Autumn 2020



ChitChat

Office re-opening – please bear with us just a little longer... Please do not attempt to

We are following Scottish Government advice closely and in order to protect our tenants and other customers as well as our staff during these uncertain times, our office remains closed to the public for now.

It is unlikely that our temporary office will re-open in the next 4-6 weeks, however, by that time our office refurbishment at 77-83 Kilbowie Road is scheduled to complete. Our refurbished office will have greater capacity to welcome you back and you can be assured that we will have carried out detailed risk assessments prior to opening to ensure

all identified health and safety measures are in place.

Staff continue to deliver our services from our estates and from the office and home environment.

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

There are many ways to 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 area

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

Read more in our Getting Involved section, pages 10-11

Special General Meeting and Annual General Meeting – events held virtually!

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

However, as this newsletter goes to print, the Association was preparing to hold a Special General Meeting followed by the Annual General Meeting for the very first time over the online platform, Zoom. Shareholders were invited to participate by registering to attend online and we

will report back on how the meetings went in our December ChitChat newsletter.



Wellbeing Fund We are absolutely delighted at the success of our Scottish Government Wellbeing Fund project which allowed us to provide enhanced services to our customers and wider community during these difficult times. More information on the Fund is available on page 14.

clydebank-ha.org.uk 0141 941 1044 💽 🛐 @clydebankha

This issue in pictures...







Also don't miss:

- Money Matters page 2
- Celebration Fund page 3
- Current Service Levels page 6
- Our Performance pages 16-18

information can be found on page 2 measures are

make payments at

the office. Payment





Housing payments – business as usual

Although we remain currently closed to the public at the moment, we wish to reassure all our customers that rent, factors and CHA Power payments can be made as normal.

Whilst we appreciate the difficult situation we are all in, it is important to stress that rent payments are expected to be made as normal. There are currently no measures led by the Government to allow rent payment breaks or rent free periods.

If you have or think you will have any difficulties in paying your rent please contact us straightaway for advice and assistance. As long as you work with us we will do everything we can to help you.

You can use the following methods to make payments:

- Online debit card payments via <u>www.allpay.net</u> just click the 'Make a Payment' section. The registration process is simple.
- By phone via Allpay on **0844 557 8321** debit cards only.
- By visiting a Paypoint outlet. Cash or Debit card payments can be made at any shop or outlet displaying the Paypoint sign. A full list of outlets can be found at <u>https://consumer.paypoint.com</u>
- For Rent: By telephoning the Clydebank Housing Association office on 0141 941 1044 to make a debit card payment or to set up a Direct Debit.
- For Factoring and CHA Power accounts: By telephoning the office on 0141 941 1044 to make a debit card payment or to set up a Direct Debit.
- By direct bank payment contact us for the correct bank account details on **0141 941 1044**.

Need some Benefits Advice?

Benefits advice can be obtained by phoning:

- Universal Credit on 0800 328 5644 or at <u>www.</u> <u>understandinguniversalcredit.gov.uk/</u> <u>coronavirus/</u>
- 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.

Job Start Payment is a new benefit to help you with the costs of starting a new job. If you're aged 16-25, been out of work, are on certain benefits and been offered a job on or after 17/08/20 apply now at <u>mygov.scot/jobstartpayment</u> or on 0800 182 2222.

How each £1 of our income was spent in 2019/2020

	2019/2020	2018/2019
Direct Costs:	1	
Major Repairs	£0.18	£0.40
Routine Maintenance	£0.10	£0.11
Cyclical Maintenance	£0.05	£0.06
Services	£0.03	£0.02
Total Direct Maintenance Costs	£0.36	£0.59
Staff Salaries	£0.20	£0.22
Office Overheads	£0.06	£0.06
Interest on Loans	£0.02	£0.03
Other Activities*	£0.08	£0.10
Property Insurance	£0.02	£0.02
General Expenses	£0.02	£0.02
Bad Debts/Voids	£0.01	£0.01
(Taken from)/Put into reserves	£0.23	(£0.05)
TOTAL	£1.00	£1.00

Families in Scotland can get £250 to help with school costs

Social Security Scotland's School Age Payment is now open for applications.



Social Security Scotland Tèarainteachd Shòisealta Alba

The payment is available to low-income families on certain benefits and tax credits to help cover the cost of a child starting school.

Eligible parents of children born between 1 March 2016 and 29 Februry 2016 can access the payment, whether their child is attending school or not.

People can apply for the payment between 1 June 2020 and 28 February 2021.

Parents who are home-schooling or who have decided to defer their child's entry to Primary 1 until next year, should still apply for the payment by 28 February 2021.

A parent or carer of a child may be eligible if they receive certain benefits including:

- Universal Credit (UC)
- Income Support
- Income-based Jobseeker's Allowance
- Housing Benefit
- Child Tax Credit (CTC)

Applicants under the age of 18, and parents aged 18 and 19 who are dependent on someone who is receiving benefits for them do not need to be in receipt of a qualifying benefit.

News & Information

September 2020 Issue No. 81



Celebration Fund 2020

With thanks to the generosity of our contractors and consultants below, we were able to launch our Celebration Fund 2020, to help our residents recognise and celebrate special occasions such as birthdays and anniversaries which had been missed during these difficult times. The fund provided for £20 vouchers to be distributed to those nominated and we were delighted to distribute over 40 vouchers!!

It was open to all residents and their household members and it was lovely to read the nominations received and to distribute the treat of a voucher to help our residents celebrate. Shown on the right are just some of the reasons for the nominations.

