

ChitChat

From our Chief Executive

In these continuing unprecedented times, I am extremely aware of how worrying this current situation is for you and your families even as some restrictions are being lifted. The coronavirus has had a significant impact on all our lives and has been very hard for many.

A number of our tenants and other customers are NHS staff and key workers and all at Clydebank HA would like to thank each and every one of you for your commitment in helping to keep us safe and well.

I'd also like to thank all our staff, committee members, contractors and especially our volunteers who are working hard to ensure that tenants' homes and estates remain safe and

well-maintained as well as supporting tenants, owners and the community in many different ways.

Continued on page 6

Sharon Keenan,

Chief Executive

Competition Time! It's our 80th edition of ChitChat and to celebrate we'd love to give away two £80 grocery vouchers! See page 13 for more details.

4-page owner special!! Pull out in Centre pages.

Annual General Meeting and Social Event

Due to the Coronavirus pandemic and in following Scottish Government guidance, we have unsurprisingly but disappointedly, had to postpone our Annual General Meeting (AGM) due to be held at the end of June 2020.

It is likely that the rescheduled event will take place before 30 September and we will keep you all updated as soon

as we have a confirmed date and format of the meeting.



We want to thank all of our volunteers at Centre81 and at our community/



allotment sites. We also want to thank every one of our residents who participates with us during the year to help shape and improve our services. We couldn't do it without you!



If you've received this newsletter in paper format, we don't have your email address. Please let us know at info@clydebank-ha. org.uk

Get Involved!

There are many ways to get involved with the Association to shape and improve our services. See page 4 for information on reviewing our Tenant Participation Strategy, Factoring Policy and more! This issue in pictures...









Also don't miss:

- Coronavirus Update page 2
- Money Matters page 3
- Residents Group updates page 7
- · Anti Social Behaviour Advice page 11



Coronavirus Update





NHS Inform

Have a medical issue not related to Covid-19? The NHS Inform website has a symptom checker and a selfhelp guide, as well as a Healthy Living section for guidance on looking after yourself.

If symptoms persist or you need more info call 111

https://www.nhsinform.scot/ symptoms-and-self-help

Energy Bill Help

If you're struggling to pay your energy because of Coronavirus tell your supplier. You'll find their contact details on your bill or on their website.

For more advice, contact the Citizens Advice consumer helpline: 0808 223 1133. Or Home Energy Scotland www.homeenergyscotland.org.
Tel - 0808 808 2282.

Hourglass

Hourglass Scotland is the only national charity dedicated to calling time on the harm and abuse of older people. Hourglass support those experiencing (or at risk of) harm.

Tel - 0808 808 8141

https://wearehourglass.scot/ scotland

Turn2us Covid-19 Fund

The Turn2Us Covid-19 Crisis Fund has been set up to support people who have lost at least 50% of their income as a result of the coronavirus and to meet their immediate basic household expenses.

https://www.turn2us.org. uk/MyTurn2us/Individuals/ Application/Turn2us-Covid-19-Crisis-Fund



Brothers in Arms

Brothers in Arms is there to support men in Scotland of any age who are feeling down, stressed or anxious, to find help when they need it, without fear of failure.

Download the app Email: info@ brothersinarmsscotland.co.uk

Macmillan Cancer Support

Living with cancer in West Dunbartonshire? Macmillan Cancer Support is there for you.

Tel - 0808 808 00 00 improving.cancerjourney@west-dunbarton.gov.uk www.macmillan.org.uk/coronavirus

Aberlour Assistance Fund

This fund can provide cash grants to help families with children under 21 cope with the impact of the Coronavirus. Applications must be endorsed and submitted by a professional sponsor.

<u>urgentassistance@aberlour.org.</u> <u>uk</u>

https://www.aberlour.org.uk/ urgentassistancefund/

Money Advice Service

Scotland's money charity offers Coronavirus related advice on rent and mortgage, credit and debt, benefits and more.

Tel - 0141 572 0237

info@moneyadvicescotland.org. uk

https://www. moneyadvicescotland.org.uk/ coronavirus-dealing-with-debtand-money-worries

Guidance on cleaning and hygiene advice for multi-storeys

We were delighted to be a contributing landlord in Scottish Government Guidance on cleaning and hygiene advice for multi-storeys and high-density flats. We provided a significant amount of information on what we have done in Radnor Park in this regard and some of the information featured in the Guidance.

Please find the link to the guidance here: https://www.gov.scot/
physical-distancing-and-hygiene-
<a href="mailto:storovs-advise-for-multi-storov-advise-for-multi-storov-advise-for-multi-storov-advise-for-multi-storov-advise-for-multi-storov-advise-for-multi-storov-advise-for-multi-storov-advise-for-multi-storov-advise-for-multi-storov-advise-for-multi-storov-advise-for-multi-storov-



Let us know if there's anything we can do better while our office is closed. We value your feedback

Assistance to tenants

As soon as the office closed to the public in March, we commenced with a programme to call round and "check-in" on our tenants. To date we have contacted over 80% of our customers and vulnerable tenants and we have assisted with organising and delivering over 100 emergency food parcels, delivering medical prescriptions and referring tenants to the West Dunbartonshire Council Crisis Team.

As part of our successful Wellbeing Fund application, all tenants can now access 3 day food parcels, hot meals and children activity packs. Please see page 17 for more details.

Money Matters

We're here to help with difficulties in paying your rent



We appreciate that these are difficult times for everyone and that some of our tenants may be experiencing difficulties in paying their rent in light of the current pandemic. If so, it is so important that you get in touch with us. Please contact either Joan Craig or Catherine Banks on 0141 941 1044.

Benefits advice can also be obtained by phoning:

- Universal Credit on 0800
 328 5644 or at https://www.understandinguniversalcredit.gov.uk/ coronavirus/
- Independent Resource Centre on 0141 951 4040 – for personal advice on benefits for you and your family, help with rent, mortgage advice etc.
- Citizens Advice Bureau on 0141 435 7590
 for personal advice on benefits for you and your family, help with rent, debt etc

Universal Credit and the "Bedroom Tax"

Universal Credit will not include the "Bedroom Tax" element in assessing your entitlement to benefit. So if you are in receipt of Universal Credit and are under occupying your house, you must apply for Council Tax Reduction and Discretionary Housing Payment through West Dunbartonshire Council.

