

December 2008

Issue Number

ChitChat

Current Housing Information To Clydebank Housing Association Tenants

cldebank

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We wish all of
our residents a
Merry Christmas
and a Prosperous
New Year!

Festive Holiday Closure

Our office will close on Wednesday 24th December
2008 at 12.30pm and reopen on Tuesday 6th January 2009

If you require an emergency repair, please call the relevant
number listed below:

Please be aware you may be recharged if you cause damage
through negligence or not calling the emergency repairs
service where appropriate (i.e. forcing entry to your own
home rather than calling our emergency joiner)

Emergency Repairs:

0845 612 3160

Gas Central Heating Breakdowns
(including CHP breakdowns at Radnor Park):

0870 242 5037

Any tenants of Bell Street, McGregor Street,
Bannerman Place, Cumbrae Court,
Montrose Street (new installations only) - E.On:

0141 587 3629

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Clydebank Housing Association



New Staff at Centre 81

I'm **Jean Edmonds** and I'm delighted to be working at Centre81 and to be given the opportunity of rejoining the workforce after several years raising my 3 children. I have lived in Whitecreek for over 26 years and look forward to being further involved in my local community.



Jean Edmonds - Trainee Clerical Assistant

I'm **Jennifer Swandells** and I have worked with communities for over 15 years, developing, engaging and training local people. I have enjoyed my time so far and I am looking forward to working within Centre81.



Jennifer Swandells - Centre Co-ordinator

I'm **Michelle Cameron** and I live in Whitecreek with my family. The hours I work at the Centre fit in with my family life. I used the Centre81 facilities for Internet access before I was successful in securing the post and I believe that the Centre is a great asset to the community.



Michelle Cameron - Trainee Clerical Assistant

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ADVERTISING FEATURE

Refuse Collection and Recycling Over the Festive Period

Christmas is a time of goodwill and celebration but it is also a time when we indulge more than we normally do and this leads to more waste being produced. West Dunbartonshire Council's website has tips and advice on how to 'love food, hate waste' by planning your celebrations and meals in advance. As well as being a fun time for exchanging gifts and going to parties, Christmas can be a time when we show good will towards our environment.

Everyone can play a part by recycling a large proportion of their waste by using kerbside or doorstep recycling services or, alternatively, by using one of over forty recycling centres and points located throughout West Dunbartonshire.

The materials you can put in your blue bin, box or bag include drinks cans, tins, plastic bottles, paper and cardboard. All materials collected are then sent to a reprocessing plant and separated by type to be recycled into new products.

During the festive period waste production is at its highest, in particular with Christmas cards, wrapping paper, glass bottles and real Christmas trees.

Christmas cards can be recycled along with wrapping paper (except the foil type) in your blue recycling bin, box or bag. Alternatively you can take Christmas cards to card recycling points at branches of Morrisons, Asda and Marks & Spencer.

You can also donate cards to the Woodland Trust who use the funds made from recycling cards to protect woodlands throughout the country. Their collection points are found at branches of Tesco, WH Smith and TK Maxx.

Rather than throwing your glass bottles into your normal waste bin why not collect them and take them to one of the forty recycling points available throughout West Dunbartonshire. For details of your nearest recycle point, contact the Waste Aware Team.

Real Christmas trees can be recycled at one of our three household waste recycling centres at Dalmoak near Renton, Ferry Road in Old Kilpatrick and Stanford Street in Clydebank or, alternatively, in your brown recycling bin. You must, however, break them up before placing them into the brown bin and, remember, the next collection will not be until March.

Help us to recycle more this Christmas as we work towards our goal of zero waste.

For more information and festive opening times of household waste recycling centres, please contact the Waste Aware Team on: 0845 111 0050 or at www.west-dunbarton.gov.uk and follow the links.