THANLON

All Trades C Hanlon Ltd, 6 Brackenrig Road, Glasgow G46 8QQ Tel: 07850 643805 / 0141 621 0100 Email: jmcgovern@ chanlon.com Website: www.chanlon. com Contact: John McGovern



Construction Consultants **Ewing Somerville** Partnership 40 Speirs Wharf, Glasgow G4 9TH Tel: 0141 353 3531 Email: info@ewingsomerville.com Contact: Barry Farrell



External Wall Insulation & Roofing A. C. Whyte (Main Contractor) 6 Bowerwalls Place, Barrhead G78 1BF Tel: 07399 511089 Email: jenna.wilson@ acwhyte.co.uk Website: www.acwhyte. co uk Contact: Jenna Wilson



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



Gas Maintenance City Technical Services (UK) Ltd, Unit 1, Block 16, Clydesmill Industrial Estate, Cambuslang G32 8RF

Tel: 0333 202 0708 Email: finance@ citvtechnical.co.uk Contact: Vicky Stevenson

REGENCY Glazing Ltd

Glazing Regency Glazing, 940 Crow Road, Anniesland G13 1JD Tel: 07957 825623 Email: info@ regencyglazingltd.co.uk Contact: Dougie

Contact: Donna Rodgers

A 21st birthday, 30th birthday, 40th birthday, 60th birthday, 3 70th birthdays, 80th birthday, 2 first birthdays as a new mummy and 14 other birthdays!

*

Daughter never got to finish primary school but provided gifts for baking, daughter turned 16 during lockdown and has been an amazing support to the family, daughter who struggled school work was done in the

@The Paint Shop

Painting Contractor **RJ Russell Decorators** Ltd, 479-481 Dumbarton Road, Dalmuir G81 4DT Tel: 0141 951 4577 Email: info@ thepaintshopclydebank. com Website: www. thepaintshopclydebank. com Contact: Ralph Russell

6.0.C. Engineering

Services

Services, Mechanical

& Electrical Engineers,

Buckingham Cottage,

Contact: Jim Chesney

GOC Engineering

Fintry G63 OXJ

btconnect.com

Tel: 01360 860478

Email: jchesney@

Multi Trade Contractor Belac Group Ltd, Unit 3.4, 17 Starling Way, Western Campus, Bellshill ML4 3PU Tel: 0141 459 0010

Email: jamie.mowat@ belac.co.uk Website: www.belac. co uk **Contact: Jamie Mowat**

Construction Cost Consulta

Quantity Surveying nbm Construction Cost Consultants, 9 Woodside Crescent, Glasgow G3 7UL Tel: 0141 333 1836 Email: scott.bradshaw@ nbm.bz Website: www.nbm.bz Contact: Scott Bradshaw



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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.

more than a home

Becoming a new neighbour, a new job being secured, tenants who put a notice in the foyer offering

Completion

of cancer treatment during lockdown, a year clear of cancer and work done with mental health service users during lockdown

An engagement, wedding anniversary 50th wedding anniversary and a postponed wedding

BELAC

News & Information cont.



Annual Report

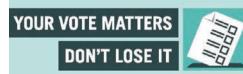
We hope you enjoy reading our annual report, enclosed with this newsletter.

Please note some performance figures on page

10 have been updated since the publication of the paper report:

- Percentage of reactive repairs completed right first time should read 91.47% and not 91.45% (2018/19 95.65%)
- Average length of time to complete emergency repairs should read 2.04 hours and not 2.38 hours

YOU NEED TO BE REGISTERED IN ORDER TO VOTE.



gov.uk/register-to-vote

- You can register online.
- You can register yourself only.
- You will be asked to provide a few details to register – including your National Insurance number (if you are aged 16 or over) and date of birth. This is to make the electoral register secure.

ChitChat Winners!

Congratulations to the winners of our ChitChat June 2020 competition!

Both of our winners correctly answered our competition question and were picked at random from the draw to win an £80 grocery voucher each. Both residents were delighted to receive their vouchers safely from Alan, our Estate Caretaker. Well done!



Electric Charge Stations



Following on from successful installation of electric charging stations at our Kilbowie Road office premises, Graham Avenue and Cart Street developments, we are looking to gather people's interest for further electric vehicle points throughout our stock.

If you are considering getting an electric car or believe that charging stations within common areas would benefit the community please let us know by email **info@clydebank-ha.org.uk** or via our website.

Contents Insurance Reminder What do fire, water ingress and break ins have in common? They all have the potential for bringing devastation to your life emotionally and financially. For this reason we would like to stress the importance to all residents to ensure that your home is adequately insured.

The Association will carry out repairs within tenanted properties that are covered by rent or building insurance however this does not include your own personal items. Door locks, plasterboard, worktops YES. Carpets, furniture, cookers, wallpaper, clothes NO!

Remember accidents do happen!

Do you need information in a different way?

We really want all of our tenants and other customers to benefit from all of the information provided in our publications. That's why we send out information, free of charge, in a variety of different ways. We currently issue information in large print and on audio CD so it's no problem if you'd prefer information this way. We also can provide information in different languages and in Braille.

We look forward to hearing from you if you or someone you know would like to receive information in these other formats.

"Witamy" audio another Braille language large print

Staff News 35 years of service for our CEO!

22nd August 2020 marked the 35 year anniversary of our Chief Executive, Sharon Keenan, starting at Clydebank Housing Association (or Central & East Clydebank Housing Association as it was known then)! Sharon was one of CHA's first employees and has seen many changes over the years and was previously Finance Manager and Depute Director before her appointment as Chief Executive in January 2015.



The Management Committee and all of the staff

team would like to acknowledge Sharon's dedication and hard work and thank her for everything that she does for CHA.