You can do this by contacting the Council on 01389 737000, by calling into the Council's One Stop Shop in Clydebank Shopping Centre (the old Co-Operative food store) or online through West Dunbartonshire Council's website www.west-dunbarton.gov.uk.

If you require further information, please contact Catherine or Joan in our Rent Team on 0141 941 1044.

Universal Credit and the Rent Increase

All of our tenants and sharing owners will have received a letter to advise them of the increase in their rent from 28 March 2020. If you are in receipt of Universal Credit you must notify them of the rent increase through your Universal Credit Journal on or as soon as possible after the 28 March 2020. You should enter your journal and then choose: - home / report a change of circumstances/ where you live and what it costs.

If you need any help, please contact Catherine or Joan from our Rent Team on 0141 941 1044.



Useful information can also be found on our website https://www.clydebank-ha.org.uk/cha-news/
coronavirus-information/ or in our dedicated Coronavirus newsletter https://www.clydebank-ha.org.uk/cha-newsletters/.

downloads/cha-newsletters/.

Paying Your Rent

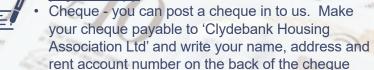
Payments of rent can be taken in the following ways:



- over the phone on 0141 941 1044
- by calling allpay.net on 0844 557 8321 (charges apply)



- at any PayPoint outlet. Find your nearest at https://consumer.paypoint.com/
- at www.allpay.net
- via the allpay.net app download the free app to your phone from http://www.allpay.net/allpay-payment-app



Direct Debit (see article on right)

Why not set up a Direct Debit?

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

0141 941 1044 with your bank account details and we can set up a direct debit over the phone in a few minutes.



Getting Involved



Tenant Panel

We are thankful to the Tenant Panel for the valuable contribution it makes to the Association. Unfortunately, their work



on Landlord's Health and Safety Responsibilities has been postponed due to the pandemic. Normal service will resume as soon as possible. Contact us if you'd like to get involved once the Panel meetings are back up and running. An induction can be completed using technology and/or over the telephone.



Tenant Panel reviewing our progress in Energy Efficiency Standard for Social Housing

Tenants Report on the Charter

Each year we report to our tenants on our performance against the Scottish Social Housing Charter. The content and design of the report must be decided by tenants. We will write out to our tenants who are on the consultation register over the summer to again gain tenants'

thoughts on the report. Watch this space!



Charter focus group 2018

Self-Assurance

The Scottish Housing Regulator now requires our Management Committee (the volunteers who run the Association and make all the important decisions) to complete an annual self-assurance statement.

This is the end product of a robust self-assessment of the Association's compliance with the SHR's Regulatory Standards of Governance and Financial Management and other regulatory requirements.

It is important for us that tenants are given an overview of the process which the Association's Management Committee has gone through during this exercise which will ultimately result in an agreed statement to be submitted to the Regulator by 31 October.

Becoming

a Shareholder

Our Tenant Panel will also be involved. Please contact Sinéad Farrell. Communications Officer, if vou'd like to be involved or for more information - sinead@ clydebank-ha.org.uk or on 0141 941 1044.



Becoming a **Shareholder**

We are managed by a voluntary Management Committee. They are shareholders who are elected by other shareholders. They have the good of the community at heart and wish to make Clydebank a great place to live. You can become a shareholder for just £1!

Call us on 0141 941 1044 or visit our website for more information https:// www.clydebank-ha.org.uk/get-involved/ become-a-shareholder/

Tenant Participation Strategy

Our Tenant Participation Strategy, which details all of the ways you can get involved to influence our decisions, is due for review and we'd love to hear what you think.

This Strategy is reviewed every year to keep it up-to-date as it's an important document. We'd be delighted if you contact Sinéad Farrell, Communications Officer, if you'd like to be involved or for more information - sinead@ clydebank-ha.org.uk or on 0141 941 1044. Our

current Strategy is available here https://www.clydebank-ha.org.uk/ get-involved/our-tenant-participation-strategy/

If you're an owner check out page 12 for details on our Factoring **Policy review**

Your Residents Group Updates

La Scala Tenants Association

The La Scala Tenants Association (LaSTA) is getting back into action again after a lockdown break.

We are now a registered tenants association and have been awarded funds by Clydebank Housing Association for our first year's running costs. We can also begin to look at applications for further funding options once we have agreed projects.

We are very pleased to have welcomed some new members recently who have already given valuable input.

All residents of our flats are members of the La Scala Tenants Association, and it's wonderful to see more people becoming involved.

The association gives us a collective voice and is an opportunity to work together to build a more connected community, improve our surroundings and address issues in the La Scala development should they arise.

During lockdown almost everything has been put on hold, but since being established LaSTA have made contact with the community police officer to discuss CCTV coverage for our building, and made enquiries about possible vegetable planters for our grounds.

Our new members have raised issues including dog fouling, glass recycling facilities and bins.

Now that regular recycling collections have restarted, it's more important than ever to make use of our blue bags and report any missed collections.

We are hoping to host a Zoom meeting in the next few weeks.

If you have something you'd like LaSTA to address, an idea for improvements around the building or just want to get involved, please get in touch through the email below.

LaScalaTenants@gmail.com



Radnor Park Multis Tenants & Residents Association

Life for all of us has changed in the past few months, and this can be a worrying thought. Not being able to see family or friends, go to work, go on holiday, or meet up with friends for a coffee.

It is often in challenging times that we see the best of human nature when we work together. Many people have struggled financially through no fault of their own and it is heartwarming to see food parcels and other vital assistance offered to those most in need.

The RPMTRA Committee have been truly inspired by our key workers in supermarkets, NHS, care homes, bus drivers, and of course the Radnor Park caretakers and contractors playing their part to keep us all safe. Thank you!

