



ChitChat

WE NEED YOU!

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

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

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

Former La Scala/Gala Bingo Site Update

As reported in our June newsletter, we are building 44 new homes for social rent at the former La Scala/Gala Bingo site in Graham Avenue, Clydebank - just off Kilbowie Road.

The development has now received planning permission and we're delighted to show you the first illustrations of how it will look. Demolition on the site should be completed at the end of September with groundworks starting in October.

In partnership with:



- £5.1m design and build with £3.168m funding from the Scottish Government
- 20 one bedroom flats
- 20 two bedroom flats
- 4 two bedroom wheelchair adapted flats
- Extremely energy efficient
- Completed by end of 2017/early 2018

NEW MANAGEMENT COMMITTEE - PAGE 2

OWNERS' NEWS - PAGE 6

CENTRE81GALA DAY FUN - PAGE 10

This issue in pictures...

Page 3



Page 4



Page 7



Page 10



© Owen McGuigan

www.clydebank-ha.org.uk

0141 941 1044

MEET THE STAFF TEAM

In this edition, we ask **Michael McLaughlin**, Finance & IT Assistant, about his role here at the Association...



I joined the Association... in February 2004 as a Finance & Admin Trainee initially and the role has now developed to include supporting the Association with their internal IT systems, as Finance & IT Assistant within the Finance & Admin team.

In any one week... I could be reconciling bank statements, raising invoices for customers and suppliers or upgrading IT security systems.

The most satisfying thing about my job recently has been... formalising all of the Association's IT paperwork, so that we have clear IT strategy. This improves our efficiencies by both helping us to deal with problems quickly and also identify and plan for future requirements.

On the Finance side... I have been trained by Money Advice Scotland in financial capability. If any resident would like training on the Money Advice e-learning module, designed to help you improve your money management and budgeting skills, I would be more than happy to help. I hold workshops on the last Monday of each month at Centre81. Call me on 0141 941 1044 to make an appointment.

moneyadvicescotland
Scotland's Money Charity

Introducing our new Management Committee...

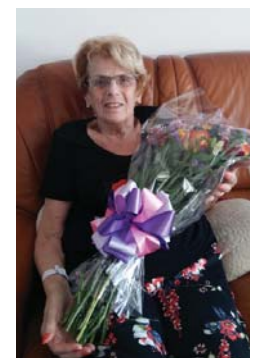
Following our 2016 Annual General Meeting (details on page 3), we are delighted to announce our Management Committee (some pictured below) is as follows:

Tom McCormack	Chairperson
John Hillhouse	Vice Chairperson
Paul Shiach	Secretary
Chris Morgan	Treasurer
Neil Crilley	Tom Winter
Pat McGinley	Patricia Betty
Kimberley Tennant	Catherine McGarrity
Laura-Anne Murray	Nikki Robertson
Councillor John Mooney	(co-opted)



Long Service

Dorothy Bain (pictured) who stepped down after our AGM, was presented with flowers for her 5 years' service, which we thank her for. Other Members celebrating 5 years' service at the AGM were Patricia Betty, Pat McGinley and Chris Morgan.



Staff Changes in the Maintenance Section

Sam Joyce – is currently on maternity leave and we're delighted that baby Arran (a wee brother for Riley) arrived safely on 16 August weighing in at 9lb 3oz. Sam will be back with us in August 2017.

Debbie Brown – is covering Sam's job while she is on maternity leave. Debbie (pictured) has settled in very quickly in the section and many of you will have spoken with her already.



31st Annual General Meeting & Social Event

We were delighted at the success of our 31st AGM and Social Event held at Centre81, Whitecrook, on 30 June.

46 (28 %) of our shareholders attended and heard what we had achieved during the year and our plans for the year ahead. Lynette Lees, Finance Manager, also explained the Association's annual accounts.

After the business of the meeting, shareholders and their partners/friends joined staff and voluntary management committee members at our annual social event where there was a free raffle, buffet, drinks and live music from band Heatwave, who ensured the dance floor was full until the end. We are grateful to have the continuing support from many of our approved contractors who sponsored the social event, shown below.