2020 Lockdown Hero Award

Congratulations to our Estate Caretaker, Alan Duckett, who was awarded the 2020 CHA Lockdown Hero award to recognise all of his hard work and his positive attitude in helping his fellow colleagues and customers. Alan was nominated by his colleagues who wanted his cheerful manner and friendliness to be recognised. Some lovely comments about Alan were:



"Without him we would not have been able to

get applicants to do virtual viewings for voids or sign up tenants for properties", "His tireless and dedicated support to all staff throughout the lockdown period", "The man always remains with a smile on his face and always manages to cheer me up. Think he has done an amazing job through all of this. Deserves a medal"

Radnor Park staff news - page 9

CHAP Heat and Hot Water Accounts – We Are Here to Help

Our subsidiary company, CHA Power Ltd, provides unlimited heat and hot water to our residents at Radnor Park. For the past 4 years, the weekly price of £11.95 (including vat) has not increased and we continue to monitor this to ensure that the supply of heat and hot water is kept at an affordable level. Over the past few months, we made the decision not to disconnect customers who were in high arrears due to the ongoing pandemic restrictions. However we have now ceased this practice to ensure that the other residents are not subsidising the cost of these cases of non-payment with future price increases.

We would urge all residents to keep their accounts up to date. Disconnections are a last resort. They follow a lengthy attempt to contact customers and recover arrears outstanding. Before disconnection is considered, an affordable payment plan will be offered and direct debit arrangements will be encouraged.

Always respond to letters and please contact the office on 0141 941 1044 to discuss your CHAP account, where we can provide additional advice and assistance.

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**. ere's what our Radnor Park tenants have to say...

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

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

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

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

Service Disruption

The Association is moving over to new housing software in November. Whilst it is hoped the new software will bring increased customer service and efficiencies, a lot of staff training is required before it is implemented. This will result in a disruption to service on the following dates but we will get back to you as soon as we possibly can.

19 October, 9 November and 10 November 2020

We thank you in advance for your patience.

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.

Thank You to B&Q! Before the pandemic and lockdown, for a number of months, B&Q, Great

Western Road Retail Park, donated items to help some CHA tenants that were going through difficult times. These items included wallpaper, paint, lamps and lampshades. CHA would like to sincerely thank B&Q for their generosity.



Warm Home Discount GOV.U

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

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

The Warm Home Discount Scheme will start on 12 October 2020. For more information visit https://www.gov.uk/the-warmhome-discount-scheme

September 2020

Current Service Levels

DISRUPTED NORMAL - with COVID checks and **CLOSED** measures in place where necessary, along with social distancing measures where required Major & Cyclical Customer Allocations/ **Open Space** End of Tenancy Requests for Estate Repairs Maintenance Information Management Services **Mutual** Inspections (phone & email) Exchanges and Inspections Processing Reactive **Payment Advice** Complaints Wellbeing Fund **Development** Invoice Housing Repairs Project Programme Payment Applications Processing

CHA Power Ltd

Payments in

person

Tenant Participation



Centre81 & Gym81



Road





Temporary Office - 63 **Kilbowie Road**

More information is available https://www.clydebank-ha.org.uk/cha-news/coronavirus-information/

Our mission: Offering our community

Gas Safety Week: Fighting for a Gas Safe Nation

We are proud to be supporting Gas Safety Week 2020

Gas Safety Week is an annual safety week to raise awareness of gas safety and the importance of taking care of your gas appliances. It is coordinated by Gas Safe Register, the official list of gas engineers who are legally allowed to work on gas.

Badly fitted and poorly serviced gas appliances can cause gas leaks, fires, explosions and carbon monoxide (CO) poisoning. CO is a highly poisonous gas that can kill quickly and without warning, as you cannot see it, taste it or smell it.

By taking care of your gas appliances properly you are taking care of your home, your loved ones and even looking out for your local community. Follow these few simple checks to keep you and others safe.

 Check your Landlord's Gas Safety Record. By law, your landlord must keep gas pipework, appliances and flues supplied for you to use in good condition. They must arrange a gas safety check of the appliances and flues every year and give you a record of the check. If your landlord refuses to provide you with one, you can report their details to the HSE: <u>bit.</u> <u>ly/LGSRReport</u>

- Check any gas appliances you own every year. Your landlord is not responsible for gas appliances that you own, so you should arrange for these to be safety checked once a year and serviced regularly by a Gas Safe registered engineer. Set a reminder so you don't forget at StayGasSafe.co.uk.
- Check your engineer is Gas Safe registered. You can find or check an engineer at **GasSafeRegister.co.uk** or call 0800 408 5500, or ask to see their Gas Safe ID card when they arrive.

For more simple checks, gas safety advice and to find or check an engineer visit the Gas Safe Register website at **GasSafeRegister.co.uk**.

Annual Gas Service

We would like to thank all tenants who have allowed access for their annual boiler service thus far. We understand that these have been some anxious and difficult times for our tenants so we really appreciate the arrangements many have had to make to allow this essential check to be completed.

As a landlord, 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. Failure to do so could put yourself and your neighbours at risk. Our engineers are continuing with safe working practices during this pandemic and 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 on **0141 941 1044** where they will be happy to discuss this or you can email the team at **programmed.** <u>maintenance@clydebank-ha.org.</u> <u>uk.</u>



Always ask to see your engineer's Gas Safe ID Card



Don't risk it. Use a qualified Gas Safe registered engineer to fix, fit or repair your applicance

more than a home

Clydebank HA's Development Programme

The Association is continuing with its plans to grow our housing stock further and we currently have 2 projects at different stages in the development process as follows: -

Queens Quay (37 units)

Following a shutdown of the site in March due to Covid-19, this development consisting a total of 146 new affordable homes for social rent is well underway. The Association has secured 37 properties consisting of 4 wheelchair adapted flats, 2 x one bedroom, 25 x two bedroom and 6 x three bedroom general needs flats on the site. The development is being delivered in partnership with Cube Housing Association (80 units) and West Dunbartonshire Council (29 units).