I can say from first hand experience working in the NHS through this crisis, I have been truly humbled by everyone clapping on their balconies at 8.00 pm on a Thursday which really does lift the mood. We've heard pots, pans, train horns, fireworks, and even bagpipes – it's been great!

So yes, it has been a challenging period for us all, but let's keep up our good spirits and get us to the safe place we need to be which will allow us to see our loved ones soon.

As a final thought, many of you have been asking me what the plan is for the new window replacement programme. Obviously Covid-19 has caused significant issues in many of our lives, and this is true for the window replacement too. Senior Management continue to reassure RPMTRA that this project will definitely go ahead, but there will be an inevitable delay for various reasons. The replacement programme has not been cancelled; it is simply delayed.



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

News & Information







KEEP IT CLEAR

Help to avoid fire in your high rise building by following the actions below:

- Make sure stairs, landings and corridors are clear. Remove rubbish, prams and other objects that could burn or get in
- Smoke from a fire in a common stairway can kill
- Items left in the stair can make escape more difficult and stop firefighers from getting to a fire in the building
- Report issues and concerns to whoever is responsible for fire safety in your building



Tel/Email: Clydebank Housing Association Telephone: 0141 941 1044 Email: reactive.maintenance@clydebank-ha.org.uk

Fire Causes Real Damage and Harm









Visit www.firescotland.gov.uk, or talk to your local firefighters. You'll find contact details on our website, in your local library and in the phone book. TO BOOK A FREE HOME SAFETY VISIT Call 0800 0731 999, Text 'FIRE' to 80800 or visit www.firescotland.gov.uk







From our Chief Executive

This includes: -

- Welfare calls to our tenants
- Signposting to our Wellbeing project at Centre81 which includes daily hot meal deliveries, 3-day food packs, children's packed lunches and activities
- Rent and benefit advice
- Agreeing affordable rent and factoring accounts payment arrangements
- Regular informative service updates on social media, our website and Clydebank Post

I would like to take this opportunity to also thank you, our tenants and other customers for your patience and understanding

continued from front page

during this time. We all appreciate greatly the positive feedback we are receiving as we endeavour to provide as near a normal service as possible.

I hope you find the information in this newsletter helpful but please don't hesitate to get in touch with the CHA team if you have any issues or need information or

advice on any aspect of our service.

Keep safe and well

Sharon Keenan Chief Executive



Staff News 80 Years Service!

It's our 80th Edition of ChitChat and this spring/summer we are celebrating 3 of our staff having a combined 80 years of service!! Congratulations and thanks go to each of the following staff for their commitment to social housing and to Clydebank Housing Association.

- Catherine Banks celebrated 30 years' combined service in April
- Alison Macfarlane celebrated 25 years' service in May
- Joan Craig celebrated 25 years combined service in June



Surveys Update -Radnor Park

Again, thanks so much to those in Radnor Park who responded to our recent surveys on keeping dogs in multi-storey flats and future use of the cage areas.

To allow careful and full consideration of all health and safety matters, particularly in light of the Pandemic, our anticipated review of our policies and procedures on keeping dogs in the MSF's and use of the cage areas has been delayed. These reports will be made to our Committee soon and we hope to be in a position to provide our tenants with full updates by the next edition of ChitChat.



Freedom Project



The Dogs Trust Freedom Project, dog fostering service for people fleeing domestic abuse, **remains open for new referrals**. The project has additional measures in place to ensure the safety of their staff, volunteers and dogs to allow them to continue to run their vital service during this time.

Dogs Trust recognises that self-isolation and social distancing will mean that survivors experiencing domestic abuse are now likely to be more isolated in a home with their perpetrator. It also means that survivors may have reduced possibilities to safely access vital helplines, specialist domestic abuse services and the support they need to leave and to get to safety. Additionally, the Freedom Project has also seen a large increase in visits to our website page 'Accessing our Service', compared to the same period in 2019. Dogs Trust is continuing to keep the Freedom Project service open throughout this time, to provide a lifeline for survivors of domestic abuse needing to flee and access safe accommodation.

To make a referral, or if you have any questions, please call them on freephone **0808 169 4315**. Their office hours remain Monday – Friday, 9am-5pm. You can also find more information on their service here: <a href="http://www.moretodogstrust.org.uk/freedom-project/free

Get a LIFT onto the property ladder

Low-cost Initiative for First-Time Buyers

Do you want to buy a home but don't think you can afford the full price? If you are a local authority or housing association tenant, you could be eligible for funding of up to 40% towards the cost of a home through the Scottish Government's LIFT scheme.

The LIFT (Low-Cost Initiative for First Time Buyers) OMSE (Open Market Shared Equity) scheme helps first-time buyers, and other priority groups, get onto the property ladder by providing an interest-free loan towards the cost of a property. The Scottish Government provides funding of between 10% and 40% of the sale price and gets the same percentage back when the property is sold.

When buying a home through a shared equity scheme, you own it outright just as you would buying without assistance.

Link Housing administer the LIFT scheme on behalf of the Scottish Government for the whole of Scotland. Contact the LIFT team on 0330 303 0125 or visit www.linkhousing. org.uk/lift-tenants for more information and to apply online.

It's never been easier to make a complaint as a fill-in form in now available on our website 24/7 at https://www.clydebank-ha.org.uk/about-us/making-a-complaint/making-a-complaint-online/. We value your feedback and use it to shape and improve our

What's great about living in Radnor Park multi-storey flats

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

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



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

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

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

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

* not suitable for children under 12.



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

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

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

Please report any anti-social behaviour to our Housing Team quickly and without fail. Where we are able to prove someone has broken their tenancy agreement, we will be able to take action to resolve the issues in most cases as long as we have supporting evidence. Not reporting anti-social behaviour can make it look like there are no issues.

To assist us in investigating, please be sure to:

- Where possible, discuss the problem with your neighbour first and try and resolve it with them.
- Keep a clear written account of all incidents including dates and times and the names and addresses of any witnesses.
- Phone the Police if the matter is serious

and get a Police incident number.

 Provide as much detail as possible in any complaint, of what happened and how it affected you.

