

Your Tenants' Handbook

Important information for new
and existing tenants

As a tenant of Clydebank Housing Association we hope that you will enjoy living in your home. This handbook gives you important information about being one of our tenants. It is provided in addition to your tenancy agreement.

We hope that you find the information helpful and interesting. Please keep it in a safe place so that you can refer to it.

If you are unable to find an answer to any query that you may have about your tenancy in this handbook, please do not hesitate to contact the office (full details on the back page).



Please Get Involved & Help Improve Our Service

We want tenants and other customers to find it easy to participate in and influence our decisions, at whatever level they feel comfortable with.

Tenants and other customers can get involved in our decision-making process in many ways. There is more information on the different ways to get involved on page 20. Tenants have an important and meaningful role to play in assessing our performance. We want you to tell us what your priorities are, if our standards need to improve or indeed if you are happy with the type and number of services we provide.

If you would like to get involved and give your views on how we can improve any aspect of our service, please don't hesitate to contact our Communications Officer at the office or complete the tear off slip on page 31.

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About Us, At a Glance (31/03/16)

- 96 % of tenants are satisfied with the quality of services we provide
- Providing houses in Clydebank, West Dunbartonshire, for over 30 years
- Manage and maintain c. 1,100 homes for rent, mainly in central and east Clydebank
- Provision of over 40 shared ownership properties and factor to over 600 owner occupiers
- We have over 700 housing applicants on our waiting list and let around 100 properties a year
- We own and manage Centre81, in Whitecrook (see page 27)
- We have a wholly owned subsidiary, CHA Power Ltd (see page 19)
- We have rental income of just over £3.54 million which is used to manage and maintain our properties, including your home
- Over 30 staff employed including caretakers, cleaners, Centre81 and temporary staff
- Run by a Management Committee of volunteers
- Low engagement from the Scottish Housing Regulator (March 2016)
- 1 Registered Tenants Organisation, Radnor Park Multis Tenants and Resident Association

Our Data Protection Statement

Data will be held by Clydebank Housing Association in accordance with our legal obligations. It will only be shared in line with our registration on the Public Register of Data Controllers, in accordance with the Data Protection Act 1998 and associated legislation. We will not share your data without asking you first and you have the right to say no.

You have a right to inspect any record kept by us and can access these records by requesting this in writing. All requests for personal information will be dealt with within 20 days. We may charge a nominal fee for this service to cover administrative costs. Tenants will be entitled to have incorrect or inaccurate personal data corrected or erased.

Our Equal Opportunities Statement

“Clydebank Housing Association is committed to promoting social inclusion by applying principles of equality and diversity to everything we do.”

Clydebank Housing Association will ensure equality of opportunity across the full range of our activities, including both employment and service provision.

We will not discriminate on the grounds of Age, Disability, Gender Reassignment, Marriage and Civil Partnership, Pregnancy and Maternity, Race, Religion or Belief, Sex, and Sexual Orientation.

Accordingly, we will monitor the composition of our Governing Body, our Staff and our Tenants to enable positive action to be taken, where necessary, ensuring that our services are accessible to all.

The office premises of the Association are centrally located and we will regularly audit them to ensure that physical barriers do not exist, which may impede access to anyone.

Key policies, newsletters and other information will be made available on the Internet and in audio, large print, Braille and other languages, on request.

Our office



Our Core Values

“Customers are our priority and we ensure equality of service throughout our organisation.”
We will achieve this by being:

- **Respectful** We will treat all our customers with courtesy and respect
- **Responsive and Informative** We will listen, respond and inform through effective and timely communication
- **Professional** We will ensure we have the appropriate skills and strive for excellence in all aspects of our service
- **Accountable** We will be open, honest and approachable and act with the highest integrity at all times

We aim to:

- To provide good quality, affordable housing, which meets the changing needs of our customers and to widen and facilitate access to housing within our area.
- To manage the houses provided, in a sensitive and cost-effective manner, for the benefit of the local community.
- To provide a first-class maintenance service which offers value for money and ensures the comfort and safety of our residents while maintaining high levels of satisfaction.
- To work in partnership with others, supporting our tenants and other customers, to maximise opportunities for regeneration in Clydebank.
- To ensure that our community focus is underpinned by local decision making and community control, encouraging our tenants and other customers to influence our policy and to participate in decisions that may affect them.
- To ensure that our resources are adequate to deliver our objectives.
- To promote social inclusion by applying principles of equality and diversity to everything we do.

Our Staff Teams

We employ staff to carry out the services of the Association. So that you know which section to contact for enquiries, some examples of responsibilities are set out on the right.

Housing Management Section

- housing waiting list and applications
- housing transfer enquiries/mutual exchanges
- rent account enquiries, rent arrears and payment advice
- estate management, neighbour complaints and anti-social behaviour
- sub-letting/lodgers
- tenancy matters

Maintenance Section

- tenant and factoring repairs
- contractor complaints
- permission to make alterations to your home
- rechargeable repair enquiries
- energy efficiency
- open space maintenance

Finance & Administration Section

- factoring enquiries and payments
- Mortgage to Rent/Shared Ownership enquiries
- rechargeable repair payments
- share membership
- debt recovery
- CHA Power Ltd enquiries and payments
- boardroom bookings

Communications and Wider Role

- tenant participation, consultation, focus groups and the tenant panel
- tenant and owner satisfaction surveys
- website, Facebook and twitter
- publications and events
- Centre81 incl. Gym81 and Park81



Your Tenancy

What does being a tenant of Clydebank Housing Association mean?

When you become a tenant of Clydebank Housing Association you gain the right to occupy a property as your home. You also gain some responsibilities, which are laid down in your Tenancy Agreement (such as payment of rent, communal area cleaning, etc).

Your Tenancy Agreement is a legally binding contract. A member of staff will have explained your Tenancy Agreement to you.

It is a condition of your tenancy that you live in the property.

You must keep us informed of any changes in your household as they happen and when we issue our regular tenant census.

We usually need to get a court order to end your tenancy without your consent, where there has been a serious breach of your tenancy conditions. We do not need one if we think you have abandoned your property.

We do not need a court order to change your tenancy to a Short Scottish Secure tenancy if you have been served with an Anti-Social Behaviour Order.

What happens if I am away from home for a while?

Please tell us if you expect to be away from home for longer than 4 weeks. If your home is to be empty during the winter months, you should take steps to ensure the house is heated and the water system is drained down. Contact our Maintenance Section for advice.

If you are hospitalised or go into an institution, please ensure we are made aware of this. You will need to make arrangements to continue to pay your rent - remember also that your benefits may be stopped if you are absent for any period. You must also inform the Housing Benefit Section of West Dunbartonshire Council of any absences as this could affect your entitlement to Housing Benefit.

