



ChitChat

Digital TV Switchover

All the Association's communal TV aerials are now ready for the switchover.

The switchover in the STV Central Region will take place in 2 stages between 11 May and 22 June this year.

All the information you will need for the switchover is contained in this leaflet, however if you wish any clarification please call a member of staff in the Maintenance Section.



New gas maintenance contractor from 1 April 2011

We recently tendered for our gas maintenance contract for the period 1 April 2011 to 31 March 2013 and are pleased to announce that the contract has been awarded to City Technical Services (UK) Ltd.

City Technical currently carry out new installations for us and we now look forward to working with them on our gas maintenance and servicing programmes also.

The **NEW** number to telephone for 'OUT OF HOURS' gas central heating emergencies, including CHP breakdowns at Radnor Park from 1 April 2011 will be:

0844 579 6493

All other 'out of hours' emergency repairs (fire, flood, break-ins) should still be reported to The McDougall Group on:

0845 612 3160



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NEWS

Caretaking Service at Radnor Park

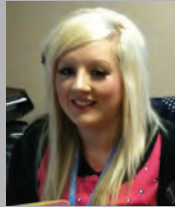
In February we were sorry to say goodbye to Iain Wright who left to take up another position. The recruitment process is now complete and we are happy to report that Iain's replacement is Donnie MacDonald.



Welcome Donnie!

Nicolle Hillan

We also welcome Nicolle Hillan, who joined us as part of the West Dunbartonshire Skillseekers programme in the summer of 2010. Nicolle worked in Centre81 and in all departments within the Association gaining skills in all aspects of our office environment. Nicolle is now working as a Clerical Assistant in our Housing Management section.

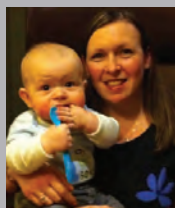
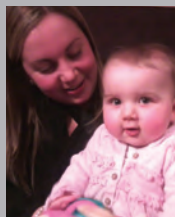


Baby Boom

After the recent Baby Boom at Clydebank Housing Association we have welcomed back Stacy Shaw, Part Time Housing Officer, after her spell on maternity leave with baby Liam.



Lynette Lees returns to her post as Senior Finance Officer in April after having baby Grace in August of last year. Sinead Boyle returns to her post as Communications Officer in May, after having baby Aidan in July last year.



eCars

Remember you can hire one of our eco-friendly eCars for only £5* per day! There are charging stations at St Enoch Centre and Braehead shopping centre. This scheme is open to all CHA tenants, sharing owners, owner-occupiers and shareholders.

Please call the office for more information.

*terms & conditions apply

Coming soon, eCars Roadshow.



Never driven an eCar?, then come along to one of our eCar Roadshows to see what you are missing.

Details will follow soon.

Radnor Park Multis Tenants and Resident's Association

On 14th March the Radnor Park Multis Tenants and Residents Association held a memorial service to commemorate the 70th Anniversary of the Clydebank Blitz and to remember those who died. The group organised the event and also the unveiling of a memorial plaque to mark this occasion.



Provost Agnew unveiling the Memorial plaque at Radnor Park



Last Year's 25th AGM & Event

Share Membership... Share in the action for just £1

If you'd like to become a share member of the Association, simply request a form from our office. It only costs £1 for life and entitles you to attend our Annual General Meeting and social event (in June) and gives you a chance to join our Management Committee.

Don't miss out on this years' AGM and Social Event – become a share member now!

Once you are a shareholder and you wish to be more involved by becoming a Management Committee member, you need to stand for election at the Association's next Annual General Meeting (AGM). Details of how to do this is contained in the annual election information which is sent to all shareholders in June of each year. However, there are often vacancies throughout the year and therefore you can apply to become a Management Committee member by writing to the Secretary of the Association. If you join the Management Committee in this way, you will be required to stand for election at the next available AGM.

If you would like more information, please read our leaflet 'Becoming a Shareholder' and our Membership Policy which

is available on our website or call the office and we'll send them out to you.

