

On 31 August 2009, Scotland's Minister for Culture, Michael Russell, officially opened Cart Street, our new development of 40 flats, opposite Clydebank College. He handed over the keys to first tenant, Kerry Ann Oxford and her one-year old daughter Julie Anne (pictured below).

The £5.1m project was managed for the Association by Clydebank Re-built, the town's award winning urban regeneration company.



Dates for Your Diary:

Office Closure

Friday 25 and Monday 28 September

Tenant Conference

Tuesday 6 October

Wee ChitChat competition closing date

Friday 9 October

THIS ISSUE: Housing Management Update Maintenance Update Garden Competiton Results Free Tea or Coffee Voucher

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September edition!

Your Tenant Conference booking form is enclosed!

We hope you enjoy reading our 2008/2009 **Annual Report** (enclosed)



Clydebank

Cart Street Opening CONTINUED





All the one and two bed homes, with customised glazed balconies, have been designed to a top "very good" eco-rating, with high insulation, energy efficient fittings and heating, low CO2 emissions, waste recycling facilities, and sustainable sourced building material. The development also includes a charging port to power our electric hire cars.

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"It was a pleasure to drive Mr Russell to the development in one of our electric cars. This is Clydebank's first environmentally friendly housing development and the first new homes built for rent in the town for five years and our first development for rent in seven years", says Fiona Webster, Director.

On opening the development, Mr Russell said, "It is clear that real care has gone into designing these new homes; homes that are not only more environmentally friendly, but in which people really want to live".

"High quality design benefits us all and is vital to successful regeneration of our towns and communities", added Mr Russell.





The development finished ahead of schedule and within budget and also brought with it local employment, as two local apprentices were hired by the builders, CCG (Scotland) Ltd.











Minister for Housing (centre)











Staff and Committee News

A Winning Team!

Jack Devlin and Matt Johnston recently took part in a charity football match organised by one of our contractors, Laidlaw Scott...and won! The total amount raised was over £2000 for the Lintel Trust and Cash for Kids.



Radnor Park's Caretaking Team News

"Following a recommendation to our Finance, Staffing & General Purposes Sub-Committee, I am pleased to report that the promotion of Jim Inglis to Caretaking Supervisor was approved. In addition to supervisory responsibilities, Jim's expertise in all Health & Safety matters is an invaluable help to the Association. I'm also delighted to report that Iain Wright has now joined us on a permanent basis and continues to be a great asset to the Caretaking Team."

Alison Macfarlane, Senior Maintenance Officer

Race for Life

Lynette Lees, our Senior Finance Officer, ran the 5k Race for Life in Glasgow on 7 June in 38 minutes! Lynette raised over £200 for Cancer Research.





Matt Johnston completes placement

Matt, who joined us in March, has now completed his 6-month Get Ready for Work programme at the Association.

Matt assisted each department of the Association, and learned skills to help him in his future chosen career.

Staff and Committee wish Matt every success for the future, and thank him for his commitment and enthusiasm during his placement.





Housing Managment Update

Our Housing Management Performance: April 2009 to July 2009

The table below shows a snapshot of performance for the period April 2009 to July 2009, in some of our most important Housing Management functions, such as letting a property and arrears. We continue to operate within our targets and are performing at a high level in most areas. 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.

Further performance information will be published in newsletters throughout the year but do not hesitate to contact your Housing Assistant if you wish any information in the meantime.

Indicator	Performance April 2008 - 31 July 2009	Year End Target 2009 - 2010
Maximum rent loss on vacant properties	0.14% of annual rental income	0.9% of annual rental income rental income
Non-technical arrears (current tenants as % of rent receivable)	1.14%	1.2%
Number of calendar days to let a property	17.1	20 days
Processing of housing application forms	10.4 days	18 calendar days
Carrying out new tenant visits	63% visited within timescale	Within 4-8 weeks of tenant moving in
Investigating neighbour complaints	Category A 100% within timescale Category B 100% within timescale Category C 96% within timescale* Overall 96% within timescale	Category A (Extreme) I working day Category B (Serious) I0 working days Category C (Dispute) I5 working days

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



We are due to review our rent policy again in January 2010. As part of this process we will decide on how much of a rent increase will be applied on 28 March 2010. Any proposed increase will ensure our management and maintenance costs are met. This means we will only charge tenants the rent we need to maintain the running of the Association, as well as maintain your homes.