Moving In

Before you move in you should:

- Contact utility companies (such as gas and electricity) to provide meter readings and for the supply to be put in your name. If you do not know the current suppliers contact MPAS (Meter Point Admin Service) on 0330 10 10 300 (local rate) or visit www.ukpower.co.uk
- Contact West Dunbartonshire Council at Garshake Road in Dumbarton to register for Council Tax
- If applicable, immediately apply to West Dunbartonshire Council for Housing Benefit to contribute to your rent. This cannot be processed until you have registered for Council Tax
- Check that you know where the mains stop taps for your water and gas supplies are and locate your circuit breaker for your electricity supply. Our staff can advise you if necessary
- Arrange contents insurance for your furniture, decoration and belongings (we only arrange buildings insurance). More details on page 18
- Contact the Maintenance Section to show you how to work your central heating if you are unsure about this
- Check with the Maintenance Section to find out if your property is linked to a communal satellite dish
- All properties have a telephone point provided. You should arrange for connection with the relevant company directly

Electric heating explained to a tenant by an engineer



Being a Good Neighbour

Most residents live in harmony a majority of the time, however from time to time, given the mix of age and lifestyles, it is likely that residents may experience periods of disagreement with their neighbours.

Here are a few simple tips on maintaining good neighbour relations, as well as advice on what to do if things do go wrong. More information can be found in the Housing section of our website at www.clydebank-ha.org.uk.

- Acknowledge your neighbours
- Respect your neighbours
- Help your neighbours out
- Try and be as tolerant as possible
- Know what steps you can take if talking does not resolve any problems

Close and stair cleaning

Most tenants work out an acceptable system of taking turns to do the close and common areas. If this fails Clydebank Housing Association will impose a rota.

Use of communal areas

Common areas should be kept clear of objects (eg. ornamental tables, bikes and prams), as they are an escape route in the event of a fire. The refuse bins provided are for the individual use of each tenant and should be taken out for collection every week and returned to the bin area the same day. Parents should supervise children when playing in common areas. No pets should be exercised in common areas.

Keeping of pets

We have a separate Pet Policy which is available from the 'Download' section of our website or on request from our office. Pets are not permitted in our multi-storey flats. A pet application form is also available on request from the office.

Car parking

We hope that all tenants will park considerately. Spaces are not allocated to individuals for their own private use. Spaces should not be used for untaxed or unlicensed vehicles, lorries, caravans, boats, trailers or for extensive car repairs.

Action will be taken to have any vehicles of this nature removed. Marked disabled bays should only be used by disabled badge holders.

If all else fails... how do I make a neighbour complaint?

When you make a general complaint the staff will contact all the relevant tenants to try to resolve the problem.

A complaint regarding the behaviour of one or more named tenants can be made verbally or in writing. Once this is done the complaint will be investigated, the individual(s) visited and you will be informed of the outcome. Your identity will never be revealed.

We have timescales in place to deal with your complaint. In some cases you may wish to make a complaint regarding services provided by another body (e.g. the Cleansing Service or other local authority department). We would normally advise you to contact them directly, but would take up any persistent problems with them.

Use car parking considerately



Common areas to be clear of objects



Sub-letting and Lodgers

Can I sub-let my home?

We allow sub-letting in cases where a tenant cannot live in their home for a limited period of time (generally 6 months), but does not wish to give up the tenancy. Contact your Housing Assistant to discuss the details and to apply for permission if you are in this position.

All applications must be made in writing. We do impose conditions where a sub-let is approved.

We will respond to an application within 4 weeks and will not withhold our consent unreasonably.

You cannot sub-let your property without the Association's approval. Any tenant found to be sub-letting their tenancy without permission will have action taken against them for breach of their tenancy conditions.

Can I take in lodgers?

If you wish to take in a lodger, you should ask for permission in writing.

We will respond within 4 weeks and will not withhold our consent unreasonably but conditions do apply, such as it must not lead to overcrowding.

The Council is responsible for supplying some adaptations e.g. bath aids. The Association is responsible for others e.g. ramps or walk-in showers. In both cases, the Council must carry out an assessment first.

Once the Occupational Therapist has made a referral to us we will put your name on our 'Adaptations' waiting list. The length of time you will have to wait will depend on:

- the number of points it has been given
- how much money is available for adaptations
- how many requests are received
- whether other physical barriers exist which are likely to negate the benefit of the adaptation eg. installations of level access facilities on upper floors

A copy of the Social Work Adaptations Policy is available on our website or on request. The Maintenance Section can also advise you.

Tenants who are having mobility problems and wish to move to another property...

If you would prefer to move to a more suitable property, you should complete a housing application form and medical self-assessment form.

We will advise you how many points you have and the likelihood or otherwise of a quick move will be explained at an interview if you request one.

Medical Adaptations to your Home

Tenants who are having mobility problems and wish to stay in their own home...

Tenants who are having mobility problems or who find it difficult to make use of their bathroom or kitchen facilities or stairs because of illness or disability should contact the Social Work Department at West Dunbartonshire Council.




An Occupational Therapist will assess your need for adaptations which could help you live independently in your own home.



In recognition of the fact our own tenants may require alternative housing, we provide a percentage of our lets to transfer tenants on an annual basis.

Ask us for a Housing Application form at the office or download one from our website at www.clydebank-ha.org.uk.



If no-one above exists or does not want to succeed to the tenancy it may be inherited by a member of your family as long as they are at least 16 years of age at the date of death and the house was their only or principal home at the date of death. If more than one person qualifies for the tenancy they should decide amongst themselves who should get the tenancy. If they cannot agree we will decide.

If no-one above exists or does not want to succeed to the tenancy it may be inherited by a carer as long as they are at least 16 years of age at the date of death, the house was their only or principal home at the date of death and they gave up another only or principal home before the death and they provided care to the tenant or a member of the tenant's family.

Special rules apply to properties which have been adapted or built for a disabled tenant.

In all cases, proof of residency is required and an appointment should be made with your Housing Assistant.

What Happens if I Abandon my Home?

If it is suspected that you have abandoned your property, the Housing Management Section will serve a Notice on you, giving you 28 days to respond. During this time they will carry out investigations to find out if you are still staying in your home.

If after 28 days it appears you have abandoned the property, the house will be repossessed by serving a second Notice and changing the locks. Please note that anything you leave in the house could be disposed of.

What Happens to my Tenancy if I Die?

If you die, the tenancy may be inherited in the following way:

In the first instance, to your:

- spouse, if the house was their only or principal home on your death
- co-habitee, if they have occupied the house as their only or principal home for at least 6 months immediately before your death
- joint tenant, if the house was their only or principal home on your death

If more than one person qualifies for the tenancy they should decide amongst themselves who should get the tenancy. If they cannot agree we will decide.

Forth Street, Clydebank



Dumbarton Road, Clydebank



Rent Setting, Service Charges & Variations

We have a robust rent policy which details how the rents for our properties are calculated. This takes into account the size of the property as well as any extra facilities the property may have such as a dining kitchen, private garden or extra W.C. The policy also outlines our costs and how the overall rent is calculated.

We will only ever charge you the rent required to maintain and manage your home and we will always ensure that the rent is affordable and fair. Tenants are actively encouraged to become involved in the rent setting process each year by giving us their views.