Great night as always

One of the best nights yet!

Enjoyed hearing what was achieved in the last year

Delighted with the evening

Great night for all ages

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



We are very grateful to our generous Social Event Sponsors



JS Roofing
88 Riddell Street, Drumry G81 2HE
Tel. No. 0141 576 0340
E-mail: jsroofing@hotmail.co.uk
Contact Person: Scott or Joe



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



ETI Scotland Ltd
46 John Knox Street, Clydebank G81 1LG
Tel. No. 0141 951 8010
E-mail: electricaltest@btconnect.com
Contact Person: Stewart Donaghy



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

F D HUTCHESON BUILDING CONTRACTORS LTD

F D Hutcheson Building Contractors Ltd
2 South Elgin Place
Clydebank G81 1XP
Tel. No. 0141 952 8202
Email: fredhutcheson@outlook.com
Contact Person: Fred Hutcheson

G.O.C. Engineering Services

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

Pestguard Services

Pestguard Services Scotland Ltd
Unit 4, 1 MacKean Street
Paisley PA3 1QP
Tel. No. 0141 840 4344
E-mail: mail@pestguardservices.co.uk
Contact Person: Ian Fraser

REGENCY Glazing Ltd

Regency Glazing
940 Crow Road, Anniesland G13 1JD
Tel. No. 07957 825 623
Email: info@regencyglazingltd.co.uk
Web: www.regencyglazingltdglasgow.co.uk
Contact: Dougie

How each £1 of income was spent

	2015/ 2016	2014/ 2015
Direct costs - Major Repairs	£0.30	£0.05
Direct costs - Routine Repairs	£0.12	£0.12
Direct costs - Cyclical Repairs	£0.05	£0.06
Services	<u>£0.02</u>	<u>£0.01</u>
Total Direct Maintenance Costs	£0.49	£0.24
Staff salaries	£0.22	£0.25
Office overheads	£0.06	£0.06
Interest on loans	£0.04	£0.03
Management Expenses - Other Activities*	£0.04	£0.05
Direct Costs - Other Activities*	£0.04	£0.02
Property Insurance	£0.02	£0.02
General Expenses	£0.02	£0.03
Bad debts/voids	£0.01	£0.02
Surplus back into reserves	£0.06	£0.28
TOTAL	£1.00	£1.00

* Tenant Participation / Wider Role / Development

SPOTLIGHT ON... RADNOR PARK

- Spacious 2 bedroom flats
- Available to single persons, couples and families**
- Spectacular views
- Low-cost heat & hot water
- Major improvements
- Dedicated caretakers
- Free on-site laundries
- Close to local amenities



Contact the office if you, a friend or relative are interested in being considered for housing at Radnor Park.



** not suitable for children under 12

Bottom photo ©G Mahoney

RIGHT TO BUY ENDS

- The right to buy your home from a social landlord, like us, in Scotland ended on 1 August 2016, following the Housing (Scotland) Act 2014.



PRIZE DRAW WINNER!

Anyone who replies to our questionnaires, surveys etc. throughout the year (where it doesn't have it's own prize draw) is automatically entered into our annual prize draw to win £50 of Asda vouchers.

Mrs McCulloch of central Clydebank was picked at random at our Annual General Meeting! Mrs McCulloch was so pleased to be presented with the vouchers by Drew McDougall from our Finance & Admin team.



Please keep common areas free from objects

Common areas should be kept clear of objects (eg. ornamental tables, bikes and prams), as they are an escape route in the event of a fire.



twitter & facebook

Join us online, on Facebook and Twitter to keep up to date with what we're doing, service disruption, emergency numbers, etc.

@clydebankha

SCOTTISH FEDERATION OF HOUSING ASSOCIATIONS

We have been a member of the Scottish Federation of Housing Associations (SFHA) for c. 30 years. The SFHA is a membership organisation representing the interests of Scotland's housing associations and co-operatives. As a membership body, they represent us when negotiating and influencing the Government and are decision-makers on our behalf.