If you have views on how we set our rents or have any ideas that you feel would be useful to the exercise we urge you to contact us and get involved! If so, please contact our Communications Officer, Sinéad Boyle, as soon as possible. Further details will be published in the December 2009 ChitChat, along with an indication of what the rent increase may be. We will also offer an opportunity for comments at our Tenant Conference in October (see the enclosed booking form for details).

Service Charges 2010 - 2011

This policy will be reviewed in November. Service charges are necessary to meet the cost of providing services associated with your home, such as common electricity supplies for closes, maintenance of common garden/landscaped areas, and in some areas the cleaning of communal windows.

We are keen to involve tenants in the kind of services we provide, for example, if the majority of tenants in an area wanted common close cleaning we might be able to facilitate this. The service would be charged to the tenants who receive it.

If you have any ideas for services or regarding the service charge policy itself, we would like to hear from you. If so, please contact our Communications Officer, Sinéad Boyle, no later than 19 October 2009.

Common Housing Register (CHR)

chidebank

Along with West Dunbartonshire Council and seven other local Housing Associations, we have been working on this project for some time.

A CHR in effect joins all our housing lists into one big list. It also means applicants would only have to fill out one application form to apply for housing anywhere in West Dunbartonshire. Whilst we have not finalised the CHR, over the last few months we have made significant progress in this project and hope to be in a position soon to offer our tenants and applicants an opportunity to receive more information on the CHR. Watch this space!

In the meantime, if you wish to find out more about the West Dunbartonshire CHR, please contact our Senior Housing Officer, Joe Farrell.



Housing Managment Update CONTINUED

Joint Anti-Social Behaviour Policy

We recently approved a new Anti Social Behaviour policy. The policy is no ordinary policy though! Following almost a year and a half of hard graft and co-operative working we have agreed a policy which will apply (if approved by individual partners) to all housing associations in the area, as well as West Dunbartonshire Council.

The Council led the discussions with an aim of incorporating the numerous anti social services they provide into a 'one for all' policy that all partners, like us, could use. The policy makes sense, as a majority of the tools we use in tackling Anti Social Behaviour (ASB) involve Council run services such as the Community Wardens, the Anti Social Investigation Team (ASIST), the Mediation team and the Noise Enforcement team.

This joint approach has enabled a policy that facilitates all the council run services available to the partner organisations, whilst maintaining the principles of both our current Clydebank HA policy and the law.

This partnership approach should ensure we are better placed not only to deal with anti social behaviour as it happens, but also to tap into services that can help prevent situations arising in the first place.

The policy will be officially launched by West Dunbartonshire Council and the partners involved in the near future, and we hope to update tenants and residents on this as and when it happens. Watch this space!

If you wish to find out more about the ASB policy, please contact our Senior Housing Officer Joe Farrell.

How to Apply for a House or a Transfer

You may wish to seek a transfer from your current address or know someone who is interested in applying to us for housing. Our waiting list is open to all persons aged 16 and over. Application forms are available direct from our office reception or if you are unable to call in, just give us a phone and we will post a form out to you.

We are also able to e-mail you an application form, however, you would need to print the form off and return it to us. This is so the required declaration can be signed and dated. For any further information on making an application for housing just telephone a member of our Housing Management staff or make an appointment to speak to us at the office.

Visit, phone or e-mail us for an application form.



Advertising Features

We don't charge any money for our advertising features, as we usually request them or receive them from organisations which we feel would be of interest to you.

ADVERTISING FEATURE

Did you know that you're 4 times more likely to give up smoking successfully by attending stop smoking groups than you are going it alone?



West Dunbartonshire Stop Smoking Service gives support normally in the form of daytime and evening groups running in Alexandria, Clydebank and Dumbarton. We discuss the quitting journey, addiction, withdrawal and coping strategies. In addition all 21 pharmacies (chemists) within West Dunbartonshire offer a flexible stop smoking service and specially trained midwives offer support to pregnant women and their families who want to quit smoking.

You can do it, we can help.

Contact West Dunbartonshire Stop Smoking services to find out more by Phone 0141 435 7507 or email smokefreewd@ggc.scot.nhs.uk

Advertising Feature Are you insured?