Variation of terms

The terms of your tenancy, once signed, can only be varied with your agreement. This will only be done in exceptional circumstances, for example we may provide extra services not originally provided such as a community alarm if required. In these cases we will ask you to agree to the new services being provided and included as a service charge.

Paying your Rent

Your rent is due on the 28th of each month, in advance. You can pay your rent:

- by direct debit out of your bank or building society account
- by payment over the counter at any Post Office using your rent payment card
- by payment at any Paypoint outlet using your rent payment card
- by post or in person at Clydebank Housing Association offices using a cheque
- by debit card over the phone to allpay.net (0844 557 8321)
- over the internet at www.allpayments.net
- (arrears only) by debit card at the office/over the phone

Please note we are unable to take cash payments at the office.

Your Clydebank Housing Association rent payment card

All tenants are issued with a rent payment card containing a unique identification number. The card itself has no value and cannot be used to make payments to any other organisation.

This card should be used to support any payments you make to us as it automatically identifies your account.

If you lose or have your payment card stolen, you should notify your Housing Assistant immediately at the Association's offices.

If you decide to pay by Direct Debit



Many tenants will find this is the easiest and most convenient method of payment.

Setting up your direct debit is quick and simple and the Direct Debit Guarantee protects against any incorrect payments and ensures that any incorrect payments are refunded if a mistake is made. Although you must ensure you have sufficient funds in your account as rejected direct debit payments incur a bank charge.

Please contact the office and we can set this up over the telephone. No forms are needed and the process takes five minutes.

If you choose to pay at the Post Office



You can pay your rent at any Post Office or Sub-Post Office in the United Kingdom. Just present your rent payment card with your chosen payment method to the cashier.

There are many handy ways to pay your rent



Paying your Rent *continued*

You will be issued with a receipt which you should keep as proof of payment.

If you choose to pay at a PayPoint outlet



You can pay your rent at any outlet which has a 'PayPoint' notice. Give your rent payment card to the assistant with your cash. Some outlets will also accept cheques. You will be issued with a receipt which you should keep as proof of payment.

You can search for a payment outlet online at www.allpay.net/outlet.

For example, a range of current local outlets, correct at time of going to print, includes:

- R S McColl, Clydebank Shopping Centre, 19 Sylvania Way South, Clydebank G81 1EA
- West Dunbartonshire Council, Rosebery Place, Clydebank G81 1TG
- Clydebank Post Office, Unit 27 Clydebank Shopping Centre, Clydebank G81 2RR
- News & Magz, Clydebank Shopping Centre, 84 Sylvania Way, Clydebank G81 2TL
- Lifestyle Express, 66 Whitecrook Street, Whitecrook G81 1QS
- Kilbowie Keystore, 148 Montrose Street, Drumry G81 2PE
- Ahmed Brothers, 122 Barns Street, Whitecrook G81 1RB
- Malik Newsagent, 10 Crown Avenue, Clydebank G81 3BW
- Fleming Food Store, 24 Fleming Avenue, Whitecrook G81 1AJ
- Linnvale Convenience Store, 131 Livingstone Street, Linnvale G81 2RG
- Jet Boulevard Filling Station, Drumry Roundabout, Drumry G15 8LW
- Asda Superstore, 31 Britannia Way, Clydebank G81 2RZ
- Clydebank Co-operative, 393 Kilbowie Road, Clydebank G81 2TX

If you wish to pay at the Association's offices

Unfortunately we cannot accept cash. You can either post or bring in a cheque made payable to Clydebank Housing Association, writing your name and address on the back. This method can take at least 5 working days to reach your account after we have presented your cheque to the bank. Therefore if you choose this method please make sure that you pay in plenty of time for your rent to be credited to your account on 28th of each month.

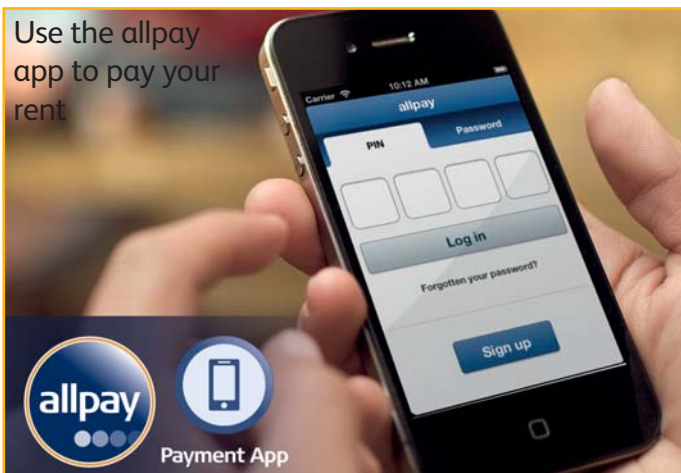
If you wish to pay using Debit Card...

You can contact allpay.net and pay your rent this way. You will need to have both your debit card and rent payment card handy when you phone (0844 557 8321), or use the internet (www.allpayments.net). Alternatively, you can download their payment app for your Apple, Android or Windows smartphone.

...over the telephone:

- Dial the dedicated telephone payment number 0844 557 8321 and have your Clydebank Housing Association rent payment card and debit card ready to make a payment
- Enter your 19-digit Clydebank Housing Association account number followed by your debit card details
- Then enter the amount you wish to pay using the (*) key to separate pounds and pence
- You will then be asked to check the payment and confirm by pressing (*) or cancel by pressing (#)

continued over the page



Paying your Rent *continued*

- Once the transaction has been processed, you will be given a reference number to keep for your records. If the transaction is not processed then you will be transferred to a customer services representative at allpay

...over the internet:

- Have your debit card and rent payment card handy, log onto www.allpayments.net and follow the instructions

...at the office:

- Debit card payments will be accepted only where there is a payment plan in place or in arrears cases

Help with Paying your Rent

Housing Benefit/Universal Credit



If you are on a low income you may be entitled to Housing Benefit to cover all or part of your rent. You do not need to be receiving other benefits to qualify. You will only receive Housing Benefit for the number of bedrooms you require.

If you receive Income Support or Job Seekers Allowance, you will be entitled to receive Housing Benefit. If you are working or on any other benefit, if Housing Benefit is paid it is likely not to cover your full rent. This means that you will have to make a weekly or monthly contribution towards your rent. West Dunbartonshire Council administer Housing Benefit. They will notify you of how much benefit you will receive.

How do I claim?

Contact the Housing Benefit Department at West Dunbartonshire Council (Rosebery Place, Clydebank, Tel: 01389 738555). It is important to put your claim in as quickly as possible as benefit is paid only from the Monday following the date of claim.

Further information (e.g. details of your income, wage slips etc can be provided later). We can also check your Housing Benefit form at our office and verify any relevant documentation if necessary. We will then pass this on to the Council.

What documents do I need to show the Council?

You will need to provide proof of income to the Council i.e. your 3 most recent payslips or, if you are not working, confirmation of what benefits you are receiving. All income should be declared.

