income	0.9 % of annual rental income
Non-technical rent arrears (current tenants as % of the total annual rent receivable)	0.75 %	1.1 %
Number of calendar days to let a property	10.7 calendar days	16 calendar days
Processing of housing application forms	6.6 calendar days	15 calendar days
Investigating neighbour complaints	Cat A 100 % within timescale Cat B 100 % within timescale Cat C 100 % within timescale Overall 100 % within timescale	Cat A (Extreme) 1 working days Cat B (Serious) 10 working days Cat C (Dispute) 15 working days

UPDATE

Housing Benefit - How Government Changes May Affect You

In the last two editions of Chit Chat, we outlined how proposed changes to the benefits system could see Housing Benefit cut for some tenants. The proposals would also mean the removal of the tenants' choice to have their housing benefit paid direct to us, a service which most of our tenants currently use.

These are changes which will have financial implications for both tenant and landlord and we are strongly opposed to these measures. We support the Scottish Federation of Housing Associations (SFHA) in their campaign opposing the changes and urge all our tenants to sign the SFHA's petition.

**The petition is available for signing at our reception, or online at:
www.sfha.co.uk/component/option,com_rsform/Itemid,286/view,rsform/**



Here is some important information from the Scottish Federation of Housing Associations

The UK Government has outlined a number of changes it wants to make to the welfare system. It proposes to introduce the changes through the Welfare Reform Bill currently going through Parliament at Westminster. These changes have significant implications for tenants and social landlords. If you rely on Housing Benefit to help you pay your rent, you need to be aware of a number of changes which are being made to:

- How your Housing Benefit payments will be made,
- The amount of Housing Benefit you might be entitled to in future.

The changes to Housing Benefit will not happen all at once: they are being phased in over the next few years. The Scottish Federation of Housing Associations is working closely with other like-minded lobbying groups to fight for some of these changes to be dropped before the Welfare Reform Bill becomes law.

What is changing?

- All working age benefits will be replaced with a Universal Credit, with a cap of £350 a week for single people and £500 a week for couples on the total household benefit a household can receive.
- Your Housing Benefit will be rolled up into the Universal Credit, which you will receive as a monthly lump sum, in arrears.
- 96% of tenants currently choose to have their Housing Benefit paid directly to their landlord. Under the Universal Credit, they will no longer have that choice and will have to manage their rent money themselves.
- A Housing Benefit cap will be introduced on social rented homes which are defined as being 'underoccupied'
- Increased Housing Benefit deductions will be made for claimants who have non-dependents (grown up relatives or lodgers) living with them
- There will be changes to Working Tax Credit (including a drop in help with childcare costs)

- People in receipt of Incapacity Benefit and Severe Disablement Allowances will face reassessment
- Disability Living Allowance will be replaced by Personal Independence Payments.
- Proposals to abolish Council Tax Benefit and localise the Social Fund. This will see the abolition of Council Tax Benefit, to be replaced with some other (as yet to be determined) local form of support, while elements of the discretionary Social Fund (Community Care Grants and Crisis Loans for living expenses) will also be replaced by (as yet to be determined) local support.

How will this affect tenants?

- The benefit reforms will hit some of the poorest and most vulnerable people in our society the hardest.
- An estimated 1 in 5 tenants will see their incomes reduce when the new Universal Credit is introduced - in some cases, tenants may see very significant reductions in income.
- Rates of non-dependent deductions have already been increased significantly from April 2011 meaning that a household with a non-dependent on the minimum wage for a 40 hour week will lose £48.45 a week in Housing Benefit. That's £10.25 a week more than compared to 2010-11 rates. An estimated 5,590 tenants in Scotland may be affected by this measure.
- A third of working age tenants underoccupy their tenancies by at least one bedroom - these households stand to lose an average £11 a week in Housing Benefit. The proposed change will affect between 31,500 and 42,900 social housing tenants in Scotland who are of working-age and claim Housing Benefit. These measures are likely to cost housing association and housing cooperative tenants in Scotland between £18million and £24.5million over a year.
- Universal Credit will set a cap on benefits to working age households which will affect an estimated 1,700 housing association tenants across Scotland, who will see their weekly incomes slashed in the order of between £66 and £93 a week.

HOUSING MANAGEMENT

Rent Policy and Rent Increase 2012 – 2013

As reported last month, we are due to review our rent policy in January 2012. As part of the process, we will decide on how much of a rent increase will be applied on 28 March 2012. Any proposed increase will ensure our management and maintenance costs are met. This means we will only charge tenants the rent we need to manage and maintain your homes. Our rent setting policy is open, fair and transparent and our rents are amongst the most affordable in the district in comparison with other Housing Associations and the Council.