Our Independent Welfare Rights Service



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

- debt
- income maximisation
- benefits ...and much more!



Our office, 77-83 Kilbowie Road, Clydebank G81 1BL, every Tuesday and Thursday except the last Thursday of the month:

10am – 12pm (Tues)
10am – 1pm (Thur)

Simply pop in or call 0141 941 1044 to book.



Our regeneration centre, Centre81, 2-16 Braes Avenue, Whitecrook G81 1DP every last Thursday of the month:

10am – 1pm

Simply pop in or call 0141 533 7070 to book.

CIRC regenerated in excess of £300,000 for our residents in 2015/2016. This was made up of income maximisation, debt consolidation/debt written off, arrears agreements made etc. A terrific result and something that greatly benefits all of our residents!



COMPLIMENTS

We are pleased to receive many compliments on our service when we get things right, some of which are listed below. We thank customers for taking the time to contact us.

- Tenant complimented workmen - stated they did a great job, cleaned up after themselves and were very courteous in their manner.
- Tenant thanked us for all our help and said that staff were very good at responding quickly.
- Tenant's daughter thanked staff for their help and advice when the tenant needed to move house due to health issues.

COMPLAINTS

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 - 1 April - 30 June 2016	
Total number of complaints received	28
Number which were about equalities	0
Number where we were at fault, apology given and rectified	13 (46 %)
Breakdown of complaints where we were at fault:	
<ul style="list-style-type: none"> • 7 Maintenance • 3 Housing Management • 3 Finance & Admin 	
Responded to in full	28
Resolved at front line (5 days)	27
Resolved within our timescales	26 (96 %)
Resolved after investigation (20 days)	1
Resolved within our timescales	No
Some improvements made as a result of complaints:	
<ul style="list-style-type: none"> • Contractor will remind operatives of code of conduct. • Better communication between maintenance staff and contractors. • Staff reminded of procedures for ensuring Direct Debits cancelled at end of tenancy and of passing on telephone message promptly. • Housing Management letter amended re medical points refusal. 	

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

Spotlight on Complaints

In the period 1 April 2016 to 30 June 2016, we received one complaint relating to our factoring service. The complaint was not upheld.

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

RENEWAL OF CLOSE DOORS – TENEMENTAL PROPERTIES

We are going to be carrying out a further consultation exercise with owners at the tenemental properties in Kilbowie Road, Alexander Street, Whitecrock Street and 161-173 Dumbarton Road. We have amended proposals which we wish to discuss in the hope of progressing with the close door renewals. Here are some photos of the new doors which have already been completed in tenanted-only closes.



Upgrade of roofs - Linnvale

During the year we have been approached by a number of owners, in blocks where we are the factor, to enquire about re-roofing works. Following meetings with these owners we are pleased to have now completed re-roofing works to three blocks. If any owners wish any further information on this type of major works, please contact George Stevenson, Maintenance Officer, at the office.



Major Repairs – Kitchens & Bathrooms



Phase 2 of this renewal programme is about to get started at Ian Smith Court, Fleming Avenue and 15-27 Bannerman Place. Each tenant will be contacted directly to make arrangements for a survey visit by the contractor and a member of staff to discuss the installations in their home and to make their choices of kitchen units, worktops and tiling.

WATER HYGIENE ADVICE

We have produced a leaflet giving advice on the risks of contracting legionnaires' disease and the simple steps you can take to reduce the risk. These leaflets are available to download from our website, on display at our office or can be sent to you on request.

Coming soon – advice leaflet on the safe management of asbestos.



Emergency Repairs

We have recently had some instances where tenants are phoning the “out-of-hours” emergency service for repairs which are not emergencies. Please remember that an emergency repair is one which is likely to cause an immediate health or safety risk to the tenant or substantial property damage. If your repair does not fall into these categories please report it to the office on the next available working day. Thanks for your co-operation.