You will also have to provide proof of your identity e.g. a passport or birth certificate.

How is it paid?

Housing Benefit is paid either to you or directly to the Association. If you ask for it to be paid to you, we will still expect your rent to be paid in advance. If you choose to have it paid to Clydebank Housing Association, we can accept that the part of the rent paid by Housing Benefit is received from the Council in arrears.

What about Council Tax?

Council Tax is a local tax collected by your Council to help pay for local services. Your bill will be based on the value of your property, relative to others in the area. There are discounts, including where only one person occupies a property and Council Tax Benefit is also available to people on low incomes. For more information contact West Dunbartonshire Council (01389 737444) who administer Council Tax.

Contact us to discuss any worries you have about paying rent



Problems with Paying your Rent

If you get into difficulties with your rent, contact your Housing Assistant as soon as possible. We may be able to help you to sort out the problem by:

- changing monthly payments to fit in with your salary cycle e.g. weekly
- coming to an arrangement which allows you to pay off arrears in instalments
- giving advice on whether you may qualify for Housing Benefit/Universal Credit

All discussions with you are confidential. If the circumstances of a case have to be discussed at the Housing Management Sub-Committee, the names and addresses of the tenants are not revealed.

If a genuine problem exists, we can usually work out a realistic arrangement for repayment of the arrears taking all your circumstances into account.

However, if we make an arrangement with you it is important that you stick to it. **IF YOU DO NOT, WE CAN ULTIMATELY TAKE LEGAL ACTION TO REPOSSESS YOUR HOME.**

Free, Independent Welfare Rights Service



We offer a free and independent Welfare Rights Service to our tenants, owners and sharing owners.

Information is shown on the right.



Alternatively, you can also contact West Dunbartonshire Citizens Advice Bureau who have an office in our Social Economy Centre:

63 Kilbowie Road, Clydebank G81 1BL
Tel: 0141 435 7590
Fax: 0141 435 7591

We can also advise you of other organisations which may be able to help - please contact us.

Our Independent Welfare Rights Service



We provide a free and impartial welfare rights service, in partnership with the Clydebank Independent Resource Centre (CIRC). Our residents can go to either of these handy locations for advice on:

- debt
 - income maximisation
 - benefits
- ...and much more!



Our office, 77-83 Kilbowie Road, Clydebank G81 1BL, every Tuesday and Thursday except the last Thursday of the month:

10am – 12pm (Tues)
10am – 1pm (Thur)

Simply pop in or call 0141 941 1044 to book.



Our regeneration centre, Centre81, 2-16 Braes Avenue, Whitecrook G81 1DP every last Thursday of the month:

10am – 1pm

Simply pop in or call 0141 533 7070 to book.

Monies regenerated for our residents in 2015/2016 alone:

**Over
£276,000**

CIRC provides free, independent advice to residents



Maintenance staff, in partnership with our approved contractors, are here to help you. Our aim is to maintain the property in our care to the very highest standard possible. To achieve good value, to be approachable, helpful and efficient in our dealings with you so that you are, and remain, satisfied with the service we provide.

Landlord Responsibilities

The Association is responsible for maintaining the structure and exterior of the property and for ensuring that it is fit for a tenant to live in.

This includes:

- The maintenance of all installations provided for central heating, hot water, sanitation and to ensure the provision of water, gas and electricity
- Maintaining drains, gutters and external pipes (excluding blockages caused by tenant negligence)
- The external envelope i.e. the roof, outside walls, windows and doors
- The internal structure i.e. walls, floors, ceilings, doors and door frames (excluding decoration)
- Chimneys, chimneystacks and flues (excluding sweeping)
- Pathways, steps or other means of access
- Boundary walls and fences
- Clothes poles
- Making good damage caused by acts of vandalism or criminal activity. We ask that these are notified to the police within 24 hours of occurring, or as soon as is reasonably practicable, by the tenant or by someone acting on the tenant's behalf. A crime reference number will be given to you by the Police and you should notify us of this number

specific floor coverings will be given to you when you sign your tenancy agreement

- Report promptly to the Association, any defect or disrepair including that which is due to accidental damage or as a result of vandalism
- Repair or replace items damaged through neglect or carelessness on the part of the tenant, any member of the tenant's household or their visitors
- Pay for wilful damage to glass, sink or sanitary ware, blocked sinks or sanitary ware (if the blockage is found to be the fault of the tenant), replacement sink plugs or chains, toilet seats, light bulbs, internal door handles, lost or broken keys and any cost incurred through forcing entry due to lost keys. More information on rechargeable repairs can be found on page 14
- Allow the Association's employees and/or approved contractors access at all reasonable hours to inspect the condition of the house or to carry out repairs to the house or adjoining property. The Association will give the tenant 24 hours' notice of access being required, except in the case of an emergency, when access will be required to be given immediately
- ensure that access hatches are not blocked or tiled over. Some properties may have hatches allowing access to common services; these should be kept clear at all times

Tenant Responsibilities - tenants must

- Keep the interior of the house in good and clean condition and good decorative order
- With other occupiers, sweep and clean the common parts, including close and stairs, back court areas, drying areas, bin stores etc. This should be carried out on a weekly basis at least, or as required unless such cleaning is provided as a service. Details for cleaning

Cart Street, Clydebank

© Keith Hunter



Reporting Repairs

If you have a repair which requires attention, please help the Association to fulfil its responsibilities by reporting it without unnecessary delay.

You should take all necessary precautions to protect yourself and the property until the problem is remedied.

Reports can be made via telephone, e-mail, in person at our office or through our website.

Tenants should give their name, address, telephone number and wherever possible, a suitable access arrangement. If you have made an access arrangement and you are not going to be at home then you must notify the Association in advance so that unnecessary calls and costs are minimised. Tenants should be aware that they may be recharged for unnecessary no-access calls or if the repair is their responsibility (more details on page 14).

Please give as full a description of the repair as you can, this will help to ensure that correct and effective repairs are instructed.

When a contractor calls to carry out a repair they will have a works order or job card for you to sign when the work is completed. This is confirmation to the Association that the work has in fact been completed and that you are satisfied with the repair. It is therefore very important that you sign and date the form or contact the Association to advise if you are not completely satisfied.

Please note, our contractors will always carry identification.

Emergency Repairs

Emergency repairs occurring within normal office working hours should be reported to the Association's office immediately. Examples include fire, flood or break-in. Our normal working hours are shown on the back page.

Emergency repairs required outside normal office working hours i.e. in the evenings, weekends and public holidays, should be reported to the appropriate Emergency Contractors only.

The current Emergency Contractors' telephone numbers are detailed below but updated numbers can always be found on our office answering machine (0141 941 1044), our website (www.clydebank-ha.org.uk) and our recent newsletters.

Please do not report routine non-emergency repairs via these numbers. This is an abuse of the service and tenants may be recharged for call-outs, which are not classified as emergency repairs. Break-ins must also be notified to the Police for insurance purposes and if you could obtain an incident number, this would be helpful.

