



ChitChat

We're delighted to confirm the date of our eCar roadshows as: **Saturday 9 July 2011**



eCar Jack is put through his paces by visitors from Berlin. Now you can have a shot too!

Our three eCars, affectionately named Jack, Victor and Isa, will be available to test drive at the following locations, along with refreshments and snacks:

Double L Centre, grounds of Linnvale Primary School, Linnvale:	9.30am – 11.30am
Centre81, Braes Avenue, Whitecreek:	12.00pm – 2.00pm
Radnor Park Parish Church, Radnor Park:	2.30pm – 4.30pm

Why don't you come along and give the cars a try? You never know, you might like them so much you could become a regular user and reap the benefits of electric travel and perhaps more importantly, help to reduce carbon emissions. You will need to bring along both parts of your driving licence to have a go.

Anyone making bookings, up to September, at the roadshow will receive a discount – from £5 to just £4* for the day's hire.

You can come along to any location, regardless of where you live. We welcome our regular users to pop by and say hello and also to help promote the benefits of the eCars.

ECAR BOOKING FOR JUST
£4*
WHEN MADE AT THE ROADSHOWS

On 11 May, our **eCar scheme** once again attracted the attention of the media. BBC Radio Scotland interviewer, Gillian Marles, interviewed Sinéad, our Communications Officer, whilst Sinéad was driving an eCar around Clydebank.

Sinéad said afterwards :
“The BBC wanted our take on the Government’s aim to increase electric car charging points. We feel our eCar users would greatly benefit from this”



*terms and conditions apply

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Are you in danger of losing your home?

Mortgage to Rent, Mortgage to Shared Equity and Buy-Back Schemes



Owner Occupiers "Home Owners' Support Fund"

Help is at hand...in the form of The Scottish Government Mortgage to Rent scheme or the Mortgage to Shared Equity scheme.

These schemes may be able to help you if you are an owner occupier in mortgage difficulties and you are in danger of having your home repossessed.

Under the Mortgage to Rent scheme they can arrange for a social landlord, such as ourselves, to buy your home and for you to continue to live there as a tenant. We have already helped a couple of owner occupier's to do this.

The Mortgage to Shared Equity scheme involves the Scottish Government taking a financial stake in your home. You will still own your home and continue to have responsibility for maintaining and insuring it but you will be able to reduce the amount you have to pay to your lender each month.

To be eligible for either of these schemes, you must have obtained independent advice about your financial situation.

You can get this from a Citizens Advice Bureau, Money Advice outlet or the Clydebank Independent Resource Centre:



Clydebank Citizens Advice Bureau
34 Alexander Street
Clydebank
G81 1RZ
Tel: 0141 435 7590
Fax: 0141 435 7591

Clydebank Independent Resource Centre
 Drop-in to our office to visit them
 (see page 3 for details) or
 contact them as follows:

627 Dumbarton Road, Clydebank G81
Tel: 0141 951 4040

Shared Ownership Properties for Sale

For further information, an application form for our shared ownership reserve list or for an appointment to view, please contact Michael at 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 offers over £39,000. 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).

NEW SERVICE FOR RESIDENTS

IN SUMMARY:

Any resident can receive free independent financial advice at our office every Thursday, 10am – 1pm.

Pop in or call us (941 1044) or the Independent Resource Centre (951 4040) for an appointment.



The friendly staff at the CIRC look forward to assisting you

Welfare Rights Service for our residents launched in conjunction with the Clydebank Independent Resource Centre

We are delighted to announce that we are now able to offer a free and independent Welfare Rights Service to our tenants, owners and sharing owners, in partnership with the Clydebank Independent Resource Centre (CIRC)!

This new service is available to all Clydebank Housing Association residents. The service is aimed at those experiencing financial difficulties as a result of debt or hardship. This could be housing association related debt (rent, factoring or rechargeable repair arrears) or any other debt which is making it difficult for you financially. Mary Collins of the CIRC, confirms, "We can contact your creditors to agree a repayment plan or advise you on applying for bankruptcy, debt arrangement schemes and mortgage to rent applications in order to write off some or all of your debt".

Mary added, "Our Welfare Rights advisers can also check whether you are receiving all of the benefits you are entitled to and fill in the forms to claim all kinds of benefits, like Pension Credits, Employment Support Allowance, Disability Living Allowance and many more".

The service is **independent** from Clydebank Housing Association and the Welfare Rights Officer's role is to protect the interests of those being assisted, not those of the housing association. This offers a great opportunity for residents to speak to someone **in confidence** - no information will be passed to us without your permission.

Joe Farrell, Senior Housing Officer, is delighted that this service will build on the Association's already excellent working relationship with the Independent Resource Centre. Joe said, "This exciting new service offers all residents within our housing areas, who may be experiencing financial difficulty, an ideal opportunity to obtain valuable help".