 Act quickly. Do not tolerate repeated and unreasonable behaviour.

We promise to:

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



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

Our Equal Opportunities Statement

Clydebank Housing Association will ensure equality of opportunity across the full range of our activities, including both employment and service provision.

We will not discriminate on the grounds of Age, Disability, Gender Reassignment, Marriage and Civil Partnership, Pregnancy and Maternity, Race, Religion or Belief, Sex, and Sexual Orientation.

Accordingly, we will monitor the composition of our Governing Body, our Staff and our Tenants to enable positive action to be taken, where necessary, ensuring that our services are accessible to all.

The office premises of the Association are centrally located and we will regularly audit them to ensure that physical barriers do not exist, which may impede access to anyone.

Key policies, newsletters and other information will be made available on the Internet and in large print, Braille and other languages, on request.

Our Mission Statement and Core Values

"Offering our community more than a home." We were delighted in our recent Tenant Satisfaction Survey that 89% of the 450 tenants surveyed thought the Association was achieving this mission.

We will achieve this by being:

- Respectful We will treat all our customers with courtesy and respect
- Accountable We will be open, honest and approachable and act with the highest integrity at all times
- Responsive and Informative We will listen, respond and inform through effective and timely communication
- Professional We will ensure we have the appropriate skills and strive for excellence in all aspects of our service





OwnerNews



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

Owner Satisfaction Survey Results

We were very thankful to the 268 (42%) of our owners who participated in our owner satisfaction survey with independent market research company, Research Resource. The results are in!

We commissioned Research Resource to carry out an Owner Satisfaction survey in March. The aim of the research was to seek owners' views on our factoring service to help identify areas where the service can be improved. We report the overall satisfaction with our factoring service to the Scottish Housing Regulator. The survey was carried out by both face-to-face interviews and latterly via telephone due to Covid-19.

We have compiled this special focus on the Satisfaction Survey results to answer the main points raised within the survey and provide you with information and advice. Please don't hesitate to contact us if you have any queries on the information.



Overall Satisfaction

Just over 9 in 10 owners (90.3%) were either very or fairly satisfied with the factoring service provided by Clydebank Housing Association. We were disappointed to note a slight dip from our 2017 survey (91.4%) but pleased it is significantly higher than the Scottish average of 67% satisfaction. We asked more questions this year than in 2017 and look forward to working to improve our results. A summary of the results are available below:

Question	Satisfaction Level
Satisfaction with our overall service	90.3% (91.4% in 2017)
Owners who find it easy to communicate with the Association	82%
Owners who feel the Association is good at responding to their enquiries	75%
Feels we treat them fairly and with respect	73%
Owners who were satisfied that the Association listens to their views and acts on them	68.7%
Owners who were satisfied with the repairs and maintenance service provided by the Association	91% (of those who had used the service)
Owners happy that the cost of the factoring service represents good value for money	86%

Your charges and how they are set

Clydebank HA has a clear and transparent approach to setting and increasing factoring Management Fees that demonstrates that costs are accurately identified, apportioned and recovered. We have robust processes to assess and demonstrate that owners are receiving a value for money service including benchmarking our costs, receiving competitive tenders for contracts, setting a Management Fee to cover staffing and administration costs and charging owners their share for the cost of services such as landscape maintenance and common repairs. As our factoring service falls under our charitable status, we do not set our budgets to make substantial profits and only aim to recover our costs while providing a high standard of factoring service to our customers.

Paying for your Share

Comments were received from owners who feel they are being charged for things which aren't happening within their immediate vicinity. We can confirm that our services are carried out in line with the requirements set down in owners' Title Deeds. As an example, Linnvale is an estate where the title deeds set out a requirement for every owner within the estate to share responsibility for repairs and maintenance within the common areas of the estate. Owners can refer to the Burdens section in their Title Deeds where they will find details of this provision. Any specific queries can always be raised directly with the Factoring Team if owners require any clarification.



Open Space Maintenance

A number of owners commented that the grass cutting and landscaping needs improved. Here's some information on our open space maintenance contract. Throughout the year our landscapers visit each site 19 times, twice per month from April to October and once per month over the winter programme from November to March.

Following grass cutting, the landscaper collects loose grass in smaller developments, however, within open space areas such as Linnvale and Radnor Park this is not practical due to the size of the areas involved.

If the lifting of loose grass was instructed by CHA within these large open space areas, the landscaper would have to expand the operation logistically by ordering numerous skips and hiring additional staff, all of which would have large cost implications to the contract which, would in turn, be passed onto residents. We feel that the more practical solution not only provides better value for money but also enhances the area visually with fuller lawns/landscapes.

Linnvale Estate

As we reported in our March ChitChat newsletter, the Association was voted to continue as Factor of the Linnvale Estate once the current Agreement ends in September 2020. Thanks to everyone who participated. 146 votes were



required in our favour and of the 200 votes received by the closing date, 193 were in our favour. We were delighted to be able to continue our role.

Customer Care Our timescales

When you contact us we will respond in line with our Customer Care Policy. It is the aim of Clydebank Housing Association (and our representatives) to provide our customers with the highest quality of customer care.

At all times we will be polite and helpful and treat everyone fairly and with respect. A summary of our timescales for response is as follows:

- When you telephone us we will answer the call quickly. We will reply to telephone messages within one day
- When you write to us we will reply to your letter, fax, email or social media post/message within 5 working days

Gutter Cleaning

CHA has recently completed a competitive procurement exercise for gutter cleaning. As always, this is carried out once per year and the three month programme will commence on the first week of December. Work is carried out at this time as generally gutters become choked from leaves falling off trees during Autumn months. Gutters, however, can become damaged or choked very quickly from other sources such as birds nesting or animal faeces, particularly where there are food sources available. To minimise the risk of damage to the building we therefore urge residents to keep the common areas tidy and not to feed the birds.

As part of the contract, we have insisted that the contractor now provide evidence of work being completed by submitting photographs of the work carried out. A roof condition survey is also carried out and any issues noticed that are needing addressed are highlighted to CHA. Carrying out repairs is not included in the contract to prevent delay.