Jeans for Genes Day on 3rd October



Some of our staff wore their jeans to work on Friday 3rd October and made a donation to Jeans for Genes for the privilege. We raised £45 for this great charity. For more information visit www.jeansforgenes.com



Hours Pay Campaign

Each year on World Habitat Day, this year on 1 October, Homeless International ask their supporters to donate just one hour's pay - an amount that wouldn't go far in the UK - to support the poorest families in Asia and Africa in developing their own solutions to poverty. This is called the Hours Pay campaign. Many of our staff take part in the Hours Pay campaign every year. This year we raised £120. For more information visit:

www.homelessinternational.org



ChitChat

Tenant Conference

Tenant Conference Success 2008

Tuesday 28 October 2008

Clydebank Town Hall

We'd like to thank each of the 68 tenants who attended our fourth all-day tenant conference, the theme of which was Tenant Advice & Anti Social Behaviour.

The conference, opened by the Secretary of our Voluntary Management Committee, Betty Mackie, provided an opportunity for tenants and staff and other relevant organisations to discuss issues of joint interest and concern.

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The tenants attended workshops including an Anti Social Behaviour Workshop with Davie Russell from West Dunbartonshire Council's Anti Social Behaviour Taskforce and a Home & Personal Safety Workshop with PC Griffith from Clydebank Police Office. After the morning workshops our tenants were treated to a delicious, well deserved buffet lunch, after which they attended another workshop of their choice and then on to a Question & Answer session. Before the close of the conference, a raffle was drawn and Mrs Carmichael from Central Clydebank won £100 of ASDA vouchers. At the end of the day, all our tenants left with a 'goodie bag' which included energy efficient lightbulbs, pens, advice leaflets, keyrings, a CHA mug and biscuits all in a re-usable, eco-friendly CHA shopper.

We have received great feedback from all who attended the day. Everyone thought it was a very informative and worthwhile event.



With Thanks

We thank Davie Russell from West Dunbartonshire Council's Anti Social Behaviour Taskforce, Community Links Scotland, Strathclyde Police, the staff at Clydebank Town Hall and our own staff for their input on and before the day.



77- 83 Kilbowie Road, Clydebank G81 1BL Telephone: 0141 941 1044

General News

To all tenants at Radnor Park Multi Storey Flats

Are you feeling the impact of the credit crunch and finding it increasingly difficult to pay your electricity bills?

Would you like a cheaper electricity option whilst protecting the environment?

Then why not change your supplier to CHA Power, which produces "Green" electricity, on your doorstep, from the CHP Station.



"Green Electricity" means the electricity is produced from sources, which do not have an adverse impact upon the environment.

An environment we are working hard to sustain for the future through new innovative schemes such as the CHP heating and our new Electric Car Scheme.

The electricity, which is produced at the CHP station and which in turn supplies your heating and hot water can be sold to you through Green Energy, on behalf of CHA Power. Green Energy has promised our customer prices will be at least 10% less than Scottish Power, wherever possible.

If you are interested in transferring your electricity and joining other tenants who are benefiting and from this change, please do not hesitate to call us at the office.



New Website

We are delighted to report that our new website went 'live' on 1st December. It is packed full of information and as well as having all our up to date news in it, you can pay your rent on-line, book eCar hire and report repairs. Please check it out at www.clydebank-ha.org.uk and if you have any comments regarding the new website, please contact us.

To keep your home secure if you are going away over the festive period you can:

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- Secure your home by locking all windows and doors
- Make your home look like someone is living in it. Don't close your curtains fully; tilt your blinds so lights can still be seen.
- Set your lights to go on/off with a timer
- Keep your heating on a low setting to minimise the risk of burst pipes
- Tell a trustworthy neighbour to keep an eye out for mail, newspapers, etc building up in your letterbox (or cancel them for the period you are away from home)
- Fill in a "Closed House" form at Clydebank Police Station (for extra peace of mind this will make the police aware that you are away)

Have a safe and secure
Happy Christmas from the
Maintenance Department

Competition

Wee Chitchat For 8-15 year olds only!

Thank you to everyone who completed our September 2008 competition! We're pleased to announce that Jennifer Portman from Linnvale won 2 tickets for the Disney High School Musical - The Ice Tour at Braehead Arena in December.



For December's competition we have a Family Ticket (2 adults, 2 children) for the XFactor Live Tour up for grabs! The lucky winner will attend the event in

the SECC Glasgow on Sunday 15 March 2009 @ 7.30pm. Simply find the answer to our question below from within this newsletter, complete the entry form and return to us by Wednesday 14 January 2009.