Have you ever thought how you would replace your possessions damaged or lost after events such as fire, flood or theft?

Could you afford to replace your things? Without insurance, the answer is probably no. The SFHA Diamond Insurance Scheme offers tenants and owner-occupiers the option of insuring their belongings against a number of perils, including theft, fire and storm damage, in an easy and affordable way, with a number of payment options.

Sum	G81 area	G81 area
Insured	Monthly	Annual
	Premium	Premium
£6,000*	£2.79	£28.92
£9,000	£4.19	£44.73
£10,000	£4.65	£49.70
£12,000	£5.58	£59.64
£15,000	£6.98	£74.55
£20,000	£9.30	£99.40

If you're interested, you can contact us as follows:



SFHA Diamond Scheme, Direct House, Lacy Way, Lowfields Business Park, Elland, HX 5 9DB

Please contact CHA office for application form or call the Diamond Scheme customer services on 08456 718 172

*Tenants and owner occupiers aged 60 or over and in receipt of state pension

The SFHA is the Scottish Federation of Housing Associations. They provide an insurance scheme which we promote, as a member of the SFHA

September 2009

Housing Management Information

...For Radnor Park Residents

Dogs

We have been contacted by concerned residents informally on a number of occasions over the last few months with allegations that some tenants in Radnor Park are keeping dogs as pets.

The many communal areas, as well as the large number of residents living in the blocks create a higher opportunity of disturbance from dogs. For this reason no dogs are allowed within the flats except for registered and required canine helpers. This is outlined in your tenancy agreement as well as the Tenants Handbook and is also advised at the sign up interview.

Any resident keeping a dog is required to remove it with immediate effect. If you know the name and address of a tenant keeping a dog, please contact us in confidence. We can take action but in order to do so we must know details and be able to prove that this is the case. All avenues will be used in our investigation. We are unable to take action without knowing any details.

Parking in front of dry risers and emergency access areas

Despite regular mentions of this in ChitChat, we are disappointed to see that some residents and visitors are still using the emergency access areas to park their vehicles, ignoring both the yellow boxes and signs.

We remind everyone that this practice blocks off these areas for emergency vehicles which, in the event of fire or similar emergency, could cost lives.

Once again we appeal for this practice to cease and urge any residents who witness vehicles parking in these areas to report the license plates to the Police in confidence.

Your Home's Fire Escape Door

This is just a reminder for tenants to regularly test their fire escape door (leading off the second bedroom) and report any repairs required to the office as soon as possible.

Please don't let strangers into the blocks

Radnor Park Multis Tenants and Residents Association asked us at a recent public meeting, to once again remind residents not to let anyone they don't know into the blocks. If you are in doubt of the identity of any caller, for example, a contractor, ask for their office telephone number and call there to confirm, or contact the Association. If they are legitimate, they won't mind waiting.

Suggestion Boxes in Foyers

We are very disappointed to note that most of the suggestion/contact boxes, put up in the foyers to assist residents with contacting the Association, have been vandalised and have had to be removed. It is likely this could have been prevented if strangers were not allowed entry into the blocks (see above).

Bin-houses

Please don't leave any items outside the bin-house as it is a fire hazard.





Clear Out Days 13 and 27 August 2009

In partnership with Radnor Park Multis Tenants and Residents Association (RPMTRA) and West Dunbartonshire Council, we held another two clear out days in August.

A fabulous 14 tonnes of rubbish and unwanted goods was uplifted from 8 containers over the two days.

RPMTRA provided the money for two handymen to be available on both days to help the elderly, disabled and those whose lift was off whilst being replaced. The Council provided two 18ft containers each day, replacing them when full. And our staff arranged and co-ordinated the two- day event and were on-site to give a helping hand. A true partnership event!

We'd like to thank everyone involved for making it a great success.

Our Staff attend Public Meeting

Joe Farrell, Senior Housing Officer, and Sinéad Boyle, Communications Officer, attended the RPMTRA public meeting on 12 August in the Radnor Park Church Hall, the subject of which was anti social behaviour.