The service is available between 10.00am and 1.00pm every Thursday at our office and residents are able to either pop in or contact this office or CIRC's office in advance to make an appointment. If you would like any further information on the service please contact a member of our Housing Management staff or alternatively contact the Clydebank Independent Resource Centre at 627 Dumbarton Road, Dalmuir G81 4ET, telephone **0141 951 4040**.

NEWS

Welcome back!

Nicola Nolan

One of our Housing Assistants, Nicola Nolan, recently returned following a year long secondment to Dunbritton Housing Association. During her time with Dunbritton, Nicola gained invaluable experience as a Housing Officer. Nicola said, "The secondment post gave me the perfect opportunity to develop my knowledge and skills which will be of great use to me in my role back at Clydebank. I look forward to meeting all my tenants again, both old and new!"

Joan Craig

Nicola's return sees Joan Craig return to her role as Senior Admin Assistant within Housing Management. Joan enjoyed her time covering Nicola's Housing Assistant post and Nicola knows that her tenants were well looked after!

Lynette Lees and Sinéad Boyle

Lynette, who joined us again in April after enjoying time with baby Grace, born in August, said, "I am glad to be settled back at work after my maternity leave and I look forward to catching up with shareholders at the 2011 AGM". Sinéad, who returned in May, said, "After a busy but fun 9 months with baby Aidan and big brother Daniel, I'm now back to my very enjoyable role within the Association. I did see and chat to a lot of tenants whilst walking with the pram but look forward to catching up with the others at the office and at our future events".



Nicola



Joan



Lynette & Grace



Sinéad & Aidan

Goodbye Nicolle

We also say goodbye and thanks to Nicolle Hillan who left us at the end of May following an eight month spell with the Association. Nicolle originally joined us with the West Dunbartonshire Skillseeker programme but went on to cover an admin role in the Housing Management department. Joe Farrell, Senior Housing Officer, took the opportunity to thank Nicolle for all her hard work during her time with the Association. Joe said, "We are sorry to see Nicolle go. Despite a steep learning curve and challenging workload, Nicolle took everything in her stride and showed great enthusiasm and aptitude. This enabled her to perform at a consistently high level, as well as demonstrate that she definitely has what it takes to succeed in a busy office working environment". We sincerely wish Nicolle all the best for what will no doubt be a very bright future!

Staff and Tenants save the planet a little bit at a time...

In addition to the regular recycling that our staff do, we also saved 20 trees from destruction in 2010 by recycling our confidential paper waste through recycling company Shred-it. We're very pleased at the positive impact this initiative has made towards our environment.

Also, as we use Green Energy to supply 100% green electricity to all of our electricity customers in Radnor Park, we are reducing our carbon emissions and helping to save our planet. Radnor Park residents who are not signed up can call our office to swap to Green Energy.

Annual General Meeting and Social Event Reminder

If you are a shareholder of the Association, you will have received an invitation to the above event. Don't forget the details:
Thursday 23 June at 7.00pm in the Radnor Park Hotel

Shareholders can invite a partner/friend to attend the social event after the meeting, from 7.45pm.

As usual, return transport will be provided. Simply call Janet at the office by 4.00pm on the day and we'll arrange.



Nicolle Hillan



Fiona Webster, Director, enjoys one of many dances with tenant, Mr McIlroy, at the social event



Sam and Claire provide a warm welcome last year



Shareholders new and old turn out for our 25th AGM

Housing Management

Performance April 2010 to March 2011

The table below shows our performance in various Housing Management functions for the last financial year.

As can be seen, we operated within our agreed targets. We also managed to better our performance from the previous year.

We again performed at a high level in comparison to other Housing Associations, particularly those of a similar size to us.

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.

Indicator	Our Performance from 1 April 2010 - 31 March 2011	Our target from 1 April 2010 - 31 March 2011
Maximum rent loss on vacant properties	0.3 % of annual rental income	0.9 % of annual rental income
Non-technical rent arrears (current tenants as % of the total annual rent receivable)	0.9 %	1.15 %
Number of calendar days to let a property	13 calendar days	18 calendar days
Processing of housing application forms	7 calendar days	15 calendar days
Investigating neighbour complaints	Cat A 100 % within timescale Cat B 92 % within timescale* Cat C 100 % within timescale Overall 99 % within timescale	Cat A (Extreme) 1 working days Cat B (Serious) 10 working days Cat C (Dispute) 15 working days

*the one complaint outwith timescale was due to us waiting on further information, for example from tenants, the Police, or other organisations

Common Area Cleaning

We remind all tenants that as part of your tenancy agreement, you are required to take your turn in cleaning common areas. This includes cleaning all common windows, stairs, woodwork and stairwells.