This will be a prestigious new build housing development in the heart of our town and a welcome addition to our affordable housing stock. Our 37 homes are being



funded by the Scottish Government through the Affordable Housing Supply Programme and private finance from CAF Bank. We are looking forward to the development coming off site towards the end of 2021.



Former St. Cuthbert's Church, Dalton Avenue, Linnvale (24 units)

The Association has been exploring the development potential of this site during the course of the last year. We are delighted to have now secured planning permission to build one, two



and three bedroomed flats on the site and we will be commencing on site next month.

Further details will be available in future newsletters but please do not hesitate to contact Sharon Keenan, Chief Executive if you have any questions regarding any of our proposed housing developments meantime.



Complaints Handling Procedures

Our complaints handling procedures, and those of all social landlords in Scotland, will be changing behind the scenes over the coming months. This is because the Association needs to comply with the Scottish Public Services Ombudsman Act 2002 (as amended) and have their new Model Complaints Handling Procedures in place by 01 April 2021. It shouldn't mean any changes for you except even more robust handling of your complaints and even more structured learning from them.

For your information, please see our quick guide to our complaints process below. For our performance in complaints, see page 18.

Quick Guide to Our Complaints Procedure

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

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

Stage 1: Frontline Resolution

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

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

Stage 2: Investigation

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

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

The Scottish Public Services Ombudsman

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

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



Surveys Update - Radnor Park

Thank you again to those who completed our cage area/dog ownership survey. Our Management Committee are due to consider the survey results during October and we should be in a position to publish any resultant changes to policy in the next edition of ChitChat. Updates will also be publicised on our website.

Bottle throwing from the flats

It is with extreme regret and concern that we must report that someone is continuing to throw glass bottles from their veranda at Lomond View. We are working directly with the Police to identify the flat and those responsible and the strongest possible action will be taken against the tenant responsible by both agencies.

We appeal and urge any residents who are aware of others carrying out this practice to report the name and address, in confidence, to our office or to the Police. We thank you for your assistance in this matter.

Feeding the birds - Radnor Park

It has been reported that some residents are either throwing bread over their veranda or putting it out of their balcony to feed the birds. This is now causing issues with seagulls

and bird droppings. This practice is not only unacceptable but also a health and safety issue. Can we ask that any residents feeding the birds to stop immediately. Should anyone witness or be aware of any residents doing this please contact our office to advise.



Staff News Donnie wishes to say a fond farewell

The Association is sad to say farewell to one of our Radnor Park Caretakers who has been part of the team for the past 9 years. Donnie leaves



us with fond memories and would like to say the following words of thanks:

"Being part of the team at CHA has been a great pleasure, and I really appreciate the support, help, guidance and continued encouragement that all my colleagues offered me all through the past 9 years.

To my tenants and everyone one else that knew me, I genuinely enjoyed being your caretaker.

To everyone, thanks for putting up with me, my silly jokes and crazy antics. Best wishes and success to you all."

We welcome John to the team on a permanent basis

Following the departure of Donnie, we are delighted to report that at temporary caretaker John Douglas will continue in his role as a caretaker on a permanent basis.

Welcome on board John and keep up the brilliant work!

Radnor Community Garden

Radnor Park Gardening Group continues to grow from strength to strength. It's been a pleasure being able to interact with group members and see them learn a lot from each other. Thanks to volunteer Elma Stewart, for setting up a small outdoor pantry and handing out some produce which was all delicious!



So many people have stopped to admire the Garden which is wonderful to see. Young people have shown an interest in how things grow, which is really important for them to learn. Not everything comes out of a plastic wrapper!

It is time for the group to enjoy the fruits of their labour and surplus food will be shared with local tenants ensuring nothing goes to waste.

Do you have any ideas about what could be done with the plant beds over the winter season? Get in touch and we can pass on your ideas to the group.

Thanks to Craig Edward for the lovely photo (right).



Getting Involved



Tenants Voice Scotland

The Tenant Participation Advisory Service has created a new initiative, Tenants Voice Scotland, to enable all tenants to share their thoughts, ideas and opinions to help to influence and inform their partner organisations such as tenants groups, landlords, the Scottish Housing Regulator, Scottish Government and the Tenant Regional Network. Tenants Voice Scotland will give tenants their say on the things that matter most.

For more information, visit https:// www.tpasscotland.org.uk/tenantvoice-scotland/



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/

Tenant Panel

We are thankful to the Tenant Panel for the valuable continuous contributions it makes to the Association. Unfortunately, further work on Landlord's Health and Safety Responsibilities had to be postponed due to the pandemic. However, we are aiming to hold the October meeting virtually through an online platform and can support tenants to join meetings in this way. Contact us if you'd like to get involved - an induction

can be completed using technology and/or over the telephone.

Tenant par

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.

Annual Assurance Statement

Our Management Committee is currently embarking on its self-assurance process which will ultimately lead to the compilation of its second Annual Assurance Statement to the Scottish Housing Regulator. The Regulatory Standards of Governance and Financial Management, which all Registered Social Landlords should comply with, are reviewed and evidence and information gathered for each of the Standards as well as for other Regulatory requirements.

The information gathered will lead to the Management Committee confirming compliance or indeed if improvements have to be made to be compliant in its Assurance Statement which will be submitted by 30 November (usually 31 October). We would be delighted to hear from tenants who would like to know more about the process or get involved, please contact us on the following details: 0141 941 1044 or by email info@clydebank-ha.org.uk.