Joe gave an informative presentation on our approach to anti social behaviour and how we work in partnership with a number of agencies, such as West Dunbartonshire Council and the Police. Presentations followed from the Council's Community Warden Service, Police, Clydebank Crime Prevention Panel and Provost Agnew. Both Joe and Sinéad were then on hand to take personal queries from tenants.





"I am absolutely delighted with the clear out days, and the services of the handymen and staff. I wouldn't have been able to participate without their help".

Mrs Brown, Lennox View

Residents Association Visit Development

Members of your residents association, Radnor Park Multis Tenants and Residents Association (RPMTRA) were invited to a preview of our 40unit Cart Street development in July.

All the members who attended were very impressed with the development, noting how



spacious and bright the flats were. Read more about Cart Street on the front page and page 2.

Maintenance Update

Stock Condition Survey

Surveyors from the Ewing Somerville Partnership are currently visiting a percentage of different house types to look at the condition of kitchens, bathrooms, central heating systems and other components of the buildings. If your property is one of those selected for an inspection, we will notify you in advance and the surveyors will carry identification with them. We will keep you advised of any major changes that affect the property you live in.

Major Repairs

Work is currently underway to renew the windows and flat entrance doors at Bannerman Place, Cumbrae Court and Montrose Street and the patio doors at Ian Smith Court and Fleming Avenue.

Lifts

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The third phase of the lift replacement programme will be at Lomond View and Lennox View starting with the "even" side lifts in September and moving on to the "odd" lifts in January 2010.



Your Right to Compensation

We would like to remind our tenants of our Compensation for Improvements Policy.

We operate a scheme to allow tenants, who are leaving a property, to receive financial compensation for improvements they have carried out at their own expense.

Eligible improvements are:

- 1. Gas fuel central heating
- Additional habitable space (for example, loft conversion or extension)
- Provision of additional cloakroom (toilet and wash hand basin) in 4 apartment houses and above

Compensation is calculated using a scale that takes account of the value and age of the improvement. Tenants must, of course, have received our permission and any relevant planning permission before going ahead with the alteration or improvement.

Contact the Maintenance Section for a full copy of this policy which outlines conditions, levels of compensation and so on.



In General



If you have a complaint...

... please contact us. We will try to resolve your complaint using our Complaints Procedure. Please ask us if you want a copy of this document. If we are not able to resolve your complaint to your satisfaction, 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.

If you have a community alarm..

... from West Dunbartonshire Council you should contact Jim Slaven at the Council if any of your details change, such as your doctor or your keyholders. His number is 0141 951 6240.

Tenant Conference 2009

Tuesday 6 October 2009

Remember to return your booking form!

We are pleased to confirm that, based on staff and tenant feedback, our fifth Tenant Conference will take on a different format this year, on a trial basis.

The conference will be held in our regeneration centre in Whitecrook, Centre81, from 2.00pm - 7.00pm on the above date.

We hope the improvements to the conference layout and programme will benefit our usual 60-90 tenant delegates but also encourage tenants who were previously unable to commit to an all-day event to attend.

It will also allow the office to remain open and limit disruption to those tenants not attending.

Your booking form is enclosed with this newsletter, so don't delay - confirm your place today!

Do you need information in a different way?

There are many of our residents who need information, such as letters and newsletters, in a different format. All information sent to these residents is sent automatically in the format of their choice, for example, in large print or on audio tape.

Please do not hesitate to contact Sinéad at the office if you would prefer information in Braille, large print, on audio tape, on computer disk or in any other language.

General housing information packs are available in many languages from our reception, including Polish, Chinese, Gaelic and Kurdish.



Wider Role & Tenant Participation



Garden Competiton Results

We're delighted to announce the winners of the Garden Competition 2009 are as follows:

Ist Prize:

Mr & Mrs Drummond, Linnvale - ± 100 of vouchers and an engraved cup to keep for a year

2nd Prize:

Mr & Mrs Peter, Linnvale - £50 of vouchers

3rd Prize:

Mr & Mrs Chessell, Linnvale - £25 of vouchers

2 4th Prize:

Mr & Mrs Morrison, Linnvale - £55 of vouchers

All of the winners were from Linnvale. Highly commended certificates were also issued to 5 residents for their part in improving the look of our areas.