For more information please call Janet at the office on **0141 941 1044**.

Wee ChitChat

In our Christmas 2010 Edition we asked 'How much did CHA raise for Homeless International's Hour's Pay Campaign?' The answer, found within the newsletter was £146.80.

Chloe Wright is the lucky winner. Chloe, of Linnvale, correctly answered our question and was picked from the draw as the winner of 3 tickets, worth over £100 to see the X Factor Live at the SECC in April.

Congrats to Chloe and thanks to everyone who entered the competition.



Centre81 Update

Centre81, our regeneration centre in Whitecrook, runs a variety of classes for young and old throughout the week. See below for a sample of what's on. Classes change monthly, so for an up to date diary, log on to www.clydebank-ha.org.uk and click on the Centre81 logo.

- **Monday – CDC Cheerleaders, Ancestry Family History Group**
- **Tuesday – Tulloch Trust Go-4-Ward**
- **Wednesday – Singer Football Club, Tulloch Trust Future Choices Club**
- **Thursday - Tulloch Trust Go-4-Ward**
- **Friday – Clydebank United Under 10's**



Centre 81 (interior shot)

We will shortly be running ICT/Computing classes (basic and advanced) in the centre. For more information please call Ali Mailey on **0141 533 7070** or pop in and ask for one of our members of staff. We also have a great cafe serving delicious homemade food which is open from 11am until 9pm, Monday to Friday.

Centre81 facilities are available for individuals and organisations to hire and discounted rates are available to local community groups. Call Ali at the centre for details **0141 533 7070**.

Youthbuild
Denise or Paul on
07590 417 959

CAOS
Hannah on
0141 941 2117

Tullochan Trust
0141 952 8008

ISARO
Rose on
0141 952 2293

Community Renewal
Carolyn or Lesley on
0141 561 3681

Youthbuild

Youthbuild assists young people who experience considerable disadvantage in accessing sustainable employment and comprehensive training in construction and related trades. Youthbuild West Dunbartonshire works to tackle the underlying issues that prevent young people from entering and sustaining employment and capitalises on opportunities created by considerable local regeneration and investment.



CAOS (Community Arts; Open Space) is a pioneering Community Arts project based in Centre81. They launched their exciting intergenerational based £300,000 3 year Big Lottery project; 'Clyde Art' in September 2010 in Centre81 and the project itself kicked off soon after in Whitecrook.

They are currently providing a broad range of workshops in Centre81 and in local primary schools. They provide youth drop-in dance sessions, youth visual arts sessions, children's music and drama workshops, after-school clubs, creative classes for adults who are looking to get back into work and various family workshops. They also work collaboratively with a lot of partner projects such as the Tulloch Trust.



Tullochan Trust

Inspiring Scotland

Tullochan is now entering its second year of the Inspiring Scotland project, where they work with 80 high school referrals. The pupils are with Tulloch for 3rd and 4th year, working toward a first aid certificate, food health and hygiene award, the John Muir award and the ASDAN certificate of personal effectiveness. All of these awards are nationally recognised by employers and colleges.

Future Choices

The Future Choices project provides young people aged 11 – 16 years old with the opportunity to participate in out of school hours activities and clubs. These activities include club nights at Centre 81, football training at St. Peter's High School, lunchtime school support sessions at both local High Schools, Clydebank College vocational taster courses, weekend and school holiday activities.

Go4Ward

Go4ward is a unique Primary project that works within the Whitecrook area. They run 2 weekly workshops on a Tuesday and a Thursday after school. These sessions are available to all primary 6 & 7's who attend the local primary schools. The workshops involved arts & crafts, sports, team games, drama and trips.

ISARO

Isaro Social Integration Network is a new charity being set up in Clydebank, based at Centre81. It is inspired by the growing need for relevant social, cultural and economic integration for the fast growing Ethnic Minority Communities in Scotland.