It is vitally important that access is available for emergency repairs to be carried out. If access is unavailable on such occasions, the Association has the right to force entry in order to avoid endangering other occupants or damage to our property.

Emergency numbers (at 01/04/16)

The number to telephone City Technical for out-of-hours gas central heating emergencies, including CHP heating & hot water breakdowns in Radnor Park, is: **0844 579 6493**

All other out-of-hours emergency repairs (eg. fire, flood, break-in), should be reported to West Dunbartonshire Council, who we employ as an emergency contractor, on: **0800 197 1004**

Repairs Response

The Association has five categories of repair and corresponding response times within which the repair should be carried out:

1. Emergency Repair

A contractor will respond within 4 hours of notifying us. An emergency repair will generally

continued over the page

Our Emergency Contractors



Repairs Response *continued*

involve an immediate threat to health, safety or security i.e. flood, fire, security, gas escape, complete loss of a utility, such as power, gas, water etc (some outwith our control). Please note that partial loss of power, for example, is not classed as an emergency.

2. Urgent

A contractor will respond within 3 working days of you notifying us. An urgent repair will generally involve a situation that does not present an immediate danger, however if left unattended has a potential to do so i.e. partial loss of utility, close lighting etc.

3. Routine

A contractor will respond within 10 working days of you notifying us. A routine repair will generally involve a situation that does not present any immediate danger to health, safety or security.

4. Repairs by Appointment

A contractor will respond on a morning or afternoon that the tenant has indicated is convenient for them to be at home. This category of repair has developed to accommodate the wishes of tenants and to reduce wasted no access time.

5. Right to Repair

You have a legal right to have certain repairs carried out by us within a reasonable timescale. This is called the Right to Repair Scheme and was brought in by the Housing (Scotland) Act 2001. Full details of the Scheme are contained on page 16.

Rechargeable Repairs

Tenants have clear responsibilities in respect of the upkeep of the property. Tenants may be recharged if they fail in any of their responsibilities i.e. the Association may carry out the works and recover the costs from the tenant.

Tenants should be mindful of the fact that repairs attended to in the evening and at weekends can be very expensive. If a rechargeable repair can reasonably be left until the first available working day then the cost to you will be far less.

If the Association is contacted by a tenant to carry out repair/maintenance work which is rechargeable, they will usually be advised to attend the office to complete a rechargeable repayment agreement and pay a deposit before the repair will be instructed.

Please find below some common examples of repairs that are rechargeable to the tenant:

1. Blocked WC's sinks, showers etc.

Proper and regular cleaning should prevent the occurrence of blockages. Tenants should not dispose of oil and fat, excessive grease, tea leaves etc down the sink. The build up of hair etc should be cleared from plug holes, waste traps etc and it is strongly advised that over the rim WC toilet blocks, cleaners or fresheners are not used, especially where there are children in the house.

Blockages occurring as a result of broken pipe work are comparatively rare and these are not rechargeable to the tenant.

2. Washing machines

Leaks from washing machine connections, door seals etc are very common indeed and repairs resulting from these are the responsibility of the tenant.

Flooding can create serious difficulties to downstairs neighbours in particular and the greatest of care should be taken when installing your machine. You should never leave leaks unchecked no matter how small and have these attended to immediately by a plumber or washing machine engineer.



3. Lost keys

Tenants who lock themselves out or who lose their keys and who then require a contractor to force entry to the property will be recharged for this and any subsequent damage to windows, doors, door frames, locks etc incurred in gaining entry. Often these repairs occur out of hours and incur the high costs of an emergency call-out. It is recommended therefore that wherever possible tenants leave a spare set of keys with a friend or relative. Check your contents insurance policy to see if you can reclaim these costs.

4. Faulty appliances

Household appliances are owned and maintained by the tenant. A faulty appliance can often 'trip' the electric circuit breaker resulting in a temporary partial loss of power. Tenants are advised to unplug all appliances, reset the circuit breaker and then plug in their appliances one at a time until the system trips again. The last appliance to be plugged in is the faulty appliance. This procedure can be explained to you in detail and if necessary demonstrated by arrangement with a Maintenance Officer. If, however, an electrician is called out to attend to a fault, which turns out to be due to an appliance, then costs will be recharged to the tenant.

5. General neglect

Abuse of the property by the tenant(s) or visitors to the property including its fixtures and fittings is not reasonable wear and tear and will be recharged to the tenant.

Common examples are holes in doors, loose or missing kitchen unit doors and drawer fronts, burns to work tops, gas fires painted, unapproved removal of heating or other appliances provided by the Association, closes and bin store areas not cleaned, failure to report minor repairs which then become more serious and costly.

6. End of tenancy repairs

When a tenant gives up their tenancy they are obliged to return at least two sets of keys to the Association and to leave the property in a clean and habitable condition.

The property should be emptied of all tenants possessions and household goods including floor coverings, furniture, rubbish etc.

Washing machine connections and waste pipes should be properly capped and made safe.

Any fittings that the tenant has installed or for which they are responsible and intend to remove should be made good. i.e. if removing fittings then the original arrangements provided by the Association must be properly reinstated. If at the end of tenancy these items have not been attended to then the Association will rectify and recharge costs to the outgoing tenant. The Association will consider legal action in order to recover these costs.

An end of tenancy inspection will be carried out by a Maintenance Officer to give advice on the above.

7. Rubbish disposal

Tenants are required to deposit rubbish in the wheelie bins provided and ensure their bin is taken out for collection each week.

Bulk household items can be collected by West Dunbartonshire Council (subject to a charge) by telephoning them on 01389 738282. In cases where tenants have not complied with this resulting in rubbish or household items lying in the communal areas, offending tenants will be recharged for the removal.

We can also arrange for bulk items to be uplifted by one of our contractors. Details and costs can be provided by a member of the Maintenance Section.

Rechargeable repair example - bulk items dumped in backcourt



Your Right to Repair

The Scottish Secure Tenants (Right to Repair) Regulations 2002 contains provisions for a statutory Right to Repair scheme to cover the right of all tenants on a Scottish Secure Tenancy to have certain small urgent repairs carried out within given timescales. It also makes provision for compensation to be paid to the tenant should a qualifying repair not be completed, without good reason, within a maximum period.



Qualifying repairs

The following table lists the types of repairs considered to be qualifying repairs and the timescales within which they must be carried out:

Qualifying Repair	Maximum Working Days for Completion
Blocked flue to open fire or boiler	1
Blocked or leaking foul drains, soil stacks or toilet pans where there is no other toilet in the house	1
Blocked sink, bath or drain	1
Loss of electric power	1
Loss of water supply	1
Insecure external windows, door or lock	1
Unsafe access path or step	1
Significant leaks or flooding from water or heating pipes, tanks or cisterns	1
Loss or partial loss of gas supply	1
Loss or partial loss of space or water heating where no alternative is available	1
Toilet not flushing where there is no other toilet in the house	1
Unsafe power or lighting socket or electrical fitting	1
Partial loss of electric supply	3
Partial loss of water supply	3
Loose or detached banister or handrail	3
Unsafe timber flooring or stair treads	3
Mechanical extractor fan in internal kitchen or bathroom not working	7

Your Right to Compensation

The Housing (Scotland) Act 2001 introduced the tenant's Right to Compensation for Improvements from 30 September 2002. This gives tenants the right to receive compensation for certain works (or qualifying improvements) carried out by them during the course of their tenancy.