Personalised letters with your bills will resume when our systems are updated and social distancing restrictions lifted.

Payment of Factors Invoices COVID-19

We are in challenging and uncertain times and we understand that the financial circumstances of many of our owners may have been impacted as a result of the pandemic.

As we have reached our next billing period and invoices have now been issued, we want to let owners know that our Finance Staff will be available to discuss any concerns that you may have.

If your income has been adversely affected and you feel worried about being able to make the required payments, we urge you to contact Fiona White (fiona@clydebank-ha.org.uk) or Geri Whitley (geraldine@clydebank-ha.org.uk) as soon as possible.

- We will respond to your completed Housing Application Form within 10 working days
- When our office re-opens and you visit us we will see you within 5 minutes of your appointment time or try to see you within 10 minutes if you do not have an appointment

Please don't hesitate to contact us if you feel this is not the case. More detailed information can be found within our Customer Care Policy, available here https://www.clydebank-ha.org.uk/cha-downloads/cha-key-policies/ or on request via telephone.

Owner Occupier Special June 2020

Fly-Tipping

Some owners had concerns about fly-tipping. This is illegal and anyone who dumps anything on land (public or private) is committing an offence and may be fined up to £40,000. West Dunbartonshire Council's Litter Control Team can issue a £200 Fixed Penalty fine to any person who fly tips. Report it to the Dumb Dumpers hotline on **0845 2 30 40 90** or via the Council's website https://www.west-dunbarton.gov.uk/public-health-protection/street-care-and-cleaning/fly-tipping/

New or Replacement Payment Card?

Replacement cards should be reported to Geri at the office and we will arrange for a replacement card to be issued. There are other ways you can pay your Factoring bill such as online direct bank payment. Simply contact us for bank details.

Dog Fouling

Owners mentioned dog fouling was sometimes an issue. Dog fouling can be reported via the West Dunbartonshire Council website https://www.west-dunbarton.gov.uk/public-health-protection/street-care-and-cleaning/report-dog-fouling/

A Council officer will investigate the report within 24 hours. If the dog fouling is present on a pavement, roadway etc. they will class this as a priority and remove it as soon as possible.

Where there is a named suspect, Litter Control will visit and make them aware that a complaint has been received. Where evidence exists they may be issued with a Fixed Penalty Notice. (The Council never identify the source of the complaint). If dog owners don't clean up after their pet then they are breaking the law and could face an £80 fixed penalty, rising to £100 if not paid within 28 days.

If you know that the animal belongs to a tenant of the Association, please also let us our Housing Team know on **0141 941 1044** or by email on housingmanagement@clydebank-ha.org.uk



Tree Maintenance

Three tree surveys are carried out by our landscapers on an annual basis and quotes are submitted to CHA for any works that are required. Work is prioritised with health and safety of the public being the number one concern. Potential danger to buildings is also taken into consideration, as well as issues such as hedging where the tree is blocking natural light. These works are prioritised and carried out after CHA authorisation procedures are followed.



Bon Accord before



Bon Accord -

Tree surveys will continue to be carried out as part of the new contract currently being procured.

Our Contractors

In all our procurement activities we aim to achieve and maximise the best 'value for money' in a sustainable manner by ensuring that, whenever appropriate, we assess quality, cost and sustainability. We recognise that the lowest cost will not necessarily provide the best value in the longer term.

When awarding contracts for our maintenance programmes, we adhere to practices laid out in our Procurement Policy and our contractor's performance is monitored by our Housing Services section. When contracting and procuring work, we assess tenders against the wider market price to ensure value for money can be obtained and if Community Benefits can be delivered. All procured works and services will be advertised through the Scottish Government Public Contracts Scotland website where appropriate.

5-Year Major Repairs Plan



Please note that all works due to be procured/start in the year may be affected by the Coronavirus Pandemic situation. We will keep you up to date on our progress.

Reporting Common Repairs

Please use the following email addresses to report common repairs:

- <u>programmed.maintenance@clydebank-ha.org.</u>

 <u>uk</u> cyclical maintenance (repairs carried out on a regular basis for upkeep/health and safety such as guttering cleaning, dry riser inspections), factoring and planned maintenance repairs
- <u>reactive.maintenance@clydebank-ha.org.uk</u> day to day repairs



Get Involved

Factoring Policy Review

A huge thanks to the 27 owners who stated they wished to be involved in the review of the Factoring Policy. We will in touch shortly. Please do let us know if you'd like to be involved.

There are many other ways owners can get involved with our Association.

- Join our Management Committee of volunteers who make all the important decisions about the Association
- · Join our consultation register
- Join a focus group when our office reopens
- · Start up a residents group in your

Contact Sinéad Farrell. Communications Officer, at the office for more details.



Your Factoring Bills

A few comments were received that the factoring bills were not clear or had no explanation. We try to make our invoices as clear as possible but if anyone has any specific queries on their invoice when they receive it, they should give the Factoring Team a call. The invoices currently include, e.g. for common repairs the order number, date completed, details of the work carried out, total cost and the owner's individual share.

We'll shortly be moving to a new software package which may change the layout of the invoices. Please contact us if you'd like to review the information on the current invoices and contribute to improvements for 12 the new system.

Spotlight on Complaints

In the period 1 January to 31 March 2020, we unfortunately received 2 complaints relating to our factoring service, both of which were upheld.

As a result of these complaints, we have made improvements in the following areas:

- Maintenance staff will ensure to keep the Finance Department informed when dealing with outstanding queries from owners.
- Staff will ensure that messages are passed onto the appropriate team and staff were reminded that they must adhere to our response times.

Thank you for all your feedback as this helps us to improve the service we provide to you.

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

Making a Complaint

There are many ways to make a complaint. We value complaints and use information from them to improve our services. We report on complaints each year to the Scottish Housing Regulator and in each quarterly newsletter we report on overall complaints and factoring complaints.

- · Website Our new online form makes it even handier - complete 24/7 at https://www.clydebank-ha.org. uk/about-us/making-a-complaint/ making-a-complaint-online/
- Telephone call us on 0141 941 1044
- Email info@clydebank-ha.org.uk



Meet our Factoring Team!