The organisation has a vision for a safe and multi-culturally enriched Scottish community, and aims to promote social and cultural integration and mutual understanding between the diverse communities within Scotland. It also aims to promote education, sustainable employment and the economy.

ISARO Social Integration Network is committed to promoting a socially healthy and integrated Scottish Community. They invite you to support them, join them or use them!

Community Renewal – Smokefree Whitecrook

Community Renewal are working closely with the Community Health Partnership Smokefree Team to find out what they can do to help the people of Whitecrook access Smoke Cessation Services.

Carolyn and Lesley from Community Renewal are currently knocking on doors and asking residents what their awareness of services available is. They are completing a short questionnaire and offering advice and support to those who are interested in accessing services. The office is open Monday to Thursday so feel free to pop in for a chat - Carolyn and Lesley will make you welcome and answer any questions you may have.

Whitecrook Community Gardens

Whitecrook Community Gardens, the brainchild of local resident Carolanne Stewart, was launched on 8th March 2011 and is literally growing day by day. With the help of local volunteers and clients from Alternatives, the group has already erected a polytunnel (to grow plants and shrubs from seed), laid slabs and planted fruit trees in the ground adjacent to Centre81. During Project81 (an October school week project funded by Children in Need), local kids, together with CAOS, designed and painted a mural on the wall in the garden. The young people who attend Tulloch Trust activities at Centre81 have also made scarecrows to stand near the raised beds. The compost bin is being stocked up with vegetable peelings, coffee grounds etc from Café Kizel which will eventually be used as fertiliser.

The project has generated a real sense of community in and around the allotment with everyone getting involved. Carolanne's vision is to get local residents of all age groups and the children from the local schools and nurseries involved in growing their own fruit and vegetables from seed, teaching everyone the benefits of eating healthily and getting them involved with all aspects of horticulture, whilst, more importantly, bringing a community together for a common purpose.



Polytunnel



We gratefully acknowledge support from Centre81 funders:

Housing Management

Performance April 2010 to March 2011

Rent Increase & Rent Policy 2011 - 2012

In our last edition of Chit Chat, we indicated that the rent increase for the next year would require to be between 2% and 3.5%. The rent is reviewed annually to ensure that the management and running costs of the Association are covered for the year ahead. We will never charge our tenants any more rent than is necessary to meet these costs.

We also asked for comments and ideas from you which we would have considered when drafting the policy. Unfortunately, no comments were received from tenants, however, the tenants and residents group at Radnor Park (RPMTRA) verbally indicated that they agreed with the proposals and the policy. It is important to us that we receive your views, positive or negative, as these will always be considered during the process and may help shape the policy. We therefore urge you to participate in the future.

Now that we have firmed up our costs for the year ahead, through prudent management of costs, arrears and budgeting, we are happy to report that we have been able to limit this year's increase to 3% across all of our housing stock. In real terms this works out at an estimated £6.50 per month rise for an average two bedroom property. The rent increase for 2011/12 was approved by the Management Committee in late January 2011.

We feel this represents good value for money for Clydebank Housing Association's tenants, particularly when tenants of other landlords in the area are facing proposed rent increases of between 3.8% and 5.8%. It also reaffirms our rents as amongst the lowest and most affordable in the West Dunbartonshire area. We have also achieved this without the need to cut any of the services we provide to you, and we continue to offer a high standard of accommodation. Tell us what you think!

Tenants should have received their individual rent increase letter at the end of February and this details how much you can expect to pay from 28 March 2011. If you have not received a rent increase letter, please contact your Housing Assistant as a matter of urgency.

Tenants on Housing Benefit will see their benefit award rise to cover the increase in rent, however, if you are in any doubt as to what you should be paying, please contact the office and ask to speak to a member of staff from Housing Management.