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X Factor Live Tour Competition December 2008

Question: "Name one of the new trainee clerical assistants at Centre81?"

Answer: _____

Name: _____

Address: _____

_____ Age: _____

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

Wee Chitchat



Only £5 per day to hire*

Still got some Christmas shopping to do? Then why not hire an eCar for the day and you can pick up those last minute bits and bobs?

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There are charging stations at Braehead and St Enoch Centre shopping centres.

For more information on this radical, new eco-friendly car hire scheme or to book, please call **0141 941 1044**, email ecars@clydebank-ha.org.uk or visit our new website at www.clydebank-ha.org.uk and click on eCars.

Open to all CHA tenants, sharing owners and owner-occupiers.

*terms & conditions apply, limited period only

Cart Street Update

Work started mid-November on a £5 million project to build the first “eco-friendly” homes in Clydebank. The 40 one and two bedroom apartments for social rent at Cart Street will be ready in a year’s time.

All the homes have been designed to a top “very good” eco-rating, with high insulation, energy efficient fittings and heating, low CO2 emissions, waste recycling facilities, sustainable sourced building materials and customised glazed balconies.

The new Queens Gate development will also include charging ports to power our electric cars which can be hired by our residents (see page 7 for more information on our eCar scheme).

“This will be Clydebank’s first environmentally friendly development and the first new homes to rent in the town for several years”, says Director, Fiona Webster. The Queens Gate housing development is being project managed by Clydebank Re-built, the town’s award-winning urban regeneration company. Funding comes from the Scottish Government, the Clydesdale Bank, Clydebank Re-built and Scottish Water. Eleanor McAllister, managing director of Clydebank Re-built said “The four storey building of apartments at the entrance to Queens Quays will be a landmark development of quality design near the River Clyde.” “We are delighted to be managing this project in partnership with Clydebank Housing Association”



Fiona Webster, Eleanor McAllister and Provost Agnew on site at Cart Street.

Below is a short message about the festive season, kindly submitted by one of our tenants, from central Clydebank.

Christmas will be with us very soon and is a very special day in many people’s eyes, especially families. It is a day for celebrating, loving, caring, giving, receiving and being together to share all that is good. New Year’s Day comes later and it is also held special by many people and understandably so as we look on it as the end of the old and the start of the new. Let’s remember every morning when

we wake up, our pocketbook is practically filled with twenty-four hours of the precious, priceless substance we call time and when tomorrow comes we have given a whole day of our life for it. Let’s sit back, contemplate and now think of our New Year resolutions. I am sure they will be good ones.



Housing Management Update

Performance Year to Date 2008 - 2009

The table below shows our performance for the period up to July 2008 for the financial year April 2008 to March 2009 in some of our most important Housing Management functions, such as letting a property and arrears. As can be seen, 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 future newsletters.

Indicator	Performance 1 April 2008 - 30 September 2008	Year end Target 2008 - 2009
Maximum rent loss on vacant properties	0.19% of annual rental income to date	0.9% of annual rental income
Non-technical arrears (current tenants as % of rent receivable)	1.12%	1.2%
Number of calendar days to let a property	10.3	25 days
Processing of housing application forms	11.7 days	20 calendar days
Carrying out new tenant visits	97% visited within timescale**	Within 4-8 weeks of tenant moving in
Investigating neighbour complaints	Cat A 100% within timescale Cat B 82% within timescale* Cat C 78% within timescale* Overall 79% within timescale	Cat A (Extreme) 2 working days Cat B (Serious) 10 working days Cat C (Dispute) 15 working days

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

** This means we have made an appointment and called at the tenant's home to carry out the visit.

Policy Reviews

Annual Rent Increase and Rent Policy 2009/2010

We consulted tenants on this policy in our September 2008 edition of Chit Chat. The article provided a detailed breakdown of how the annual rent increase can affect your tenancy, as well as offering tenants the chance to comment on how the rent itself is calculated. A further opportunity for comment was afforded to tenants during our successful tenant's conference on 28 October 2008. Those in attendance were given an information sheet, and had the opportunity to jot down any points of view on the rent increase for next year and the policy itself.