The Association's Factoring Team draws from the expertise of staff across our Maintenance and Finance & Corporate Services teams.

Jack Devlin, Maintenance Officer, and Chato Chilambwe, Maintenalook after the maintenance side of the factoring service. They are available on programmed.maintenance@ clydebank-ha.org.uk or 0141 941

Fiona White, Finance & Corporate Services Manager, and Geri Whitley, Finance Assistant, oversee the payments and invoicing side of the factoring service. They are available on fiona@clydebank-ha.org.uk, geraldine@clydebank-ha.org.uk or 0141 941 1044.

The team are supported by Melanie Cameron, Clerical Officer, and Taylor Kelly, our Finance & Corporate Services Trainee.

Contact our **Factoring Team**

The Factoring Team meet regularly to discuss improvements to the service. You can email the Team on factoringgroup@clydebankha.orq.uk, call them on 0141 941 1044 or contact them through social media @clydebankha on Facebook and Twitter.



Out and about in your electric vehicle?

Free charging points

Clydebank Housing Association has 3 double charging points around Clydebank, which are currently free for the public to use to recharge their electric vehicles. Their locations are as follows:







COMPETITION

Competition Time!

For your chance to win one of two £80 grocery vouchers to celebrate this being the 80th edition of our ChitChat newsletter, simply answer the following question and return by email to sinead@clydebank-ha.org.uk, fill in the answer form online https://www.clydebank-ha.org.uk/cha-news/competition/ or return the feedback slip on the back page to us by 24 July 2020 at 5pm. Two winners will be picked from the entries at random and the winners notified week beginning 27 July.

Question: 3 staff are celebrating long service this Spring/ Summer. How many years combined service do they have?

Radnor Park Gardening Group



Many of you may have noticed recent activity at the Community Garden beside Janice's Shop in Radnor Park. A group of around 10 residents have come together to look after the Garden and grow some fruit, vegetables and herbs to ensure the Garden has a purpose and get enjoyment from it.

A special thanks goes to Ryan Savage from CHA/ Centre81 for his assistance, expertise, and sourcing of new materials for the group to use.

There's been grass cutting, painting, tidying of the raised beds, lots of new planting, and more work is planned for the future. Some of the group have no gardening experience at all, and others have been doing this for years so it is a great mix of people to learn from each other.

All of the raised beds have been allocated already, given the new demand and interest in this Garden. However you can contact Craig Edward on 07525 837185 to have a chat about the Garden if you have any questions or suggestions.

Due to covid-19, the group respectfully ask anyone visiting the Garden to admire it, to please maintain strict



Answer clue: It can be found somewhere in this newsletter!

Rules: you have to be a resident of one of our properties or a shareholder.

CHITCHAT - Current Housing Information To Clydebank Housing Association Tenants

Maintenance Update



Major Repairs

The current Covid-19 pandemic has, disappointedly, had an adverse impact on our ability to both complete our 2019/20 Major Repairs programme and commence with our 2020/21 programme of work. We will be monitoring Scottish Government guidance closely over the next few weeks in terms of allowable work and are liaising with our contractors to put in place the appropriate health and safety measures to ensure that our major repairs works are up and running again as soon as we are able to do so.

We will be reviewing the 5-year Plans which were issued to you last year in light of both the delays and the inevitable lengthening of contract periods as a result of Covid-19 and re-issuing (if there are changes) as soon as we have more information to hand including revised programmes from contractors. Please find detailed below updates on some of the various scheduled works: -



Heat and Carbon Monoxide Detectors (all CHA housing stock)

2 contracts covering 871 of our properties were progressing well before lockdown with 243 properties completed and installations to 628 properties outstanding. We are liaising with both contractors to ensure that safe methods of working both for tenants and the contractor are in place before recommencing works.

Rewiring Contract including Heat and Carbon Monoxide Detectors (Various addresses in Linnvale and Central Estates)

This contract has been procured and awarded, however, no work had commenced prior to lockdown so work to 114 properties remains outstanding.

Window and Common Door Replacement (Multi-storey flats/West Thomson Street)

The procurement of this work is underway and we will endeavour to award the contract and commence the work as soon as possible. For health and safety reasons (including adhering to continued social distancing rules), however, it is expected that there will be delays as we will be unable to start this work until the Heat and Carbon Monoxide Detector contract is completed. We know that this will be disappointing for tenants but please be assured we will continue to address any issues with your windows meantime and progress with the replacement contract as quickly as we can.

Entry Call Systems (various tenemental/flatted properties)

Contract still to be procured – further updates will be available in the coming weeks.

Kitchen replacements (Crown Avenue)

Contract still to be procured – further updates will be available in the coming weeks

Boiler (Crown Avenue/Attlee Place/ Melfort Court)

Contract still to be procured – further updates will be available in the coming weeks

Cyclical Repairs - Common Painter work – various addresses

This contract documentation is currently being prepared and will be advertised on Public Contracts Scotland in the coming weeks.

Reactive Maintenance

As previously reported, the Association is endeavouring to meet as many of its maintenance responsibilities as possible during these difficult times and we are thankful to our contractors for being available throughout the pandemic. There may be occasions, however, when we have asked you to wait a bit longer for us to rectify a repair if it is of a non-urgent nature and we hope you understand that we wish to reduce the risks to both you, your family and our contractors as much as possible so will attend to these when restrictions are lifted. All emergency repairs are being attended to in line with our policy.



How our Contractors and Tenants Can Keep Everyone Safe

We want to make sure that we keep you and your family safe, as well as protecting the safety of our contractors.

We have a strict procedure in place for our contractors and tenants whilst repairs are being carried out in your home. The key points of our procedure are below, for your information:

When you contact us we will ask you about coronavirus symptoms and will pass any relevant information on to the contractor.

When arriving at your home, the contractor will have a mask, gloves and any other appropriate personal protective equipment (PPE). If this is not the case we would urge you to ask them to wait outside the property and contact us.

Our contractor will maintain 2m social distancing at all times. You will be asked to move to an area where you can social distance whilst the repair is in progress and once you are at a safe distance, the contractor will enter your home.