It was again a difficult job to judge, as there are many lovely gardens within our areas. All of our stock with gardens was included; Linnvale and many Whitecrook, Drumry and Central Clydebank streets. The staff at the Association and our landscape contractors, Averton Landscapes, took into account a variety of factors including:

- layout and the balance between lawns, borders and concrete areas
- how well maintained the area was
- the variety of plants and colours
- the level of difficulty in maintaining the plants, shrubs and so on

Particular attention was paid in this years' competition to the growing of fruit and vegetables also, with our 2nd prize winner in particular growing an extensive range!

With thanks to Averton Landscapes who helped judge the competition and who sponsor the 1st prize.

Prize winners then attended a presentation at our office in August. Last years' winner, Mr Dale, asked not to be include this year. He was delighted to be presented with a plaque in acknowledgement of winning last year.



Mr Drummond is presented with the first prize.









Whitecrook Gala Day



The Association assisted in the organising of the recent community gala day in Whitecrook and some of our staff helped out on the day and manned our information stall.

The day, on the 15 August, was held at Centre81, and was a great success. It even managed to stay dry! This was great news for the BBQ, for which we had attracted funding.



Our eCar Scheme and general Radnor Park regeneration, continues to attract attention from far and wide.

July in particular was a busy month for the eCars, affectionately named Jack, Victor and Isa, as they received visitors from a variety of organisations, including Sanctuary Scotland and the Energy Saving Scotland Advice Centre.

Another such visit saw eight Managing Directors from Berlin and Brandenburg housing associations stop by on their tour of Scottish regeneration projects to see the progress in Radnor Park, including the Combined Heat and Power (CHP) Plant, which is operated through our subsidiary company, CHA Power Ltd. It is with some of the electricity generated at the Plant that the eCars are powered. The excess electricity is then sold to the national grid, with the payment received used to keep costs to tenants benefitting from the heating aspect of the system as low as possible.

329 households in the two-bedroom, multi storey flats, benefit from continuous heating and hot water for just $\pounds7.91 + 5\%$ VAT per week ($\pounds8.31$). Around 70% of tenants in these flats qualify for the Scottish Government's winter fuel allowance, which even at the lower rate, covers the cost of 30 weeks of heat and hot water.

We have also been forward thinking and incorporated an eCar charging point within our brand new, eco-friendly 40-unit Cart Street Development.

As the Daily Record 'Record View' column recently said of the scheme, "It shows that you don't need to be a big organisation to have BIG ideas. Well done, Clydebank Housing Association".



September 2009

Wider Role & Tenant Participation CONTINUED

Annual General Meeting and Social Event

Well, what can we say that hasn't already been said before - it was again a great success, with a whopping 21% of shareholders attending!



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During the meeting, on 25 June, Lynette Lees, our Senior Finance Officer (above right), explained our annual accounts and invited questions on them. Lynette highlighted that the Association continues on a sound financial footing.

Our staff and committee welcome the opportunity to meet with shareholders and the Annual General Meeting and Event is an ideal time to have a chat over a bite to eat, a few drinks and a dance!

With thanks to our sponsors, shown on the right, we were able to put on a great social event.

Well done to the lucky winners of the free raffle. Prizes ranged from a restaurant voucher to bottles of wine and spirits.

Mr Morgan, Radnor Park Ms Watson, Linnvale Mrs McKechan, Radnor Park Ms McMurtrie, Radnor Park Mr Hearns, Old Kilpatrick Ms Betty, Central Clydebank Mr Murray, Central Clydebank Mrs Ferrier, Central Clydebank



Our AGM Platinum Sponsors:

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Hi-Flow Property Services 9 Caledonia Street, Clydebank G81 Tel. No. 0141 951 2020 Fax No: 0141 951 2323 E-mail: colin@hiflow.biz Web: www.hiflow.biz Contact Person: Colin Donaldson

Regency Glazing 940 Crow Road, Anniesland Tel. No. 0141 950 4400 Fax No. 0141 954 7724 E-mail: info@regencyglazingltd.co.uk Web: www.regencyglazingltd.co.uk Contact Person: Dougie

Brian Hood GPM Ltd 56 Attlee Avenue, Linnvale Tel. No. 0141 562 9440 Fax. No. 0141 562 9440 E-mail: hoodlb@ntlworld.com Contact Person: Brian Hood