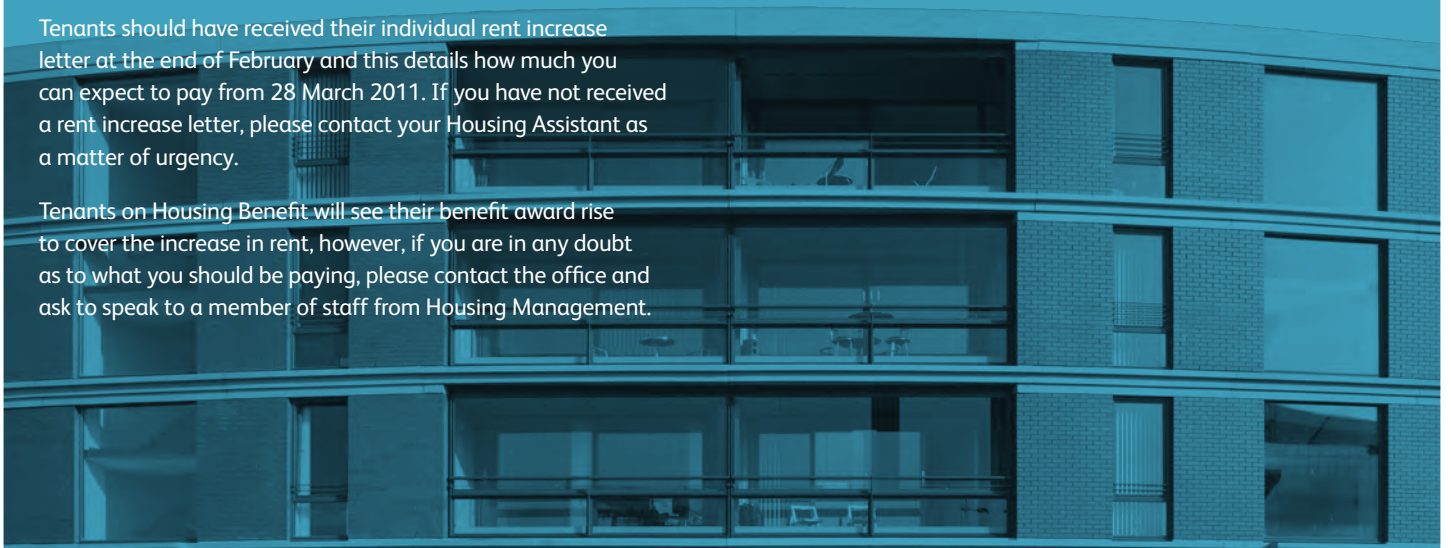
How to Apply for a House or Transfer

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

Application forms can be accessed:

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

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



The table below shows performance in some of our most important Housing Management functions for the year to date. As can be seen we continue to operate within our targets and are performing at a high level in all areas. We are also performing at a very high level in comparison to other Housing Associations, particular those who are of a similar size. This said we are always trying to find ways to

continually improve, as well as ensure that the services we offer provide maximum benefit and value for money to our tenants and customers alike.

Up to date performance information will be published in all future newsletters.

Indicator	Performance 1 April 2010 – 31 January 2011	Year end Target March 2011
Maximum rent loss on vacant properties	0.28 % of annual rental income	0.9 % of annual rental income
Non-technical arrears (current tenants as % of annual rent receivable)	0.85 %	1.15 %
Number of calendar days to let a property	12.7 calendar days	18 calendar days
Processing of housing application forms	6.7 calendar days	15 calendar days
Investigating neighbour complaints	Cat A 100 % within timescale Cat B 88 % within timescale* Cat C 100 % within timescale Overall 98 % within timescale	Cat A (Extreme) 1 working days Cat B (Serious) 10 working days Cat C (Dispute) 15 working days

*Complaints outwith timescale were due to us waiting on further information, for example from tenants, the Police, or other organisations.

Keeping void losses and arrears levels low, helps us keep our rents affordable for you.

Changes to the Right to Buy

Some key changes were made in March to the legislation governing the Right to Buy.