Once work is complete the area will be wiped down and you will be informed that the contractor is leaving, along with any other information if relevant. You should carry out a secondary clean of the area at this point.



Your Right to Repair Annual Reminder

The Scottish Secure Tenants (Right to Repair) Regulations 2002 contains provisions for a statutory Right to Repair scheme to cover the right of all tenants on a Scottish Secure Tenancy to have certain small urgent repairs carried out within given timescales. It also makes provision for compensation to be paid to the tenant should a qualifying repair not be completed, without good reason, within a maximum period.

The following table lists the types of repairs considered to be qualifying repairs and the timescales within which they must be carried out:

How can I find out more? The full Right to Repair Policy is available to download from our website or on request from our office

If you want to know more about your rights, you should get advice from a solicitor, your local Citizens' Advice Bureau or contact the Maintenance Section.

Alternatively, you can contact the Scottish Government Social Housing Division, Area 1-H, Victoria Quay, Edinburgh EH6 6QQ.

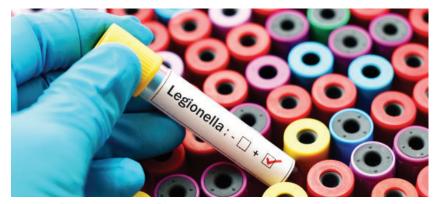
Phone: 0300 244 4000
Email: ceu@gov.scot
Scottish Government Riaghaltas na h-Alba gov.scot

Web: www.scotland.gov.uk

Qualifying Repair	Max. Working Days for Completion
Blocked flue to open fire or boiler	1
Blocked or leaking foul drains, soil stacks or toilet pans where there is no other toilet in the house	1
Blocked sink, bath or drain	1
Loss of electric power	1
Loss of water supply	1
Insecure external windows, door or lock	1
Unsafe access path or step	1
Significant leaks or flooding from water or heating pipes, tanks or cisterns	1
Loss or partial loss of gas supply	1
Loss or partial loss of space or water heating where no alternative is available	1
Toilet not flushing where there is no other toilet in the house	1
Unsafe power or lighting socket or electrical fitting	1
Partial loss of electric power	3
Partial loss of water supply	3
Loose or detached banister or handrail	3
Unsafe timber flooring or stair treads	3
Mechanical extractor fan in internal kitchen or bathroom not working	7

Maintenance Update cont.





Legionella Awareness

As your Landlord, we have an obligation to ensure you are aware of the possible causes and symptoms of Legionnaires' disease so you can identify any problems easily and report any concerns to us.

All hot and cold water systems in residential properties are a potential source for legionella bacteria growth. The main areas of risk are where the bacteria can multiply and increase to dangerous levels and then spread, e.g. in spray from showers and taps. People catch Legionnaire's disease by inhaling small droplets of water suspended in the air, which contain the bacteria. On average, there are approximately 500 reported cases of Legionnaires' disease a year. The symptoms of Legionnaires' disease are similar to those of flu.

In domestic properties the risk of Legionnaire's disease is rated as low risk. This can be kept low by following the guidelines in our Water Hygiene leaflet, available at https://www.clydebank-ha.org.uk/cha-downloads/maintenance-leaflets/ or on request from the

Top tip – when you return from holiday be sure to run your hot and cold water taps and showers for 10-15 minutes to flush out the system

Our full Legionella Policy is available here https://www.clydebank-ha.org.uk/maintenance/maintenance-leaflets-policy/ or on request from the office.



The importance of your Annual Gas Service

We understand that these are anxious and difficult times for our tenants however, we have a legal obligation to ensure that all tenants and their neighbours are safe by carrying out annual gas services to boilers when they are due. Our engineers have PPE available to them and have been trained on safe working practices during this pandemic; complying with social distancing.

If you receive notification that your boiler service is due and you have any concerns whatsoever about granting access to your property, please contact our Programmed Maintenance Team and they will be happy to discuss this on 0141 941 1044 or you can email the team at programmed.maintenance@clydebank-ha.org.uk.



@Centre81Clydebank



@Centre81_cha

Centre81 Update

Community Garden

Our Community Garden volunteers have been doing a stellar job, planting lots of different vegetables such as beetroot, potatoes, spring onions, garlic, lettuce and much more, as well as weeding and tidying up the garden.



Investing in Communities (ICF) – Empowering Clydebank

All of our ICF activities and classes are on hold at the moment due to lockdown. We are hoping to run a Horticulture Class in August, if possible. To register your interest for this free class, please call us on 0141 533 7070 or email ali@centre81.org.

As soon as we have any update on classes and activities starting back, we will let you know.



Centre81 Update cont.



Due to current lockdown measures, Centre81 remains closed to the public.

Growing Change for Good

We have had to make a few changes to our new Climate Challenge Funded Project, Growing Change for Good, due to Covid-19. However, we are still able to deliver two strands of the project; bike maintenance and gardening.





Bike Maintenance

We have been inundated with requests for upcycled bikes. We asked on our Facebook page for donations and have been completely snowed under. At the moment we have had around 40 bikes donated so far. Our Bike Mechanic is working on refurbishing and repairing these. If you have any old, unwanted bikes, please email ryan.savage@clydebank-ha.org.uk and we can arrange for them to be picked up. Also if you would be interested in an upcycled bike, drop Ryan an email and he will get back to you.

Raised Beds/Grow Bags

There has been huge demand for our Lockdown Grow Bag packs. Over 40 local people have collected a mixture of raised beds, pots and window boxes along with potatoes, strawberries, various herbs and vegetable plants, to grow in their own garden or home.

Growing your own plants and flowers can be immensely satisfying, bringing all sorts of health and wellbeing benefits, from getting fresh air and exercise whilst out in the garden to eating healthy home-grown fruit and vegetables that you have nurtured and tended to.

If you would like more information about our Grow Bag packs, please email rvan.savage@clydebank-

ha.org. uk.



Little Ryan gets to grips with gardening



Annual Gala Day Postponed

The current Covid-19 pandemic has unfortunately led to the postponement of our popular Annual Gala Day. We'll let you know when we can safely hold this event again.