Alterations and improvements

A list of all qualifying improvements and details of notional life spans used in the compensation calculation are provided below:

Improvement	Notional Life (Years)
1 Bath or shower	12
2 Cavity wall insulation	20
3 Sound insulation	20
4 Double glazing, replacing external windows or fitting secondary glazing	20
5 Draught-proofing external doors or windows	8
6 Insulation of pipes, water tanks or cylinders	10
7 Kitchen sink	10
8 Loft insulation	20
9 Rewiring, providing power or lighting, or adding other electrical fixtures (including smoke detectors)	15
10 Security measures other than burglar alarms	10
11 Space or water heating	12
12 Storage cupboards in a bathroom or kitchen	10
13 Thermostatic radiator valves	7
14 Wash-hand basin	12
15 Toilet (WC complete)	12
16 A work surface for preparing food	10
17 Mechanical ventilation in bathrooms and kitchens	7

Any request to carry out alterations or improvements must be made in writing by the tenant to the Association. Permission to carry out the requested alteration or improvement will not be unreasonably withheld.

How can I find out more?

The full Right to Repair and Compensation for Improvements Policies are available to download from our website or on request from our office.

If you want to know more about your rights, you should get advice from a solicitor, your local Citizens' Advice Bureau or contact the Maintenance Section.

Alternatively, you can contact the Scottish Government Social Housing Division, Area 1-H, Victoria Quay, Edinburgh EH6 6QQ.

Email: housing.information@scotland.gsi.gov.uk
Phone: 0131 244 5401 www.scotland.gov.uk

Alterations

Before going ahead with any **alteration** to the property, no matter how small, you **must obtain permission in writing** from the Association. You are encouraged to discuss your proposals with maintenance staff and obtain their advice before making a formal application in writing.

Requests are examined individually and the implications of your proposal on local authority planning consent and building warrant, health and safety, neighbours, ongoing maintenance etc. is assessed and you will either be refused permission or granted permission subject to certain specific conditions.

If permission is granted you must then complete the work to our satisfaction, advise us when work is complete and allow access for an inspection.

Records of the process will be kept and, if required, used to clarify maintenance responsibilities at a later date i.e. if you leave the property for example and are required to return the property to its original condition.

Some common examples of alterations which require our express permission include: replacement doors, laminated/wooden floors, replacement or additional kitchen units, installation of fixed fireplaces, shower installations, garden sheds, garages, all alterations to the electrical or gas systems including additional sockets, light fittings etc., walls, plasterwork, artex or tiling, installation of satellite dishes etc.

Common Parts

Tenants should note that the definition of common parts is as follows:

All the parts of the building and curtilage used by or serving more than one dwelling house or shop to include:

- Solum and foundations
- External wall
- Roof
- Main water supply pipes, mains risers & storage tanks
- Mains electrical cables
- Ventilation ducts
- Fire fighting equipment
- Gas supply pipes
- Rain water conductors, drainage traps and manholes
- Common close, stairs, close door, controlled entry system, landings, windows and railings in close
- Bin stores
- Drying areas and equipment
- Back courts, grassed areas and flower/shrub beds
- Paths, roads and parking areas
- Boundary walls and fencing

However, the common areas to be cleaned and maintained by tenants often referred to by the Association generally include:

- Common close, stairs, close door, controlled entry system, landings, windows and railings in close
- Bin stores
- Drying areas and equipment
- Back courts, grassed areas and flower/shrub beds

Linnvale Bridge



Cold Weather

Tenants should be aware of the risk of burst pipes in cold weather and take reasonable care to ensure that water pipes do not freeze.

If you intend being away from the property for more than 4 weeks, you should inform the Association and, wherever possible, leave a contact number or access arrangement in the event of an emergency.

If you are going to be away for a short period and cold weather is indicated you may wish to consider leaving some background heating on. Otherwise you should discuss with a Maintenance Officer turning off the water supply and draining down the heating system.

Household Contents Insurance

Are your household contents insured? Please don't be caught out

Unfortunately accidents do happen and, in flat properties in particular, there is always a risk of flooding from the properties above. In such cases our responsibilities are to repair any structural damage and to restore your property to the lettable standard.

We fulfil this obligation by obtaining adequate insurance cover for the buildings. However the Association's insurance arrangements do not cover any loss or damage to tenants' contents, including floor coverings, nor do they cover tenants improvements, including decoration. The tenant should separately insure these items.

What does this mean to me?

If your home is flooded, for example, we will check and repair any damage to your electrical system, plasterwork, doors etc. and ensure that the cause of flooding is stopped. Some of the most common causes of flooding include neighbours baths or washing machines overflowing, damaged or defective pipework, missing or damaged roof coverings, etc.

We will paint, where necessary, any damaged areas of ceiling and walls to a neutral emulsion finish. Wall coverings such as artex, paint effects or other special decorative techniques will not be made good under our insurance policy.

What can I do?

1. Make sure that you have household contents insurance cover. This will cover any damage to your decoration, carpets and your household contents in the event of a flood, fire, etc.

2. Have your washing machine properly connected by a plumber. This will help protect your neighbours from accidental flood damage.

3. Report all repairs to us without delay. This will help to protect both your neighbours and yourselves from damage due to unattended deterioration.

If you need any further advice on this or any other Maintenance issue, please do not hesitate to contact the Maintenance Section: we are only too happy to help.

The Scottish Federation of Housing Associations' (SFHA) Diamond Scheme

We promote this scheme to our tenants and owner-occupiers. You can give yourself peace of mind knowing that you will have a contents insurance policy which includes the following benefits:

- affordable premiums and no excess payable
- choice of payment methods
- new for old cover (except clothing and household linen where an allowance for wear and tear is deducted)
- cover for a wide variety of situations such as fire, lightning, explosions, storm, and flood, theft or attempted theft, theft and loss of keys, damage to interior decorations etc.

For further information and an application form, please contact your Housing Assistant or call 0845 671 8172.

SFHA DIAMOND INSURANCE SCHEME

Includes cover for bogus callers...



Living in a Multi-Storey Property

If you live in a multi-storey property you will share common services with your neighbours such as the laundry, lifts, water supply, bin chutes etc. This can present a very different set of circumstances when, for example, breakdowns occur and is one of the main reasons for an on-site caretaking service.

Caretakers are there to help you

Caretakers details and mobile numbers are published on the Notice Board in each block and you will be advised when you take up your tenancy which caretaker looks after your block. Caretakers will keep the public areas, lifts and surrounding grounds in good order and report repairs in common areas.