We have assessed our likely costs for the next year, and based on this we need to set a rent increase of between 3.5% & 5.5%. This is the minimum increase required to continue to cover our management and maintenance costs.

As always we want your input in this process. As part of our Tenants Conference in November we covered our current rent policy. We also issued rent increase questionnaires and would like to take this opportunity to thank those who took the time to complete and return these forms. The information we receive is invaluable to us and where possible any ideas or suggestions will be included in the policy.

If you have views on how we set our rents or have any ideas that you feel would be useful to this exercise, we urge you to contact us and get involved! For example you may feel that tenants should be charged more rent if they live closer to the shopping centre, transport links, or similar. If you wish to comment or become involved, please contact our Communications Officer, Sinéad Boyle, or our Housing Manager, Joe Farrell, no later than Friday 20 January 2012.

Our rent policy is discussed at the tenant conference



Dumping of Bulk Items

We have noticed an increased amount of bulk items and rubbish being dumped in common areas. **This is unacceptable.**

We remind all residents that no part of your rent or occupancy charge covers the cost of the uplift of bulk items. This is not a service provided by Clydebank Housing Association. Dumping of bulk items is in breach of your tenancy agreement and any tenants caught doing this will face action being taken against them. If we are unable to identify the resident responsible, we reserve the right to clear the items and bill all residents within the block accordingly. Ultimately the costs of doing this will impact the rent we have to charge and all tenants and residents will eventually have to foot the bill. We welcome any information from residents on who is responsible for any dumping.

All information will be treated confidentially.

Residents must either dispose of rubbish and bulk items themselves, at their nearest recycling centre (there is one in Stanford Street, Clydebank) or contact West Dunbartonshire Council to arrange an uplift on **01389 738542** (please note that the Council may charge you for this).

Any items left out for collection must be sensibly located and the resident responsible must ensure that the items are uplifted. Simply phoning to arrange an uplift and then forgetting about it is not acceptable.

How to Apply for a House or Transfer



You may wish to seek a transfer from your current home or know someone who is interested in applying. Our waiting list is open to all persons aged 16 and over.

Application forms can be accessed:

- from our office reception
- by telephone
- by email
- by downloading from our website

If you wish to receive your application by email or download it from our website, you'll have to print off the form to return it to us. This is so the required declaration can be signed and dated. Please note we cannot accept applications returned by fax or where an original signature is not present.

UPDATE

HomeSwapper – We're Live

In our September ChitChat we advertised the HOMESWAPPER service, which is an online exchange service allowing tenants to see nationally other tenants looking to swap their homes.

We are delighted to confirm that we have now joined HOMESWAPPER, which means you can now go onto the website and advertise your home free of charge if you are looking for a mutual exchange. Prior to the Association joining, tenants had to pay HOMESWAPPER a fee in order to do this.

This offers interested tenants a further means to obtain a housing swap. Our mutual exchange register held at our office will continue to operate in tandem with HOMESWAPPER. For details on HOMESWAPPER please see their website at www.homeswapper.co.uk Please pop in to view our register.

Right To Buy Survey

We recently wrote to all our tenants who currently have the modernised right to buy as part of their tenancy agreement. We included a very short survey looking for tenants' thoughts on whether they would choose to apply to buy their home just now if they were able to.

There is currently a suspension on this right which is due to expire in September 2012. We received over 100 responses and would like to take this opportunity to thank all those tenants who took the time and effort to send us back the survey. As always, the information is invaluable and will be used to provide a picture to the Scottish Government on our tenant's thoughts regarding the right to buy.

Results have still to be reported to our Management Committee and will then be published in our March 2012 ChitChat.

Ways to Pay Your Rent

There's a way to pay that will fit in with your lifestyle. Read on...



Direct Debit

The easiest way to pay, if you have a current bank or building society account, is by Direct Debit. Paying your rent this way means you don't have the hassle of remembering when your rent is due. You can pay weekly, fortnightly, four weekly or monthly. Simply contact us for a form, which we can help you fill in, and we'll take care of the rest.

By Cheque

You can post or bring in a cheque made payable to 'Clydebank Housing Association'. Please write your name and address on the back. This method is the only one where payments take more than 24 hours to credit to your rent account. As they can take up to three working days to reach your account, after we have given your cheque to the bank, make sure that you pay in plenty of time for your rent to be credited to your account by the 28th of each month.

There are many different ways to pay your rent using your payment swipecard, issued to every tenant. Your swipecard contains a unique identification number so it should be used when making payments to us as it identifies your rent account.