Wellbeing Fund Award

We were delighted to be awarded £52,900 from the Scottish Government's Wellbeing Fund to enhance the services we have been providing to residents during the Coronavirus pandemic.

The award has allowed for the delivery of 3-day food parcels for individuals and families, 1,000 cooked meals, 150 children's packed lunches, food for Black and Minority Ethnic (BME) residents and also on-line activity tutorials with materials for children every week for 12 weeks.

The Centre81 Steering Group and Café81 volunteers have taken the lead in the delivery of this project and are supported by our staff. The Wellbeing Fund project work is on top of the great work already provided by the Trussell Trust from Centre81, in collaboration with Café81, in providing a foodbank facility from the Centre. The Café81 and Centre81 staff and volunteers are all working really hard in both roles to ensure both the CHA project is carried out and foodbank packages are delivered to vulnerable people within the community each day.

Sharon Keenan, Chief Executive, said, "The feedback we are receiving assures us of the positive impact the project is having. We are so grateful to all of the volunteers for getting involved and making this project a success."

If you'd like to access a free food parcel, cooked meals, kids packed lunches (one-off, daily or weekly) or any of the above, call Centre81 in confidence on 0141 533 7070 or email reception@centre81.org









Our Performance



Please find below our performance for the financial year. The tables here show our performance across our services against targets set for the year.

Housing Performance: 1 April - 31 March 2020

Indicator	Performance to 31 March 2020	End of year target	Previous years' performance	What this means for you
Maximum rent loss on vacant properties	0.30% £12,625	<0.4% of annual rental income	0.43% of annual rental income £17,457	We can keep rent increases as low as possible
Current and former tenants gross rent arrears (as % of the total annual rent receivable)	4.1% £174,179	<3.9%	3.84% £156,922	 We offer support/advice to help tenants remain in their homes Keeps our costs low and therefore rent increases as low as possible Tenants who refuse to pay or work with us face legal action and possible eviction
Number of calendar days to let a property	14.63 calendar days	<15 calendar days	15.05 days	We can keep rent increases low Properties become available quickly which benefits the area No problems with empty properties e.g. vandalism
Processing of housing application forms	7.1 calendar days	10 calendar days or less	7.6 days	Your transfer housing application form will be dealt with quickly Applicants are aware of their prospects for housing
Investigating neighbour complaints	100% resolved/ concluded within timescale.	100%	87% resolved/ concluded within timescale.	 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

Despite rent arrears decreasing in February 2020, the Covid-19 pandemic resulted in a large increase in arrears during March 2020. It is essential that tenants in arrears contact us urgently. We continue to take action against tenants who miss rent payments without our agreement or without a suitable payment agreement being made first.



Complaints Performance

We need to know when things go wrong so we can put it right. 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 requested by telephone.

1 January - 31 March 2020	
Total number of complaints received	16
Number which were about equalities	0
Number where we were at fault, apology given and rectified	14 (88%)

Breakdown of complaints where we were at fault:

- 5 Maintenance
- 3 Finance & Corporate Services
- 2 Housing Management
- 2 Factoring
- 1 Housing Management/Maintenance
- 1 Maintenance/Factoring

Responded to in full	14 (100%)
Resolved at front line (5 days)	13 (93%)
Resolved after investigation (20 days)	1 (7%)

All were resolved within our published timescales. We have identified improvements including:

- · Staff reminded of customer care response timescales
- Contractor reminded of customer care standards
- Procedure to ensure that problematic repairs are scheduled for regular reinspection
- Weekly updates for all ongoing anti-social behaviour cases to take place

Thank you for your compliments

We are pleased to receive many compliments on our service when we get things right. We received 17 compliments between 1 January and 31 March. We thank customers for taking the time to contact us. We really appreciate it... Some recent excerpts include:

Thank you to Joe and
Lynette for taking the time to go
through the rent consultation process
with RPMTRA committee
members (RPMTRA)

I would like to pass on thanks to the Caretakers and the office staff for the great job they did at the Radnor Park Clear out day (Tenant, Radnor Park)

Owner praised

Maintenance for being efficient and helpful. They were pleased that all their queries were answered (Owner, Central Clydebank)

Delighted with how quickly contractor responded yesterday. Staff and contractors are wonderful and always very helpful (Tenant, Central Clydebank)

Maintenance Performance: 1 April - 31 March 2020

Indicator	Performance to 31 March 20	Year End Target	Previous years' performance
Average length of time to complete emergency repairs	2.04 hours 3	4 hours	2.4 hours
Average length of time to complete non-emergency repairs	3.28 days	6.5 days (average of 3 days urgent/10 days routine)	3.38 days
Percentage of reactive repairs completed right first time	92.77%	100%	95.65%
Percentage of properties that require a gas safety record which had a gas safety check and record completed by the anniversary date	100%	100%	99.49%

"Offering our community more than a home"



Feedback/Comment Slip

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

Address:(Optional)

(Optional) Email:

No

I would like a response:

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

Competition Becoming a Shareholder Performance Wellbeing Fund Help Centre81 OwnerNews Other

Comments (please use a separate sheet if necessary):



Join us online @clydebankha to keep up to date with what's happening and be the first to get information and news.



Is your neighbour living in their home?

Recovery of abandoned homes is crucial in satisfying the high demand for housing we experience each year. If you believe that a tenant is not staying in their home and has abandoned it, please contact us in confidence about this.

OFFICE HOURS

Our office is currently closed to the public until further notice but it's 'business as usual' on the telephone and by email Monday to Thursday, 9am -5pm and Friday, 9am to 4pm.



However, our staff will not be available on the following public holidays: Friday 17 and Monday 20 July 2020.

Our emergency repairs service will be available on these days as well as outwith our office hours.

EMERGENCY NUMBERS

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



0141 646 5091 (or 0844 579 6493. charges apply)

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



0800 197 1004

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

Clydebank Housing Association Ltd

Temporary Office: 63 Kilbowie Road, Clydebank G81 1BL (currently closed)

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