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Pestguard Services Unit 4, 1 Mackean Street, Paisley PA3 1QP Tel. No. 0141 840 4344 Fax No. 0141 887 3401 E-mail: mail@pestguardservices.co.uk Web: www.pestguardservices.co.uk Contact Person: Ian Fraser

Our AGM Silver Sponsors 2009

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GOC Engineering Buckingham Cottage, Fintry, Glasgow G63 0XJ Tel. No. 01360 860 478 Fax No. 01360 860 478 E-mail: jchesney@goceng.co.uk Contact: Jim Chesney

Our New Voluntary Management Committee

The following committee members were duly elected at the AGM. Our Committee is now as follows:

John Hillhouse, Chairperson Tom Winter, Vice Chairperson John Mooney, Secretary

John Hearns Archie Hamilton Paul Shiach Betty Mackie Margaret Reid Tom McCormack Margaret Shiach Neil Crilley David Muir Sadie Ferrier

There are also two Councillors of West Dunbartonshire Council co-opted onto our Committee; Cllr Patrick McGlinchey and Cllr Jim McElhill, with Cllr Gail Casey and Cllr Hendrie as reserves.

Don't miss out on next years' AGM and Event contact us now to become a shareholder. It only costs £1!

Wee Chitchat For 8-15 year olds only!

March's lucky winners, of the family passes to the Titan Crane, were; Adam Hood, Nicola Carcary and Jennifer Portman. Well done winners!

As the October school holiday approaches, we thought we'd give our 8-15 year old residents the chance to win a family pass to the Glasgow Science Centre, which would certainly keep you entertained during the break! There's two passes up for grabs. To enter, simply answer the question on the cut-off slip below, complete your details and return to the office by Friday 9 October 2009.

The first two correct entries picked out will be the lucky winners!

Glasgow Science Centre Competition September 2009

Question: How many tonnes of rubbish did we clear out in Radnor Park in August?

Answer:

Name:

Address:

Age: _

Rules: you must live in the house you put down as your address.



September 2009

Clydebank Housing Association Emergency Number

For <u>ALL</u> emergency repairs

0845 6123 160

Also available on our website and on our office answering machine.



Your Local Councillors

Ward 5 -Clydebank Central

Patrick McGlinchey -Labour Tel: 01389 873186 Mob: 07961 713 361

Willie McLaughlin -Independent Tel: 0141 951 4595 Mob: 07961 714 907

Denis Agnew -Independent Tel: 0141 952 8954 Mob: 07799 392 657 Jim Brown - SNP Tel: 01389 876449 Mob: 07961 713 010

Ward 6 -Clydebank Waterfront

Gail Casey - Labour Tel: 0141 951 4595 Mob: 07909 891 242

William Hendrie - SNP Tel: 0141 952 7636 Mob: 07943 813 111

Jim McElhill - SNP Tel: 01389 875073 Mob: 07961 713 009 Marie McNair -Independent Tel: 01389 765014 Mob: 07909 891 237

For any further information on Councillors, you can contact the Member Services Section at West Dunbartonshire Council on 01389 738732 or 737377.

Good news regarding the Citizens Advice Bureau

There is now a single WestDunbartonshire Citizens Advice Bureau which has offices in Dumbarton, Alexandria and, most importantly for our tenants, Clydebank.

Clydebank office details: 16 Alexander Street (shortly relocating to 34 Alexander Street) Clydebank G81 IRZ

Tel: 0141 951 1178 (if this number changes we'll let you know in the next issue) Fax: 0141 951 4353

Office Hours

Please note that the office will be closed on the following public holidays: Friday 25 and Monday 28 September 2009

Our usual office opening hours are as follows: Monday to Thursday 9.00am to 5.00pm and Friday 9.00am to 4.00pm

The office closes between 1.00pm and 2.00pm each day for lunch.

The office also closes on the first Wednesday morning of each month for staff training.

YOUR NEXT CHITCHAT WILL BE DELIVERED IN DECEMBER 2009



Please recycle this newsletter

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

ydeb

clydebank housing association

77- 83 Kilbowie Road Clydebank G81 IBL Telephone: 0141 941 1044 Fax: 0141 941 3448 Email: info@clydebank-ha.org.uk www.clydebank-ha.org.uk

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If you need this newsletter in any other format please contact us.