Our Regulatory Framework is available here www.housingregulator.gov.scot/for-landlords/ regulatory-framework

Some of the tenants who got involved in 2019

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.

Whilst we were overwhelmed by the positive feedback received on our

2019 report (68 feedback forms returned and 100% said the information was useful and presented clearly), we will be consulting with you again and will write to/email our consultation register members in the coming weeks.

The timescale for issuing the 2019/2020 report has been extended to the end of December (moved from the end



of October due to Coronavirus).

Charter focus group 2018

Our Core Values:

Respectful

Professional



Your Residents Group Autum Updates La Scala Tenants Association

La Scala Apartments Tenants Association has seen a further increase in tenant participation over the last couple of months, even given the restrictions of lockdown, which is very welcome news. We hope tenants who haven't become involved yet will take this as an invitation to join us in our efforts to solve some issues like the bin areas, and hopefully in the future plan events and improvements to our wee community.

In August we were very pleased to welcome Kenny Lang, Fleet & Waste Shared Services Manager for Inverclyde and West Dunbartonshire Council, Councillor Diane Docherty, Housing Officer Fiona Campbell, and Estate Caretaker Alan Duckett, to an outdoor meeting to try and address the problems we have here with our bins. Kenny Lang took time to tour the site and assess our existing bin provision and will get back to us with suggestions on how the council can help and hopefully get the situation under control. Councillor Docherty was very interested in possible solutions and has offered to continue to be involved.

We now have two new big recycling bins for recyclable items too big for our blue bags, like tv boxes etc.

Radnor Park Multis Tenants & Residents Association (RPMTRA)

Autumn has sprung upon us!

Many of you will be aware that normally RPMTRA's AGM would be well underway by now, however Covid19 has prevented this. Given that many of our members would fall into the former shielding category, we do not wish to hold any public meetings at this time that are not fundamentally required. I am sure that you will agree this is the best course of action for the time-being.

Tenants have been in touch with me directly about two issues in particular; anti-social behaviour and car parking. RPMTRA firmly supports the right to a peaceful home and actively encourages CHA to take any action necessary against tenants who cause harm to others. It is a cliché but please, do not suffer. If you are having problems, then you must call the Police when the incident occurs and report it to CHA the next day for a case to be followed up.

We ask all La Scala tenants not to contaminate these recycling bins, only put your general waste in the general waste bins, and not to put black bin bags on the ground.

We are optimistic that alongside West Dunbartonshire Council and Clydebank Housing Association we can work together to keep our surroundings clear and sanitary.

The tenants' association has requested notice boards in each close so that we can share information, e.g. services that will uplift big items of furniture for free to avoid these being left outside, and community news and contact

information. If you have an idea for something that would improve our buildings, get in touch. You can decide how much or little you'd like to be involved in your tenants' association from office bearer to just letting us know what you think.



LaScalaTenants@gmail.com

With so many people staying at home during the daytime, or having additional visitors, it has put pressure onto the existing car parking problems. Can I please remind tenants not to park on

pavements as this blocks access for disabled tenants in particular. Also, some streets are so narrow that the emergency services may struggle to attend important events. We all need to pay a little more attention to where we park and the impact it has on others. Thank you.

Craig Edward, Chairperson



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 <u>https://www.clydebankha.org.uk/get-involved/become-a-</u> <u>shareholder</u>/

Major Repairs



General Note

During lockdown the Association has been working tirelessly to ensure that those contracts which were ongoing or about to start in March 2020 can now be carried out once safe to so. Correspondence with various consultants, in line with government advice, has allowed us to make good progress with regards to these contracts and we would like to express our gratitude to all residents who have assisted and engaged with us in this matter.



Unfortunately the contracts that we had not yet started prior to March have been delayed, however the Association is committed to adhere to our five year programme wherever possible and revised copies of the 5 year plans will be issued as soon as we have more information to hand.

Stock Condition Survey

As part of our commitment to survey all stock over a five year period from 2018 the Association will be arranging for stock condition surveys to be carried out within 20% of the stock in the near future.

The surveyor will contact tenants directly and we urge anyone contacted to provide access. The surveys contribute to our major repair planning over a 30 year period and enable us to identify any issues in relation to our landlord obligations outlined in Scottish Housing Quality Standard.

Smoke Alarm Upgrades

Following a brief postponement of works to upgrade smoke alarms throughout our stock, in order to comply with upcoming legislation due to COVID-19, good progress has been made with regards to the contract.

To date approximately 700 properties have had the smoke alarms upgraded. We remind tenants that the upgrades are required under upcoming legislation coming into force as a result of the Grenfell Tower disaster and urge those tenants who have been contacted to arrange access directly with the contractors, City Technical Service and Belac,

or get in touch with a member of our Programmed Maintenance team to make suitable access arrangements. Those tenants involved in rewiring contracts will have the upgrades carried out at the time these works prior to March 2021.



Rewiring

The Association is delighted to announce the appointment of SS Testing as our contractor carrying out rewiring works within various Linnvale areas and the Bannerman Estate. The contractor will be in touch with those tenants involved in the contract in order to make suitable access arrangements.

Taking into account lessons learned from previous contracts, the Association has appointed a Clerk of Works from GA Gilmour Associates to oversee the contract and will provide information and answer any queries that tenants may have.

Windows and Door Replacements (Radnor Park)

Due to COVID-19 and the pandemic restrictions within the construction industry, the appointment of a contractor has been delayed for the planned window and door replacements at Radnor Park.

We would like to assure tenants that work is ongoing to ensure that these works commence at the earliest possible time. We are currently finalising the specification for the windows, flat entrance doors and common access doors in order to successfully award the contract and have identified a suitable procurement framework that can be used. With this in mind we fully expect to have a contractor in place at the turn of the year with a start date being agreed at this time.