Although there are some exceptional circumstances, the right to buy is no longer in place for tenants who:

- **Become tenants for the first time after 01 March 2011**
- **Are previous tenants and have taken a break and then returned as new tenants after 01 March 2011**
- **Are tenants of “new supply” housing (newly built houses and houses that have been recently acquired by the Association, unless you became a tenant between 25 June 2008 and 28 February 2011)**

All existing Clydebank Housing Association tenants who entered their tenancies prior to 01 March 2011 will retain their current right to buy entitlement.

If you want to know more about your Right to Buy with Clydebank Housing Association, please contact Janet Dunphy at the office.

Changes to Housing Benefit for some tenants in April 2011

If you claim Housing benefit, and have any adults over the age of 18 living with you who work and earn a wage, or who receive benefit money, then deductions are currently made from your Housing Benefit. The deduction is called a Non-Dependant deduction, and the amount of deduction has been frozen by the Government since 2001.

Recent Government reforms have meant that these deductions are no longer frozen. As a result some tenants will see an increase in the amount deducted from their housing benefit. It is also likely that this amount will increase in future years. In short this means you will have more rent to pay.

Please note those tenants in receipt of Attendance Allowance or Disability Living Allowance (Care Aspect), or who are registered blind are not affected as the non dependant charge does not apply to these groups.

West Dunbartonshire Council will write out to applicants shortly advising of how much Housing Benefit they can expect to receive for the new financial year. This will include any non dependant deductions. It is important that all tenants ensure that they pay the rent due. If you have any questions relating to the above then please contact your Housing Assistant on receipt of your benefit award letter.

Housing Management continued

Potential West Dunbartonshire Council (WDC) Stock Transfer

As you have probably read in the local press, Clydebank Housing Association has expressed an interest in the potential transfer of over 1000 units of WDC stock in the east of Clydebank, our traditional area of operation.

We have already demonstrated our performance (level of arrears and re-let times for example) against Council benchmarks and were successful in moving forward to the formal process. Over the coming months, the Association will be preparing a 30-year business plan to establish the viability and sustainability of the proposed transfer.

If successful, the benefits to our current and future tenants will include increased choice and availability of a more varied range of homes.

If you require further information or wish to let us know your views, please contact our Director, Fiona Webster or Sharon Keenan, Depute Director.

Problems paying your rent?

Clydebank Housing Association recognises the tough financial climate we are all currently living in and moreover, the effects this can have on a tenant's ability to manage their finances.

To assist our tenants, we have experienced and well trained staff who are able to help. This could be some simple debt advice or a payment agreement to make managing any rent arrears debt easier. If we are unable to help you directly, we work in partnership with several advice and support agencies. All the services we provide or refer tenants to are free and confidential. No matter how serious your problem is, it will always be dealt with in a sensitive and confidential manner. We have successfully assisted many tenants, some with extremely serious debt.

If you are experiencing problems in paying your rent, please contact your housing assistant straight away. Delaying contact or choosing not to pay will only lead to action being taken against you and if not resolved, can ultimately lead to you losing your tenancy.

Remember we are here to help you, so don't delay call us today!

Maintenance Major Repairs

During the financial year April 2011 to March 2012 the following properties are scheduled to have their central heating systems, kitchens and bathrooms renewed.

1-15 Bon Accord Square

1-19 Forth Street

149 & 155 Dumbarton Road

We will be writing to tenants at these addresses in the next few weeks with more details and to arrange for our Clerk of Works to carry out surveys in each property.

Telephone Surveys

Each month we carry out telephone surveys of 20 % of the repairs carried out. This helps us to get feedback from tenants and to make improvements to the performance of our contractors and the maintenance service we provide.

The results of the surveys for the quarter October to December 2010 are:-

Telephone Poll Results	October 10	November 10	December 10
Number of Works Orders for the month	255	264	272
Number Surveyed / Polled	50	52	54
Percentage Surveyed	20 %	20 %	20 %
Questions :			
A Work Completed and Satisfactory	90 %	94 %	54 %
B Workman Courteous / Helpful	100 %	98 %	54 %
C Work carried out when arranged	100 %	98 %	54 %
D Clean up after them	100 %	98 %	54 %
E Were you dealt with efficiently	96 %	100 %	54 %
F How long did the contractor take (average)	30mins	30mins	30mins
G Were you treated courteously	100 %	100 %	100 %

Rechargeable Repairs



As your landlord, we maintain the exterior and structure of your home and ensure it is wind and water tight and safe for human habitation.