RADNOR PARK

Cage areas at multi-storey flats

We realise the difficulties faced by tenants at our multi-storey flats when they wish to dispose of bulk items. Over the last few months we have been trying to free up one cage area in each block so that this can be utilised as a bulk storage/recycling area and to enable this we have not been allocating cages to new tenants.

We have been successful in freeing up the cage area located off the rear exit passageway at Lusset View and are currently liaising with West Dunbartonshire Council on arrangements to have bulk uplifted from this area on a regular basis. As soon as we have finalised these arrangements we'll let you know how this new arrangement will operate. Please let us know what you think of this idea on our feedback/comment slip (back page).

NEW POLICIES Social Work Adaptations & Repairs and Maintenance

We'd like to thank the tenants who took part in the recent Focus Group meetings relating to the review of our Social Work Adaptations & Repairs and Maintenance Policies. The new Policies are available on our website or a copy can be made available on request.

Please contact a member of the maintenance team if you require any advice on these policies.



Foyer upgrades at multi-storey flats

We postponed the programme to upgrade the foyers during the structural works. This is now back on track and we hope to start a pilot at Lusset View soon.

RENT AND SERVICE CHARGES

We are 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.



Our Performance in Housing Management - to 31 July 2016

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 2016	Year End Target	Previous years' performance	What this means for you...
Maximum rent loss on vacant properties	0.23 % £8,682.81 😊	0.9 % of annual rental income	0.48 % of annual rental income	<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)	2.03 % £77,541 😊	2.2 %	2.06 %	<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	17.9 calendar days 😞 <i>Target not met due to increased voids earlier in the year</i>	15 calendar days	15.5 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	9.7 calendar days 😐	15 calendar days	8.9 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 % (8) within timescale C 100 % (19) within timescale 😊	A - 1 working day B - 10 working days C - 15 working days	A - none received B - 100 % (13) within timescale C - 100 % (40) 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 in your community Getting on with your neighbours
Overall 100 % investigated within timescale, 100 % resolved/concluded within timescale.				

Are you coping with your tenancy?

We are keen to hear from tenants who are currently experiencing difficulties in running their home. If this is you, please contact our Housing Management department in confidence. We really want to help you and will do everything we can to try and improve your situation.

Do you need help with budgeting, keeping unwanted visitors out, decorating your home, personal problems etc?

Either through our own support services or by signposting you to another agency, we can help you maintain your home and help you deal with the issues which may be making it difficult for you to live in it.

Our aim is to help all our tenants turn their house or flat into a home that they want and are able to stay in for many years or as long as they wish to. Moving home or having to give up your tenancy can be expensive and it may be difficult to get another house.

Our Housing Management/Maintenance Sub Committee has just approved our Tenancy Sustainment Policy. It pulls together all of the services and initiatives available to our tenants and housing applicants. A copy is available on request from the office or from our website download section.



Are you aware of any empty properties?

Each year, the Association has to spend thousands of pounds on the recovery of abandoned properties. The cost in doing so directly impacts the amount of rent that everyone pays. Often, tenants who abandon also owe money in the form of rent arrears, which further compounds the problem.

Last year we had 12 abandoned properties which cost us approx. £35,000.

At any one time we can have over 700 applicants waiting on a house from us, including our own tenants who want a transfer, with only around 100 houses becoming available each year so that is why it is important for us to hear about empty properties as soon as possible.

Reminder of how to give up a tenancy:

- Notify us in person, giving us 28 days' notice. You'll complete an end of tenancy form and we'll acknowledge it in writing.
- Provide access for our staff to inspect your property.
- Ensure your rent account is clear and that you owe no other debt ie. for rechargeable repairs.
- Clear the house of all floor coverings and belongings. Ensure all bulk items are removed and not left in common areas.
- Keep in touch with us during the process.
- Return all sets of keys issued by the agreed date, or earlier.

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.



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.