This is an important condition of your tenancy and ensures that all residents are able to live in a clean, hygienic environment. Any tenants found not to be taking their turn will have action taken against them for breach of their tenancy agreement.



Bannerman Place



Forth Street



Bon Accord Square

Policy Review Rent Arrears Policy

This year a number of Housing Management policies will be reviewed. As always, we want your input on the policies which directly affect you and we will give you every opportunity to provide this through ChitChat articles, direct contact, conferences and any other available means.

Our first policy review of the year is our **Rent Arrears policy**. This policy was recently scrutinised during an internal audit inspection, so no significant changes are planned. None the less, as stated above, **we would like your views!**

You may feel that the Association does not take tough enough action against those in arrears or perhaps you feel we are too tough. Maybe you feel we do not do enough to help those in arrears or maybe there is something else you think we should be doing.

Ultimately, payment of rent is part of everyone's missive of let and therefore a requirement. If not managed properly, the debt caused by those not paying has to be made up in other ways. This could be in the form of a reduction in the services we provide or an increase in the rent we charge. **This affects everyone.**

In view of the above, please contact us to offer your views on this important policy. We will look at all suggestions and include, where possible, your ideas in our policy. If you would like a copy of the policy, have any comments or views or wish to discuss any aspect of the above then please contact our Senior Housing Officer, Joe Farrell before **15 July 2011**. The policy is also available to download at any time from our website.



Dumping of Bulk Items

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

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

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

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

How to Apply for a House or Transfer

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

Application forms can be accessed:

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

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

Maintenance

Your Right to Repair

This is your annual reminder about your right to repair. This information is only a general guide. Please read your tenants' handbook for more information or contact the Maintenance Team at the office.

What is the right to repair?

Under the Housing (Scotland) Act 2001, Scottish secure tenants and short Scottish secured tenants have the right to have small urgent repairs carried out by their landlord within a give timescale. This is called the Right to Repair scheme. The Right to Repair scheme applies to all of our tenants.

What repairs come under the Right to Repair scheme?

The scheme covers certain repairs up to the value of £350. These repairs are known as 'qualifying repairs'.

What happens when I report a repair?

When you report a repair, we will let you know whether it is our responsibility and whether it is a qualifying repair under the Right to Repair scheme. We may need to inspect your home to find out whether the repair is a qualifying repair or not. If the repair does qualify under the scheme, we will:

- **tell you the maximum time allowed to carry out the repair;**
- **tell you the last day of that period;**
- **explain your rights under the Right to Repair scheme**
- **give you the name, address and phone number of their usual contractor and at least one other contractor from a list; and**
- **make arrangements with you to get into your home to carry out the repair**

If the repair does not qualify under the scheme, we will tell you how we will deal with your repair.

How long does my landlord have to carry out the repair?

Repair times depend on the type of repair. If your toilet is not flushing we usually have one working day to come and repair it. But we have three working days to mend a loose bannister rail and seven working days to mend a broken extractor fan in your bathroom or kitchen. Sometimes there may be circumstances which we or the contractor has no control over which makes it impossible to do the repair within the maximum time. For example, severe weather. In these circumstances we may need to make temporary arrangements and extend the maximum time. If we are going to do this, we will let you know.

What happens if the work is not done on time?

If our usual contractor does not start the qualifying repair within the time limit set, you can tell another contractor from our list to carry out the repair. You cannot use a contractor who is not on our list. The other contractor will then tell us that you have asked them to carry out the repair. We will then pay you £15 compensation for the inconvenience.

If our main contractor has started but not completed the repair within the maximum time, you will also be entitled to £15 compensation.

How long does the other contractor have to complete the repair?

The other contractor has the same length of time to carry out the repair as the main contractor. If they do not carry out the repair within the time limit set, you will be entitled to another £3 compensation for each working day until the repair has been completed. This amount can add up to a maximum compensation payment of £100 for any one repair.

What if there is no other contractor available?

In this case, our main contractor will carry out the repair but you will still be entitled to the £15 compensation payment.

What happens if I am out when the contractor calls to carry out the inspection or repair?

If the contractor cannot get into your home at the time you have agreed with us, your right to repair will be cancelled. You will then have to re-apply and start the process again.

Who pays for the repair?

We pay for the repair, whether it is the main contractor or the other contractor who carries out the repair.

How can I find out more?

Contact us (details on the back of the newsletter) or Scottish Government Housing and Regeneration on **0131 556 8400** or **housing.information@scotland.gsi.gov.uk**



Reporting a Repair

There are many ways to report a repair:

- On our website (link on home page)
- By emailing maintenance@clydebank-ha.org.uk
- By telephoning the office on 0141 941 1044
- By visiting us during office hours



To report an emergency repair, use the numbers on the back page.

Telephone Survey & Results

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 provided. Please find below the results from December 2010 (as they had not been reported correctly in March's ChitChat) to March 2011.