This article provides a final opportunity for tenants to make comments on this policy. As always, ideas will be included where possible in the final policy. For example, at the moment we charge a core rent for each size of property. Then we add premiums for things like central heating, double glazing, or if the property is a house instead of a flat, we make deductions for things like no parking being available or living close to late night shops. We can look at changing some of these premiums if there is a strong enough demand for us to do so, e.g. we could charge a premium for properties which are close to the shopping centre or transport links and we could deduct premiums for properties further away from these amenities.

As explained in previous editions of Chit Chat, the type of home you live in will to some degree determine the rent

increase that we impose. This is due to the fact we are still governed by the transfer agreement signed when we took over the former Scottish Homes stock in 1999 (Transfer Stock). This agreement takes full account of the costs of managing and maintaining these homes. For our transfer stock properties the maximum increase we can impose will be the December 2008 headline rate of inflation plus 1%. At present this method cannot change.

For the rest of our stock (Core Stock including Sharing Owners), rent and occupancy charges will be calculated to cover the full costs of managing and maintaining the properties. We need to make sure that we can repay all the outstanding loans as well as put money aside for future maintenance of the properties. This is a figure we cannot change as it is based on a precise calculation.

Our annual rent increase for the next financial year will be based on our projected management costs for the year. The increase itself will be applied on 28 March 2009, following one months notice to all tenants and sharing owners. The rate of inflation for September 2008 was 5.0% and for October 2008 it was 4.2%. It is likely that the November and December figures will be higher and as a result it is likely the rent increase will be in the region of between 5% and 6%.

As stated we welcome your views on the above. Please contact Ali no later than 11 January 2009 with any comments.

Rent & Factoring Payments - Woolworths

Allpay.net are recommending that you do not pay your rent or factoring bills at Woolworths.

You can pay your rent or factoring bills at the Post Office & Paypoint networks.

Radnor Park issues

The Association has received complaints in the last few months regarding the use of the bin chutes and the throwing of food from verandahs to feed the birds.

As a matter of respect, and to avoid the attraction of vermin, please ensure that all foodstuffs are disposed of properly, i.e. bag them and bin them. Under no circumstances is it acceptable to throw food from the verandas, or leave food out for the birds. This is a breach of your tenancy agreement and if any tenants are found doing this, action will be taken. We appeal to any residents aware of others carrying out this practice to report their names and addresses (in confidence) to our office.

When disposing of items down the bin chutes please ensure that no large bulk items are disposed of, ideally rubbish bags the size of small carrier bag should be used. To clear the chute is both time consuming and costly, with tenants rents ultimately paying for this.

We thank you for your assistance in these matters.

Make your New Years Resolution to reduce your carbon footprint

What is your carbon footprint ?

“The carbon footprint is a measure of the exclusive total amount of carbon dioxide emissions that is directly and in-directly caused by an activity or is accumulated over the life stages of a product” (ISA Research)



Did you know that the average household emissions in the UK is 20.7 tonnes, you can calculate your own household use by logging onto

www.carbonfootprint.co.uk

Here's a list of simple things you can do immediately

The items in this list will cost you no money at all and will in fact save you money and can reduce your contribution to global warming.

- Sign up to a green energy supplier, who will supply electricity from renewable sources (e.g. wind and hydro electric power) - this will reduce your carbon footprint contribution from electricity to zero. CHA is currently working in partnership with Green Energy.
- Turn it off when not in use (lights, television, DVD player, Hi Fi, computer etc.
- Turn down the central heating slightly (try just 1 to 2 degrees C)
- Turn down the water heating setting (just 2 degrees will make a significant saving)
- Check the central heating timer setting - remember there is no point heating the house after you have left for work
- Fill your dish washer and washing machine with a full load - this will save you water, electricity, and washing powder
- Fill the kettle with only as much water as you need
- Unplug your mobile phone as soon as it has finished charging

- Defrost your fridge/freezer regularly
- Do your weekly shopping in a single trip
- Hang out the washing to dry rather than tumble drying it
- Go for a run rather than drive to the gym
- Recycle as much as possible

The following is a list of items that may take an initial investment

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They should pay for themselves over the course of 1-4 years through savings on your energy bills. Please remember to ask permission before undertaking any major works within your home.