Repairs and Maintenance Satisfaction Survey

We'd like to thank all of the 220 tenants who took the time to take part in our Repairs and Maintenance Satisfaction Survey via telephone with independent market research company, Research Resource. This represents 27% of those who had a reactive repair carried out in the year 01 April 2019 – 31 March 2020.

We are pleased to confirm that satisfaction with our repairs and maintenance service is 91.36% (up from 90.52% last year) and we have reported this figure, along with our other performance results, to The Scottish Housing Regulator.

It was also great to note that satisfaction was very high and above 98% for all aspects of arranging the repair, including the ease of reporting the repairs (99.5%), the way staff dealt with respondents (99.5%), information provided on what would be done and being able to arrange to have the work done in a time slot that suited.

Some customer service improvements identified from the comments received included contractors not showing ID, improving communication both internally and with tenants and making sure staff give good advice about timescales. All issues have been put into an action plan to be addressed going forward.

Staff have already resolved 23 cases where residents felt they had an outstanding issue and where they had approved of their details being passed to us to resolve.



Meet the Contractor

Open Space Maintenance – Ground Control

The Association is delighted to welcome Ground Control as our new Open Space Maintenance contractor following a recent competitive tendering process.

Ground Control have commenced work within our common areas from 1st August and bring with them an excellent reputation gained over many years' experience. We look forward to working with them over the coming years to maintain our common areas.



Water Management – HBE (Ireland) Ltd

CHA wish to welcome HBE (Ireland) Ltd to our residents. The contractor will be carrying out all water management works where a communal system is in place including Radnor Park and some of our tenemental properties. This includes (but is not limited to) tank cleaning, legionella testing and annual inspections of thermostatic mixer valves.

We look forward to working with HBE over the coming years and are delighted to have them on board.

HBE

Electrical Inspection – Magnus Electrical

Following a competitive tendering process the Association is very happy to introduce local contractor, Magnus Electrical.

This contractor will be carrying out electrical inspections required within all properties every five years as part of landlord obligations. The Association will provide details of properties which require the works to be carried out and they will be in touch with all relevant tenants in order to arrange suitable access.



With Thanks The Association would like to extend our sincere gratitude to Odyssey Water and Averton Landscapes who have carried out water management and landscaping works on our behalf jointly for over 25 years and we thank them for their contribution over this time.



@Centre81Clydebank @Centre81_cha

Centre81 & Gym81 are currently closed to the public Centre 21 & Gym 21

Centre81 Closure

Due to current lockdown measures, Centre81 remains closed to the public. We hope to re-open soon. We are working hard behind the scenes to ensure all safety measures are put in place before we open the Centre and Gym81 to the public. Safety is our top priority and we will be operating within all government social distancing and safety guidelines. Please keep an eye on our Facebook page for updates <u>www.facebook.com/</u> <u>Centre81Clydebank</u>. We hope to be welcoming you back soon!



Wellbeing Fund

In May 2020, we were awarded £52,900 from the Scottish Government's Wellbeing Fund to deliver food parcels, ready meals, children's packed lunches, food for black and minority ethnic residents and also on-line activity tutorials for
children. Over the initial 12-week project more
than 11,000 ready meals, 1,400 food parcels,
7,400 kids' packed lunches and 1,100 kids' activity
packs were distributed to people in need in the local community.
This project is being delivered in partnership with
Northwest Foodbank, Café81 and the Centre81
Steering Group.

• With thanks to our Project Volunteers, some pictured



ISARO Community Initiative

ISARO Community Initiative has recently started English language classes via Zoom and are running 2 classes per week, with 21 participants connecting from their homes.

They have also started career advice sessions giving employment advice and help with CV's and an on-line Parent Club. They have recently held meetings with some of the local young people and will be hoping to run after school

activities, such as creative writing, in the coming weeks. For more information on ISARO Community Initiative, please see **www.isaroinitiative.org.uk/**.



Centre81 Steering Group



The Centre81 Steering Group have continued to support community activities

- within Centre81 and the Whitecrook area over the
- Summer through the following activities: delivering food
- parcels as part of our Wellbeing Fund, creating kids'
- activity packs and organising on-line tutorials, providing
- a befriending service and prescription pick-up service.

From the end of the Summer holidays the Centre81 Steering Group began providing outdoor, socially distanced activities, with the Thursday after-school club starting again. The group will continue to open up services as Covid19 restrictions ease, and will continue to look for options to offer more activities and services in the local area.





Climate Challenge Fund (CCF) – Growing Change for Good

We have had to make a few changes to our new Growing Change for Good project due to the Covid-19 restrictions. However, we have adapted the normal delivery methods and have been able to still deliver a good part of the activities:

Online Cooking Classes via Zoom

We are now holding online cooking classes, which have been a great success (check our Facebook page for a short video clip). We supplied the participants with the basic ingredients and a recipe card and they joined in with a live cooking class from their own kitchens.



Raised Beds/Grow Bags

We continue to liaise with our Grow Bag Gardeners via email and phone, to keep up to date with the progress of their raised beds and the produce grown and also to help with any gardening tips and advice. Below are some pictures our budding gardeners have sent in.







Bike Maintenance

Since lockdown began in March we have refurbished, upcycled and given away 39 old bikes, which would have otherwise been destined for the scrap heap.

If you have any old, unwanted bikes, please email <u>**ryan.savage@**</u> <u>**clydebank-ha.org.uk**</u> and we can arrange for them to be picked up.

If you would information on any of our Climate Challenge activities, please call Ryan at the Centre on 0141 533 7070 or email <u>ryan.</u> <u>savage@clydebank-ha.org.uk</u>.