We currently allow our partner agencies to advertise in ChitChat free of charge

Lomond & Clyde Care and Repair



If you are over 60, or have a disability and live within West Dunbartonshire, you may qualify for one or all of the following, FREE:

- ID card slots with spyhole and small intercom (can be fitted to most wooden & upvc doors)
- security lights
- 5 lever dead locks (non-PVC doors only)
- small joinery service (such as installing curtain poles)
- small electrical service (such as changing lightbulbs)
- help to move furniture or carpets outside for uplift

To find out if you qualify, contact:

Lomond and Clyde Care and Repair
 Unit 3, Leven Valley Enterprise Centre, Castlehill Road,
 Dumbarton G82 5BN
 Tel: 01389 734188

Please let Clydebank Housing Association's Maintenance Department know before any of the above work goes ahead.

Telephone Poll Results	December 10	January 11	February 11	March 11
Number of Works Orders for the month	272	275	280	275
Number Surveyed / Polled	54	55	56	55
Percentage Surveyed	20 %	20 %	20 %	20 %
Questions :				
A Work completed and satisfactory?	100 %	98 %	92 %	96 %
B Workman courteous / helpful?	100 %	96 %	100 %	100 %
C Work carried out when arranged?	100 %	96 %	100 %	100 %
D Did they clean up after themselves?	100 %	100 %	100 %	100 %
E Were you dealt with efficiently?	100 %	98 %	100 %	100 %
F How long did the contractor take? (Average)	30mins	30mins	20mins	30mins
G Were you treated courteously?	100 %	100 %	100 %	100 %

Ways to Pay Your Rent

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



Direct Debit

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

By Cheque

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

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



Payment Outlet

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



Paying Using Your Telephone

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



Paying Over the Internet

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

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

Making a complaint

Complaints

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

They deal with complaints about councils, housing associations, the National Health Service, the Scottish Government and its agencies and departments, colleges and universities and most Scottish public authorities. 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 Sinéad Boyle at the office. She will take a note of your informal complaint, look into it and let you know the outcome.

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



Wider Role

Centre81 Update

There will be lots happening in the coming months at the Centre. We are currently working in partnership with Clydebank College to deliver new courses including basic, intermediate and advanced ICT and Confidence Building classes. We are also working with Streetlinks and CAOS to provide a Youth Drop-In service for the local young people. So watch this space!

Allotments

The Whitecrook Community Garden (WCG) is literally growing day by day! Green fingered Carolanne Stewart (who is the brainchild behind the allotments project as well as head gardener and fundraiser for the WCG) and her team have been busy potting, planting and watering lots of different varieties of fruit, vegetables, plants and flowers.

The children who attend the sessions with the Tulloch Trust have planted sunflowers and are growing pumpkins which will be ready in time for Halloween. This year's summer harvest will include melons, tomatoes, cucumbers, potatoes, sweetcorn, raspberries, strawberries, peas, runner beans, turnips and basil and rosemary, to name but a few!



Community Gala Day

The Centre81 Community Gala Day will be on Saturday 13th August. Mark it in your diary. This year promises to be bigger and better!



Community Gala Day 2010



Summer Programme

CAOS is back again this summer with a fun packed four week arts programme for young people in Primary 1 – Secondary 4.

Beginning on Tuesday 19th July, each week of the programme will focus on a different art form with sessions for P1-4 running in the mornings, and P5 upwards every afternoon. Based around the theme of 'Other Cultures', participants will be encouraged to try different dance forms from around the world, create their own drama piece focusing on their immediate community and participate in graffiti workshops in order to redesign the MUGA outside Centre81.

The whole project will culminate in the creation of a movement drama piece to be performed at Whitecrook Community Gala Day on Saturday 13th August, where the spray painted art work will also be officially unveiled.

For further information please check out the newly re-launched CAOS website www.causingcaos.co.uk or call the office on **0141 952 2117**.



Caos provide a fun packed summer programme

Get Fit for Summer! New Zumba with Sharyn on a Tuesday night from 7.15pm-8.15pm.

For an up to date listing on 'What's on' check our website for details at www.clydebank-ha.org.uk and click on the Centre81 link. Why not pop in to Café Kizel, have a coffee and check out what's happening?

EMERGENCY NUMBERS

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

0844 579 6493

All other out of hours emergency repairs (fire, flood, break-in), should be reported to the McDougall Group on:

0845 612 3160

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

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 15 July 2011
Monday 18 July 2011

YOUR NEXT CHITCHAT WILL BE DELIVERED IN SEPTEMBER 2011.

IF YOU NEED THIS NEWSLETTER IN ANY OTHER FORMAT PLEASE CONTACT US.

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

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 Areas Policy | Right to Repair | Other | |

Comments:

Would you like a response: Yes No

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Please re-cycle this newsletter.