Payment Outlet

You can use your swipecard to make payment at any outlet displaying one of the signs shown to the left. All you need to do is take your swipecard to the counter along with your payment and hand them over. You will be handed back your card along with a printed receipt, which you should keep in a safe place to prove you've paid.



Paying Using Your Telephone

This service is available 24 hours a day, 7 days a week. Payments can be made using a debit card. Just ring **0844 557 8321** and follow the simple instructions. We accept most major debit cards including Delta, Visa and Solo.



Paying Over the Internet

This service is also available 24 hours a day, 7 days a week. Visit www.allpayments.net and have your debit card and swipecard handy. We accept most major debit cards including Delta, Visa and Solo.

If your card is lost or damaged, please contact us on **0141 941 1044** and we'll send you a replacement card.

MAINTENANCE UPDATE



Maintenance issues being discussed at the Tenant Conference

Major Repairs News

Following a lengthy procurement process we are now pleased to advise that the following contracts have been awarded and the work is underway:

Renewal of electric heating systems

Addresses – 149 & 155 Dumbarton Road
Contractor – McGill Limited

Renewal of gas heating systems

Addresses – Bon Accord Square, Forth Street
& the Atholl Steel properties in Linnvale
Contractor – City Technical Services (UK) Limited

Renewal of kitchens and bathrooms

Addresses – 149 & 155 Dumbarton Road,
Bon Accord Square & Forth Street
Contractor – cK Heating Limited

All tenants will receive a visit from our consultant Clerk of Works and the appropriate contractor prior to the works starting in their homes.

Cyclical Repair News

Annual Gutter Cleaning and Roof Condition Survey

The annual gutter cleaning contract was completed at the end of November. Our contractor, GG Bros, also reported on the condition of each roof and any repairs which are required will be carried out in January 2012, weather permitting.

Winter Advice

Ready Scotland (www.readyscotland.org) is a Scottish Government website providing advice on what to do to prepare for and deal with emergencies. It provides advice on winter weather, utilities, flooding, flu, terrorism and much more. You can also contact them on 08457 741 741 or 0131 556 8400.

Radnor Park and Attlee Place Refuse Chutes

During the festive period, there's always a lot more rubbish being disposed of due to packaging etc. Could we remind tenants to be careful as to what is put down the chutes to avoid blockages. All boxes should be flattened before disposal and no building materials, metal or wood should ever be put down the chutes. Remember to use recycling facilities for cardboard, paper and so on.

Tenants Satisfaction Feedback of Maintenance Service

Your views on our service are important to us and help us to identify areas which could be improved. At present we carry out a telephone poll of 20 % of the repairs carried out each month. As this method may not always be convenient for tenants we are expanding the ways in which we ask for your views on our service as follows:-

- Postal survey forms (with pre-paid envelope for return)
- On-line form on our website
- Telephone poll

If you use the repairs service you may be asked to take part in the telephone poll and complete a postal survey form. You may at any time give us your views using the on-line form on our website.

We appreciate your co-operation in taking part in these surveys and we will publish the results in future editions of ChitChat.

Maintenance Performance – April to September 2011

Category of Repair	No. of Repairs	Completed within Target
Date Specific (appointment)	536	99.25 %
Emergency (4 hours)	78	100 %
Urgent (3 days)	559	97.67 %
Routine (10 days)	630	98.73 %
Void Works – major (15 days)	25	100 %
Void Works – rechargeable (10 days)	45	100 %
Void Works – routine (10 days)	178	100 %

INFORMATION



Fuel poverty crisis 'even worse than figures suggest'

Information published by Citizens Advice Scotland in September

Citizens Advice Scotland has said that fuel poverty in Scotland is even worse than is shown in the figures that have been revealed, and is leading to 'real human misery'.

Figures revealed in a parliamentary answer to MSP Jamie Hepburn show that fuel bills took up 14% of Scots' household income in 2009 - a rise from 8% in 2004. But CAS say that the increases in fuel bills since 2009 have piled even more pressure on family budgets. CAS Chief Executive, Lucy McTernan said: "Indeed we feel the problem is, if anything, under-estimated by the figures revealed today. The 2009 figures are the most recent that are available, but of course they take no account of the trends that have happened since then. Gas and electricity bills have risen considerably since 2009 - including substantial hikes in the last few months. And household incomes have certainly not kept pace with these rises".

Lucy McTernan also talks about the real impact fuel poverty has on people, as seen every day by CAB advisers across Scotland.

She said: "People who are struggling financially face a very stark choice when faced with these high fuel bills. They either skip meals in order to pay the fuel bill instead. Or they take out a loan, or use their credit card - and so get into debt they will be unable to repay.