The Scotland Cycle Repair Scheme

We were awarded £2,000 from The Scotland Cycle Repair Scheme, to help local residents with the cost of repairing their bikes e.g. fixing flat tyres, loose brakes and clunky gears. The coronavirus crisis hit many people hard and this fund has helped people pay for essential bike repairs (£50 per bike) and to get them pedalling again.





Two happy customers!

cycling

Investing in Communities (ICF) – Empowering Clydebank

The majority of our project activities and classes are on hold at the moment due to lockdown. We are hoping to run a Horticulture Class in October, if possible. To register your interest for this class, please call us on 0141 533 7070 or email <u>ali@centre81.org</u>



more than a home





Please contact us to get involved in setting and monitoring our performance standards!

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

Housing Performance: 1 April - 30 June 2020

Indicator	Performance to 30 June 2020	End of year target	Previous years' performance	What this means for you
Maximum rent loss on vacant properties	0.63% (projected) £27,440	<0.4% of annual rental income	0.30% of annual rental income £12,625	 We can keep rent increases a low as possible
	pairs restrictions betwe	en April and Ju	letting of houses	not being possible or being ntinue to work hard in order to
Current and former tenants gross rent arrears (as % of the total annual rent receivable)	4.33% £87,611	<3.9%	4.12% £174,179	 We offer support/advice to he tenants remain in their homes Keeps our costs low and therefore rent increases as lo as possible Tenants who refuse to pay or work with us face legal action and possible eviction
The Covid-19 pandemic and subsequent lockdown continues to result in a large increase in arrears. It is essential that tenants in arrears contact us urgently. We continue to take action against tenants who miss repayments without our agreement or without a suitable payment agreement being made first.				
Number of calendar days to let a property	56.67 calendar days	<15 calendar days	14.63 days	 We can keep rent increases low Properties become available quickly which benefits the are No problems with empty properties e.g. vandalism
Unfortunately the impact of the Covid-19 lockdown resulted in letting of houses not being possible or being seriously delayed by repairs restrictions between April and June 2020. We continue to work hard in order to improve performance in line with the easing of lockdown.				
Processing of housing		<10 calendar	7.1 days	• Your transfer housing application form will be dealt
application forms	days 🗨	days		with quicklyApplicants are aware of their prospects for housing
Although we are within	target, our performance	e is down on las	st year. This has	• Applicants are aware of their

Maintenance Performance: 1 April - 30 June 2020

	Performance to 30 June 20	Year End Target	Previous years' performance
Average length of time to complete emergency repairs	1.58 hours 😲	4 hours	2.04 hours
Average length of time to complete non-emergency repairs	3.27 days 😲	6.5 days (average of 3 days urgent/10 days routine)	3.38 days
Percentage of reactive repairs completed right first time	91.03%	100%	91.47%

Failures in gas services were as a result of COVID-19 and restrictions in CHA following its normal procedures. These restrictions have been lifted and we can now follow procedures in full. In line with guidance from Scottish Government and Health and Safety Executive guidance we are reviewing these on a case by case basis. Our contractor has robust COVID-19 protocols and with no cases recorded amongst frontline staff. Our 2 months' notice gives ample time to carry out the service if the household is required to self-isolate for 14 days. Please make arrangements for access to be provided at the earliest possible time once contacted by City Technical Services.

Percentage of properties that require a gas safety record which had a gas safety check and record completed by the anniversary date

94.89%

100%

100%

In order for repairs to be carried out Right First Time it needs to be completed on time and the without the need of a contractor being recalled. Availability of materials have been an issue with regards to timescales however CHA are monitoring this on a daily basis through our procedures and aim to improve on this figure.

Good to know! Internal Audit & Scottish Housing Regulator Regulatory Standards' Compliance

Our Management Committee is now embarking on producing its second annual assurance statement to the Scottish Housing Regulator and its tenants by the end of November 2020 (deadline extended due to Covid-19). Between now and the date of issue, the Management Committee will be assessing our procedures, practices and policies against the Regulatory Standards of Governance and Financial Management to ensure compliance and taking corrective action as required.

The Association has recently come to the end of a 3-year internal audit plan where key areas of our service delivery, policies and procedures were scrutinised by Wylie & Bisset Auditors/Accountants. The following areas were recently reviewed and assessed, recommendations implemented and many areas of good practice noted: -

 Follow up review to ensure previous recommendation actioned – Strong*

- General Data Protection Regulations & Freedom of Information - Substantial**
- IT Security Substantial**

*Controls largely satisfactory although some weaknesses identified, recommendations for improvement made

**Controls satisfactory, no major weaknesses found, no or only minor recommendations identified

We recently underwent a full procurement exercise to ensure value for money in our internal audit services and we are delighted to confirm Wylie & Bisset's reappointment for a further 3 years.

In addition to the above, the Management Committee instructed an external audit of our Annual Return on the Charter (ARC) to ensure that the performance information recently provided to the Scottish Housing Regulator is accurate and can be substantiated. The performance information together with previous years and peer group comparisons will be provided to tenants in the coming months.

If you wish more information on this, please don't hesitate to contact Sharon Keenan or visit our website.



A Management Committee meeting



Each year we publish the level of engagement the Scottish Housing Regulator wishes to have with us over the coming year. Please note due to the pandemic the next engagement plans are not due to be published by them until March 2021.