The laundry

The laundry is intended for your use only and not for that of your relatives or friends who do not live in the building. Laundries are open from 8am – 5pm Monday and Wednesday, 8am – 9pm Tuesday and Thursday, 8am – 4pm on a Friday and are closed on Saturday and Sunday. A laundry 'turn' is allocated to you by your caretaker. Machines should not be left unattended whilst they are in use. You are responsible for ensuring that all laundry surfaces, worktops, floors, walls etc. are left clean after you have used them and that any spillages are cleared immediately to prevent accidents.

Refuse disposal chutes

Refuse disposal chutes may only be used between the hours of 8am – 8pm. Any glass or bottles being disposed of should be carefully wrapped up and secured in a bag before putting down the chute. No hot or burning material should be put into the chute. Please recycle wherever possible. Any large or awkward shaped items which may block the chute should not be forced into the chute. Large packing boxes, furniture etc. which needs to be disposed of should be left by arrangement with your caretaker at the bin area on the day that the Cleansing Department call to collect refuse (01389 738282). Items should never be left in the foyer, cage areas etc. or outside the building as this can present a serious fire risk.

Balconies

Your balcony should be kept clean and clear of bird droppings, washing should not be hung out to dry there and balconies should not be used as storage areas.

Our Multi-Storey Flats, Radnor Park



CHA Power Ltd

CHA Power Limited is Clydebank Housing Association's wholly owned subsidiary company which provides over 360 customers in our multi-storey buildings with unlimited heat and hot water for a fixed price per week via a Combined Heat and Power (CHP) scheme.

Your multi-storey flat will have CHP installed

For payments: Clydebank HA administers CHA Power Ltd. For all CHA Power queries including payments, payment options and plans, payment cards, etc. please contact the Finance Section at the office. It is extremely important that you contact us immediately if you are experiencing difficulties paying your account.

For faults: if your system develops a fault, please call the Maintenance Section.



Our CHP Station, Radnor Park

Getting Involved in a Way that Suits You

We want tenants and other customers to find it easy to participate in and influence our decisions, at whatever level they feel comfortable.

You can get involved in our decision-making process in many ways. You can let us know you wish to get involved with us, in whatever way suits your lifestyle, by calling the Communications Officer at the office or completing and returning the application form for Getting Involved on page 31.

Much more information on getting involved is contained in our Tenant Participation Strategy, available on our website or on request from the office.

What's in it for me?

If you get involved, you can learn new skills and knowledge or build on the skills and knowledge you already have. We will provide individuals and groups with any training and support that you need.

Opportunities to Participate include:

Consultation Register - Tenants and other customers wishing to be contacted (by post/email) for their views when we are proposing to change the way we do things e.g. policy reviews. We will provide an easy to complete form and a prepaid envelope for returning to us.

Focus Groups - Being part of a group which focuses on a particular aspect of our service. e.g. decisions on specification of kitchens, heating systems, review of a policy and so on.

Tenant Panel - Our panel discuss and review the effectiveness of various aspects of our service/processes and advise where improvements could be made – “a critical friend”. We provide support to the Panel (eg. training, childcare expenses etc.)

How we make it easy for you to participate

Publications - we issue information in the format the tenant request it (see page 29). We issue a quarterly tenant newsletter (ChitChat) which includes a section for owners, a housing applicant newsletter, annual report, annual report on how we have performed against the Scottish Social Housing Charter, we have an informative, user-

friendly website, we have active Facebook and Twitter accounts and we provide an ever-growing range of information leaflets on key policies and services.

Supporting tenants/residents groups - we contribute to and participate in public and committee meetings of local tenants/residents groups, we provide annual funding, resources in kind and access to training and special grants.

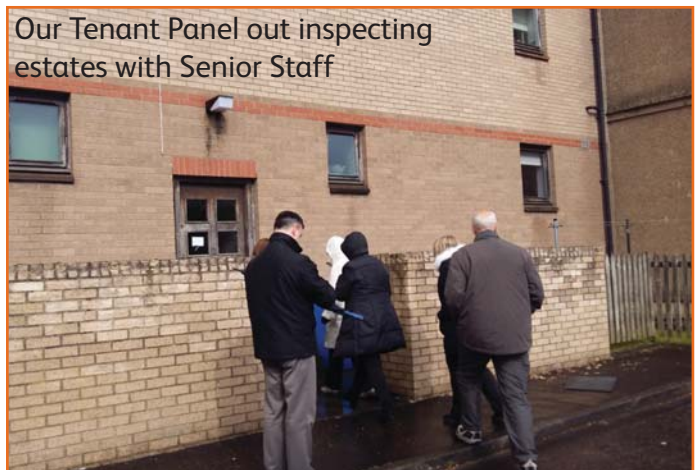
Knowledge - we are members of the Tenant Participation Advisory Service (TPAS), we train, update and support our staff and committee in tenant participation, communication and equalities.

Customer satisfaction - we regularly ask our tenants and other customers what they think about us and act on their feedback.

Customer involvement - we have a dedicated point of contact to deal with all tenant participation issues, we have a growing consultation register, we encourage new tenants to get involved at their tenancy sign up, we encourage share membership of the Association, we hold a free, informative tenant conference every two years, we hold public meetings, open days at the office and send individual letters and questionnaires as appropriate, we have an open door policy for access to all staff, we strive to find different ways to engage with tenants and other customers, we consult tenants and tenants groups about changes in policy and other issues.

Barriers - we aim to address the many barriers there are to tenants becoming involved by offering crèche facilities during meetings,

Our Tenant Panel out inspecting estates with Senior Staff



providing transport arrangements or costs, providing free events, holding meetings in a suitable location, timing meetings to suit our tenants, using plain English language in publications, making sure we have enough money for this and providing suitable funding to tenants groups.

Becoming a shareholder

Anyone aged 16 or over may apply to become a shareholder (also known as a share member). It costs £1.00 to become a shareholder for life. Being a shareholder entitles you to be involved in our activities and have a say in how we run our business. You will:

- be invited to our Annual General Meeting (AGM) and social event which is held in June each year
- be invited to any Special General Meeting
- be able to vote at our AGM on:
 - the appointment of our auditor
 - any changes to our Rules
 - election of Management Committee members
 - other matters on which a vote may be called
- be able to stand for election to become a member of our Management Committee (see our leaflet 'Becoming a Management Committee Member')
- receive copies of our annual report and quarterly newsletters

... and much more! Ask for or download a copy of our 'Becoming a Shareholder' leaflet or fill in the 'Getting Involved' application on page 31.