As our tenant, you must ensure the interior of the house is kept in good condition. You will be responsible for the cost of any items damaged through neglect or carelessness by you, a member of your household or any visitors to your home. Tenants are also responsible for the cost of the following: -

- Damage to glass, sinks or sanitary ware
- Choked sinks or sanitary ware (where the cause of the choke is found to be the fault of the tenant)
- Replacement of sink plugs and chains
- Replacement of toilet seats
- Replacement of light bulbs and starters (including fluorescent strip lights)
- Internal door handles
- Lost keys
- Any cost incurred through forcing entry due to lost keys/being locked out

Please be aware that any rechargeable repairs that are attended to by our emergency contractors in the evening or weekends can be very expensive. Your costs will be far less if reporting of your rechargeable repair can reasonably be left until the first available working day.

If you currently have an outstanding rechargeable repair and you do not already have an agreed payment arrangement in place, you should contact Janet Dunphy of the Finance Section to discuss payment options.

Failure to pay for any repair which has been found to be your responsibility under the terms of your Tenancy Agreement may lead to action being taken against you.

Reporting a Repair by E-mail

Our Maintenance Section now has a dedicated email address where you can notify any repairs or other issues directly to us. It is: maintenance@clydebank-ha.org.uk



Radnor Park Clear Out Days

19th & 20th January

On Wednesday 19th and Thursday 20th January, after discussions with Radnor Park Multis Tenants and Residents Association and Provost Agnew we had our third successful Clear Out Event at the Radnor Park Flats.

Over **13 tonnes** of unwanted items and rubbish were dumped in the containers.

The skips were then taken to West Dunbartonshire Council's Waste Services department where the contents were sorted and many items were recycled. Some items were collected by St Margaret's Hospice to go on sale in their charity shop.

We received lots of positive comments from all the tenants.

Thanks to WDC Waste Services for their help with the Clear Out Days.



Shared Ownership Properties for Sale

Should you require any further information, application form or wish to arrange an appointment to view, please contact the office.



119 DUMBARTON ROAD, FLAT 2/2, CLYDEBANK

- 🏠 The available flat is a one bedroomed, second floor flat.
- 🏠 Extras to be included: double oven, hob, and floor coverings.
- 🏠 Flexible viewing arrangements.
- 🏠 The share offered for sale is 50% at an asking price of £42,000 (fixed). Rent for the remaining 50% is currently £107.06 per month from 28 March 2011 for 2011/2012. Rent is reviewable annually on 28 March (next due on 28 March 2012).



125 DUMBARTON ROAD, FLAT 3/2, CLYDEBANK

- 🏠 The available flat is a two bedroomed, third floor flat.
- 🏠 Extras to be included: double oven, hob and cooker hood, blinds and sliding wardrobe.
- 🏠 Flexible viewing arrangements.
- 🏠 The share offered for sale is 25% at an asking price of offers over £23,000. Rent for the remaining 75% is £162.08 per month from 28 March 2011 for 2011/2012. Rent is reviewable annually on 28 March (next due on 28 March 2012).

Shared Ownership

Shared ownership is a part-buy part-rent solution to owning your own home. A sharing owner will buy a **25%**, **50%** or **75%** share of their home by means of a mortgage in the usual way and will pay rent to Clydebank Housing Association for the remaining share of the property. Shared ownership can lead to the sharing owner eventually owning the home outright.

The benefit is that you have a direct investment in the property and will gain from any increase in its value when you want to sell. If your circumstances change, after at least one year on ownership you can increase your share until you own the house outright.

Clydebank Housing Association recognises that shared ownership schemes are designed to help people onto the property ladder by providing accommodation to individuals who could not otherwise afford to purchase a property outright. Shared ownership applications will only be approved where the property will be the buyer's only home.