"Anyone who is concerned about their finances can get free, confidential and impartial advice from their local CAB. We don't have magic a wand unfortunately and so we can't change the reality of high fuel bills or low incomes. But we can advise you on how to best manage your finances, and perhaps intercede on your behalf with the fuel companies if you are in dispute with them".

Tenant Participation Strategy Review

Although our Tenant Participation goes through a minor review every year, the full review is due in March 2012. This document sets out the way you can exercise your right to participate in decisions which affect you, so it could be important to you.

It covers:

- How we support tenants to get involved
- How we support tenants groups to get started and continue
- The resources we need to make this happen
- Monitoring and reviewing our performance

It's a bright and colourful document and we'd be delighted if you would give it the once over and let us know your thoughts. Please contact Sinéad at the office for a copy or view it in our website downloads section (TENANT PARTICIPATION STRATEGY 2011).

Our Customer Care Policy

It is the aim of Clydebank Housing Association to provide its customers with the highest quality of customer care and therefore intends to fulfil the principles outlined in sections GS1.4, 3.1 and 3.2 of the Scottish Housing Regulator's guiding standards in relation to service delivery, which are:

"We make the best use of our people and our physical resources to achieve efficiency, best value, continuous improvement and to deliver high quality services."

"We place the people who want to use our services at the heart of our work. We treat people with respect and are responsive to their views and priorities."

"We provide or secure effective information and advice, in line with the national standards for housing information and advice services."

A copy of our Customer Care Policy which details our service standards is available online at www.clydebank-ha.org.uk or can be made available upon request.

We value your comments regarding our standard of customer care so please get in touch if you have any comments (good or bad). This helps us improve our service to you.

Information in Different Formats – Results of Questionnaires

Thank you to those tenants who returned their Information in Different Formats questionnaire. The few tenants who completed them confirmed that they are consistently receiving correspondence in their preferred format.

Please remember that tenants can receive information in many formats. For example, we currently provide information in large print, audio CD, Polish and in plain text.

Clydebank Housing Association Annual Calendar 2012

JANUARY	FEBRUARY	MARCH	APRIL
M T W T F S S 01 02 03 04 05 06 07 08 09 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	M T W T F S S 01 02 03 04 05 06 07 08 09 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29	M T W T F S S 01 02 03 04 05 06 07 08 09 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	M T W T F S S 01 02 03 04 05 06 07 08 09 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30
MAY	JUNE	JULY	AUGUST
M T W T F S S 01 02 03 04 05 06 07 08 09 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	M T W T F S S 01 02 03 04 05 06 07 08 09 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30	M T W T F S S 01 02 03 04 05 06 07 08 09 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	M T W T F S S 01 02 03 04 05 06 07 08 09 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31
SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
M T W T F S S 01 02 03 04 05 06 07 08 09 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30	M T W T F S S 01 02 03 04 05 06 07 08 09 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	M T W T F S S 01 02 03 04 05 06 07 08 09 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30	M T W T F S S 01 02 03 04 05 06 07 08 09 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31

Public Holiday Closure

Staff Training Closure (am only)

OFFICE HOURS

Our usual Opening Hours:

Monday to Thursday 9.00am to 5.00pm

Friday 9.00am to 4.00pm

We close everyday for lunch between 1.00pm and 2.00pm

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

During our festive closure (detailed on the front page), the emergency numbers to call during are:

For gas central heating emergencies, including CHP breakdowns in Radnor Park, contact City Technical:

0844 579 6493

For all other out of hours emergency repairs (fire, flood, break-in), contact the McDougall Group:

0845 612 3160

Emergency numbers are always available on our office answering machine and our website:

www.clydebank-ha.org.uk

OTHER USEFUL NUMBERS

Strathclyde Police	0141 532 3300
Clydebank Health Centre	0141 531 6400
Citizen's Advice Bureau	0141 951 1778
Social Work out of hours service	0800 811 505
West Dunbartonshire Trading Standards	01389 738 552
Gas Emergency Services, in the event of gas escape	0800 111 999
ScottishPower, in the event of loss of power	0845 27 27 999
Scottish Water, in the event of blocked drains outside property	0845 600 8855

Clydebank Housing Association Ltd

77 – 83 Kilbowie Road

Clydebank, G81 1BL

Tel: 0141 941 1044 Fax: 0141 941 3448 Email: info@clydebank-ha.org.uk

www.clydebank-ha.org.uk

YOUR NEXT CHITCHAT WILL BE DELIVERED IN MARCH 2012.
IF YOU NEED THIS NEWSLETTER IN ANY OTHER FORMAT PLEASE CONTACT US.

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