- Fit energy saving light bulbs
- Install thermostatic valves on your radiators
- Insulate your hot water tank, your loft and your walls
- 35% of heat generated in the house is lost through the walls. Installing cavity wall installation to a medium size house could reduce your heating bills by up to £100 per year
- By installing 180mm thick loft insulation you could stop about 25% of your heating escaping through the roof
- Recycle your grey water
- Replace your old fridge / freezer (if it is over 15 years old), with a new one with energy efficiency rating of “A”
- Replace your old boiler with a new energy efficient condensing boiler



Clydebank Housing Association 2009 Calendar

● Staff Training Closure (am only)
● Public Holiday Closure

January				
M	5	12	19	26
T	6	13	20	27
W	7	14	21	28
T	1	8	15	22
F	2	9	16	23
S	3	10	17	24
S	4	11	18	25

February				
M	2	9	16	23
T	3	10	17	24
W	4	11	18	25
T	5	12	19	26
F	6	13	20	27
S	7	14	21	28
S	1	8	15	22

March				
M	2	9	16	23
T	3	10	17	24
W	4	11	18	25
T	5	12	19	26
F	6	13	20	27
S	7	14	21	28
S	1	8	15	22

April				
M	6	13	20	27
T	7	14	21	28
W	1	8	15	22
T	2	9	16	23
F	3	10	17	24
S	4	11	18	25
S	5	12	19	26

May				
M	4	11	18	25
T	5	12	19	26
W	6	13	20	27
T	7	14	21	28
F	1	8	15	22
S	2	9	16	23
S	3	10	17	24

June				
M	1	8	15	22
T	2	9	16	23
W	3	10	17	24
T	4	11	18	25
F	5	12	19	26
S	6	13	20	27
S	7	14	21	28

July				
M	6	13	20	27
T	7	14	21	28
W	1	8	15	22
T	2	9	16	23
F	3	10	17	24
S	4	11	18	25
S	5	12	19	26

August				
M	3	10	17	24
T	4	11	18	25
W	5	12	19	26
T	6	13	20	27
F	7	14	21	28
S	1	8	15	22
S	2	9	16	23

September				
M	7	14	21	28
T	1	8	15	22
W	2	9	16	23
T	3	10	17	24
F	4	11	18	25
S	5	12	19	26
S	6	13	20	27

October				
M	5	12	19	26
T	6	13	20	27
W	7	14	21	28
T	1	8	15	22
F	2	9	16	23
S	3	10	17	24
S	4	11	18	25

November				
M	2	9	16	23
T	3	10	17	24
W	4	11	18	25
T	5	12	19	26
F	6	13	20	27
S	7	14	21	28
S	1	8	15	22

December				
M	7	14	21	28
T	1	8	15	22
W	2	9	16	23
T	3	10	17	24
F	4	11	18	25
S	5	12	19	26
S	6	13	20	27

Emergency Numbers:

Gas central heating emergencies, including CHP in Radnor Park: **0870 242 5037**
All other emergency repairs: **0845 6123 160**

If you leave your home unattended for any length of time, please give us details of someone who has keys to your property and can be contacted if there's an emergency.

General Office Hours:

Monday to Thursday 9.00am - 5.00pm
Friday 9.00am - 4.00pm

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

If emergency numbers change throughout the year, we will be notify you immediately. However, updated emergency numbers are always available on our website and office answering machine. All closure is subject to change and will be notified where at all possible in the preceding ChitChat newsletter.

Other Useful Numbers:

- Strathclyde Police **0141 532 3300**
- Clydebank Health Centre **0141 531 6363**
- Citizen's Advice Bureau **01389 765345**
- Social Work out of hours service **0800 811 505**
- West Dunbartonshire Trading Standards **01389 738552**
- Transco, in the event of a gas escape **0800 111 999**
- Scottish Power, in the event of loss of power **0845 272 999**
- Scottish Water, in the event of blocked drains outside property **0808 100 533**

77- 83 Kilbowie Road, Clydebank G81 1BL Telephone: 0141 941 1044
Fax: 0141 941 3448 Email: info@clydebank-ha.org.uk www.clydebank-ha.org.uk



YOUR NEXT CHITCHAT WILL BE DELIVERED IN MARCH 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

Scottish Charity No. SC 033962
Registered in Scotland at the above address



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