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 April - 30 June 2020

Total number of complaints received*	16
Number where we were at fault, apology given and rectified	8 (50%)

Breakdown of complaints where we were at fault:

- 5 Maintenance
- 1 Housing Management
- 1 Finance & Corporate Services
- 1 Factoring

Responded to in full	16 (100%)
Resolved at front line (5 days)	15 (94%)
Resolved after investigation (20 days)	1 (6%)

All were resolved within our published timescales. We have identified improvements from all complaints, not just were we were at fault, including:

- Staff reminded of communication timescales, to follow through on promises made and to ensure policies and procedures are followed
- CHA asked contractor to remind their operatives to be respectful to our tenants at all times when carrying out works within any properties on behalf of CHA
- Staff will advise tenants that if they make a chip and pin payment it can take several working days to process through banking system

* includes 2 complaints c/o from 2019/2020

Thank you for your compliments

Thank you for your compliments. We are pleased to receive compliments on our service when we get things right. We received 19 compliments between 01 April and 30 June. We thank customers for taking the time to contact us. We really appreciate it... Some recent excerpts include:

Tenant wished

to thank CHA for prompt response to repair. Workmen adhered to social distancing and tenant felt safe knowing that the necessary precautions were being taken.

Satisfaction with Complaints

We monitor customer satisfaction with our complaints handling procedures by issuing a survey to every customer who has made a complaint. 9 customers from the 62 issued returned their survey. Please find below our performance for 2019/20.

Complaints Handling Satisfaction

1. Are you satisfied that your complaint was responded to within these timescales? (Stage 1 and 2 timescales detailed)

6 Yes	67%
3 No	33%

2. Overall, how satisfied or dissatisfied are you with the way your complaint was handled?

4 Very Satisfied	44%
1 Satisfied	11%
1 Neither/Nor	11%
2 Fairly Dissatisfied	22%
1 Very Dissatisfied	11%

3. Overall, how satisfied or dissatisfied are you with the outcome of your complaint?

4 Very Satisfied	44%
2 Satisfied	22%
3 Very Dissatisfied	33%

4. Did the staff who dealt with your complaint treat you courteously?

9 Yes

100%

Tenant would like to say that she thinks we are a wonderful Housing Association. We are always so helpful and always try our best to get things done for our tenants.

Please pass on our gratitude for CHA maintaining as close to business as usual as possible, and in particular to the caretaking staff who have done a good job maintaining a decent standard of cleaning during these challenging times

Our Core Values: F

Owner News





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 to 30 June 2020, we unfortunately received 3 complaints relating to our factoring service. Of the 3 complaints received, only one was upheld.

As a result of this upheld complaint, we have made improvements in the following areas:

Staff were reminded:

- of communication timescales
- to follow through on promises made
- that all complaints should be recorded in the register

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.

Painter Work Programme

Following the completion of painter work surveys within all common areas the Association has started its procurements process in order to appoint a contractor to carry out works. This contract will include any pre-painter work repairs



identified during the surveys. The work will be carried out throughout our stock over a five year rolling programme.

Once costs are known the Association will notify owners and arrange for any necessary meetings to be arranged as detailed within your title deeds.

Tree Maintenance

We would like to remind residents that tree surveys are carried out on an ongoing basis and any works required are reviewed accordingly. Work is prioritised from information



relating to potential damage to property and health and safety concerns in the first instance. No unnecessary works will be carried out to healthy trees and all works are discussed with tree surgeons prior to being carried out.

The reviewed Factoring Policy has been approved by our Management Committee and is available on our website.

Smoke Alarms

Please be reminded that updated smoke alarm legislation will come into effect on 1st March 2020 and



all residential properties in the United Kingdom will have to comply. We would like to remind owners that they should arrange for these works to be carried out as soon as possible if you have not already done so. Information relating to the changes and what is required in your home can be found from various online sources including https://<u>www.aico.co.uk/</u> standard regulation/fire-building-regulations/

Open Space Maintenance

As you will be aware the Association has recently appointed a new open space maintenance contractor, Ground Control, following a competitive tendering process. From the bids submitted the appointed contractor came out on top on both the price and quality.

We would like to make owners aware that an increase in cost will be evident within their factoring fees when charged on an annual basis. From the start of the previous contract either no increase to the cost or below inflation increases have been applied to the contract on an annual basis. As a result a noticeable difference in factoring fees will be seen as the works carried out will be at current market rates as can be evidenced in our procurement procedures. We are confident however that the costs provide value for money and would like to assure all residents that our procedures have been followed to ensure that this is the case.

Performance will be monitored both by CHA staff while on site, during contractors meetings on site and via the contractors online portal.

Major Repairs

We would like to remind owners that details of our projected major repairs involving owners, over the next 5 year period, can be found on our website within the owners section. General information can also be found on page 12. The information is there as a tool in order to assist residents in their own financial planning and we encourage all owners to visit the site in order to review the information provided and to note any updates to the planned dates. Any work instructed will be arranged in accordance with title deeds and owners' meetings will be arranged where necessary.



Accountable

"Offering our community more than a home"





Feedback/Comment Slip

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

Name:	(Optional)		
Address:	(Optional)		
Email:	(Optional)		
I would like a response:	Yes No		
I have a comment(s) about: (please circle)			
Getting Involved Becoming a Shareholder Centre81			
Performance Development	OwnerNews Other		
Comments (please use a separate sheet if necessary):			

Reporting Repairs

There are many ways to report repairs.

24/7 by email:

programmed.maintenance@clydebankha.org.uk – gas servicing, gutter cleaning, landscape maintenance, social work adaptations and factoring.

<u>reactive.maintenance@clydebank-ha.org.uk</u> – day to day repairs or rechargeable repairs

24/7 via our Report a Repair module on our website <u>www.clydebank-ha.org.uk/</u> <u>maintenance/report-a-repair/</u>

During working hours: By telephone on 0141 941 1044

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 first Wednesday of each month until 2pm for staff training.

Our emergency repairs service will be available during this time 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:



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:

7 0800 197 1004

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



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