Centre81, 2-16 Braes Avenue, Clydebank G81 1DP
www.clydebank-ha.org.uk/whats-on-at-centre81.html

0141 533 7070

facebook: Centre81



- No contract
- No cancellation fees
- No joining or rejoining fees

Price List

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



Join us for our **FREE** keep-fit classes:

- Tuesday - Pilates – 9.30-10.30am
- Wednesday - Circuit Training – 10-11am and Yoga – 6.30-7.30pm
- Friday – Tai Chi – 2-3pm



FUN IN THE SUN AT CENTRE81



The sun was shining when we held our 9th Community Gala Day on Saturday 30th July at Centre81, in the heart of Whitecrook.

The day was a fun, community-led event, which celebrated the fantastic range of work that is currently happening in Centre81.



The day was a huge success with over 500 local residents attending.

We would like to thank everyone who made the day such a success including, ISARO Social Integration Network, Clydebank East Community Council, John White, West Dunbartonshire Council, Join the Dots Community Arts, NHS Smoking Cessation, Strathclyde Fire & Rescue, Police Scotland and its Centre81 staff.



There were bouncy castles, face painting, glitter tattoos, funfair rides and sports for the children. There was also a BBQ, tea/coffee stall and a table top sale. A stall promoting the Centre's Climate Challenge Fund 'Grow Your Own Garden' project proved popular and offered samples of various home-grown produce. The crowds were entertained by a DJ and international dancing from ISARO Social Integration Network.

Sharon Keenan, Chief Executive said, "Our event is definitely one we can foresee going on for many years given the level of enthusiasm, participation and continued support from the local community and, in particular, from volunteers and groups who without them, the event would be a much smaller affair".



It was a great partnership event and all the local community organisations pulled together to provide information and activities.



All photos ©Owen McGuigan, with thanks

JOIN IN @ CENTRE81

Funding from the Scottish Government People and Communities Fund allows us to continue our Confident Clydebank project at Centre81 to enable us to run the following:

FREE IT Classes with West College Scotland – a range of IT Classes, beginners, intermediate and advanced levels.

FREE Confidence Classes with West College Scotland – pre-access units.

Lunch club – weekly lunch club with bingo.

Working4U – providing employment advice through drop in sessions and workshops.



Follow Centre81 on Facebook for regular updates.



Strathclyde Autistic Society Sports and Art Club – open to anyone on the autistic spectrum ages 6 - 23, along with their siblings. Free of charge! SAS offer a wide range of activities including football, basketball, tennis, badminton etc. There is also an art room for painting, sculpting, gluing, tie-dyeing, marbling and more! In addition, they have a quiet, separate room for chilling out and relaxing.

ISARO Social Integration Network – supporting the local community by providing workshops, drop-in sessions and training.

Contact us for more details or pop in to join in.

Summer Holiday Art Project

Our Oodles of Art project over the summer was a great success! Thanks to the FlightPath fund for supporting this project.



GLASGOW AIRPORT'S
FLIGHTPATH
PROJECT TO SUPPORT CLUB COMMUNITIES
join the dots
community arts



Grow Your Own Garden

Learn how to grow your own food

Cookery Lessons Garden Workshops

Garden Advice Sessions

Healthy Eating Classes

Help reduce your carbon footprint

For more information please call Carolanne or Ali on 0141 533 7070

No gardening experience necessary







“Our customers are our priority and we ensure equality of service throughout our organisation”

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)

Joining the Committee Performance

Money Advice e-learning module Complaints

Radnor Park cage areas Other

Comments (please use a separate sheet if necessary):

.....
.....

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, repairs to Quantum heating systems), should be reported to our contractors, West Dunbartonshire Council:

 **0800 197 1004**

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

Clydebank Housing Association Ltd

77-83 Kilbowie Road

Clydebank

G81 1BL

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

twitter: @clydebankha



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

facebook: @clydebankha



OFFICE HOURS

Monday to Thursday 9.00am to 5.00pm

Friday 9.00am to 4.00pm

We are closed until 2pm on the first Wednesday of each month for staff training.

We will be closed on the following **public holidays**:

Friday 23 and Monday 26 September 2016.

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