Please contact **Michael Mclaughlin** at the office for more information.

The 2011 Census: Shaping Scotland's Future

Scotland's biggest population survey, the 2011 Census, takes place on Sunday March 27 and everyone is included.

Every household will receive a questionnaire asking 13 questions about the household and up to 35 questions about each household member. Topics include work, education, national identity, ethnic background, language, health and marital status.

This once-in-a-decade survey gives a snapshot of the nation and how people live in each community. How many people are there in Scotland? What kind of homes do they live in? How healthy are they? What languages do they speak? Answers to questions like these are used to plan how billions of pounds' worth of public services such as health, education, transport and housing are delivered.

The census is the only survey of its kind which asks everyone the same questions and the information it provides gives a clear picture of Scotland's communities.

By law, personal census information is kept confidential for 100 years. The statistical information, which has all personal details removed, helps inform government, local authorities, public sector organisations and businesses about the services and resources Scotland and its communities need – now and in the future.

Scotland's nation is made up of people of all ages, backgrounds and cultures, and it's important that everyone is represented so that they are included when important decisions are being made about our future.

Services such as GP surgeries, community centres, pharmacies, schools and housing are used by everyone. These - and others, such as services for people with disabilities, care of the elderly, youth programmes and language resources, are informed by population statistics, so it's crucial that everyone's details are recorded in the census.

Duncan Macniven, Registrar General for Scotland is responsible for organising the country's census.

He said: "Everyone needs to be included and counted in the 2011 Census to help shape Scotland's future".

"Most of the questions are multiple choice and can be answered simply by ticking a box. It takes about 10 minutes to complete per person, but its effects will last for a decade.

"We keep your personal information confidential for 100 years. We do not share or publish information that would reveal personal details about you or the place you live. Your personal information is not shared with local councils, government departments, the tax office, the police or marketing agencies."

Filling in and returning your census questionnaire is a legal requirement and failure to do so can mean a £1,000 fine.

Help is available to those who need it from the helpline on: 0300 123 1702 or online at www.scotlandscensus.gov.uk

For further information on Scotland's census visit www.scotlandscensus.gov.uk

For further information

01592 64320007884 061 844anna.
gormley@bigpartnership.co.uk
01592 643 20007974 720 668

OFFICE HOURS

Our usual Opening Hours:
Monday to Thursday 9.00am to 5.00pm
Friday 9.00am to 4.00pm
We close everyday for lunch between 1.00pm and 2.00pm

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

Please note that the office will be closed on the following public holidays:

Friday 22 April 2011
 Monday 25 April 2011
 Monday 2 May 2011
 Friday 27 May 2011
 Monday 30 May 2011

COMPLAINTS

If you have a complaint.....please contact us for a copy of our Complaints Procedure. We will try to resolve your complaint to your satisfaction, however, if you are not satisfied, you can contact the Scottish Public Services Ombudsman for advice. They deal with complaints about councils, housing associations, the National Health Service, the Scottish Government and its agencies and departments, colleges and universities and most Scottish public authorities. They provide a free and impartial service.

INFORMAL COMPLAINTS

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

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

It is important to us that you're happy with the contents of our ChitChat. Please let us know if you have comments on any aspect of all ChitChat and/or the contents therein. We value your views.

Tenant Comment Slip



Please comment and return to the office.

Name:

Address:

Postcode:

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

- | | | | |
|-------------|-------------|----------|------------|
| Newsletter | Website | Centre81 | Complaints |
| Rent Policy | Maintenance | Other | |

Comments:

Would you like a response: Yes No

To the best of our knowledge all information contained in this newsletter is correct at the time of going to print.

YOUR NEXT CHITCHAT WILL BE DELIVERED IN JUNE 2011.
 IF YOU NEED THIS NEWSLETTER IN ANY OTHER FORMAT PLEASE CONTACT US.

Please re-cycle this newsletter.



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