Your Rights

The Housing (Scotland) Act 2001 created a legal framework for you to take part in the way your housing is managed. This means that:

- we must give you a written tenancy agreement and information about our complaints procedure
- we must have a tenant participation strategy and put it into practice, including a way for tenant groups to register with us and to keep a publicly available register of these groups
- we must consult you, and any registered tenant organisations (RTOs) before we make any new policies or change existing policies that are likely to affect you a lot, decisions about the information we give you on our standard of performance, our tenant participation strategy, plans to transfer houses to another landlord, rent increases
- if you ask we must give you information about:
 - setting rent and service charges;
 - applying to the housing list and how houses are let;
 - exchanging homes between tenants;
 - transferring tenancies;
 - repairs and maintenance;
 - arrangements for taking decisions about managing your home and the services we provide

How will I be consulted?

There are many ways we use to consult with tenants including public meetings, surveys, individual letters and so on. Our Tenant Participation Strategy provides more information on these methods.

96% of tenants are satisfied with the service we provide

98% of tenants are satisfied with the opportunities to participate

Some members of our Registered Tenants' Organisation



Applying for a Move

There may come a time when you want to move home. Your present home may become unsuitable - perhaps it is now too big or small for your family or perhaps you need to live near relatives to give or receive support.

There are a number of ways you can get help to move to another rented house:

- mutual exchange
- transfer
- shared ownership
- apply directly to any other landlord who has property in the area of your choice

MUTUAL EXCHANGE

A mutual exchange is when you and another tenant wish to exchange accommodation. This could be a tenant of this or another Housing Association, or a Council tenant but not a private landlord. Conditions do apply and further advice is available from your Housing Assistant.

How do I find someone to swap with?

Both Clydebank Housing Association and West Dunbartonshire Council have details of people who are looking for an exchange. You can put your name down on these lists and check them regularly yourself.

You can advertise for an exchange.

You can use the HOMESWAP scheme. By completing a form (available from your Housing Assistant) you can register to have your details entered onto a national computer, which will put you in touch with anyone who may wish to exchange with you. This is particularly helpful if you want to move to another area elsewhere in the United Kingdom.

What happens when I find someone to exchange with?

Both you and the other tenant complete Clydebank Housing Association's application form and the forms required by the other landlord. Usually certain criteria have to be met. We carry out a check to ensure that your rent account is clear and carry out an inspection of your home to ensure no damage has been caused.

We check the same details for the other tenant and ensure that the exchange would not mean

one household would be overcrowded. No rechargeable repairs accounts or rent arrears should be outstanding.

TRANSFER

Clydebank Housing Association operates a points and target system for transfers so that a percentage of our lets should go to transfer applicants. You should generally have a clear rent account before you are eligible for transfer.

You should not owe the Association any monies in respect of rechargeable repairs. An inspection will take place to identify any rechargeable repairs.

How do I apply?

You complete a transfer application form which asks for details of your household, your reason for wanting to move and your preferences for rehousing. Points are awarded for several criteria including:

- overcrowding or underoccupation
- medical problems
- support needs

Not everyone will be able to obtain a transfer in practice due to the lack of availability of certain types of housing.

If you restrict the range of properties which you would consider moving to, this is likely to reduce your chances of getting a transfer.

SHARED OWNERSHIP

Shared ownership is where you part-buy and part-rent 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. All sharing owners are responsible for 100 % of repairs and maintenance within their own home. Shared ownership can lead to the sharing owner eventually owning the home outright.

Please contact the Finance Section at the office for more information or download a copy of our Shared Ownership leaflet guide, policy and application form from our website.

OTHER LANDLORDS

There are 10 other social landlords operating in West Dunbartonshire alone. Please contact us if you would like their contact details.

Ending your Tenancy

If you wish to move home you must:

- Give us 28 days notice, in writing, of your intention to end your tenancy
- Arrange for your home to be inspected by our Maintenance Officer to ensure it is in a satisfactory condition
- Arrange for the gas and electricity meters to be read
- Inform the relevant housing benefit departments of your change of address if you receive housing benefit/universal credit
- Inform the Council Tax office of your date of leaving and your new address
- Empty your home of all belongings and furnishings. If you wish to dispose of larger items please phone the Cleansing Department on 01389 738282 to arrange for a special uplift
- Have a plumber disconnect your washing machine and stop off all pipes
- Pay all monies due to the end of your tenancy such as rent, rechargeable repairs and CHA Power Ltd payments

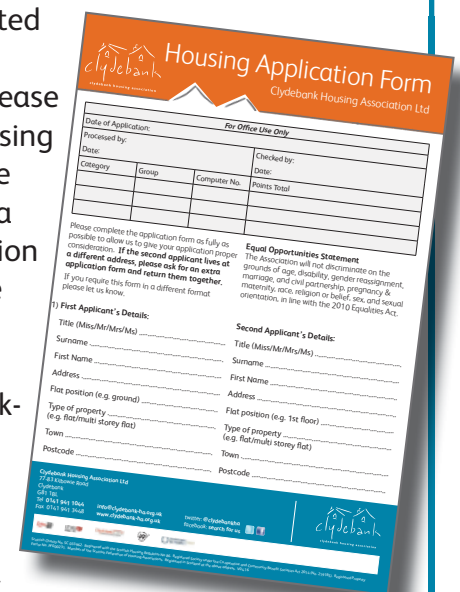
Please leave your home as you would wish to find it and hand in at least two sets of keys on or before the date of the end of tenancy. A charge will be made if two full sets of keys are not returned or indeed if any of the above conditions are not met.

Happy with the suitability of your home?

Are you thinking of downsizing? Do you require a move due to a medical condition or change in family circumstances? Is your rent too high? Is there something else about your home that makes it unsuitable?

If the answer is yes to any of the above then you may wish to consider a move through our Transfer list. We offer points to all tenants looking to transfer and there are extra points available to tenants with extra bedrooms and medical needs*. This could mean we are able to offer you a different home.

If you are interested in applying for another home, please contact your Housing Assistant for more details or ask for a Housing Application form at the office or download one from our website at www.clydebank-ha.org.uk.



**Medical points only available where your current home is unsuitable for your medical conditions*

One of our Maintenance Officers carries out an end of tenancy inspection



Making a Complaint

Clydebank Housing Association is committed to providing high-quality customer services. We value complaints and use information from them to help us improve our services.

This information provides a brief summary of our complaints procedure, which is available on our website or on request from our office. A quick reference guide to our procedure is shown over the page.

What is a complaint?

We regard a complaint as any expression of dissatisfaction about our action or lack of action, or about the standard of service provided by us or on our behalf.

What can I complain about?

You can complain about things like:

- delays in responding to your enquiries and requests
- our standard of service
- treatment by or attitude of a staff member

There are some things that can't be dealt with through our complaints procedure, for example, a routine first-time request for a service or issues that are in court.

Who can complain?

Anyone can make a complaint to us. We accept complaints from the representative of a person who is dissatisfied with our service.

How do I complain?

You can complain in person at our office, by phone, in writing, by email (details on the back page) or by using our complaints form.

It is easier for us to resolve complaints if you make them quickly and directly to the service concerned.

Please tell us your full name and address, as much as you can about the complaint, what has gone wrong and how you want us to resolve the matter.

How long do I have to make a complaint?

Normally you must make your complaint within six months of:

- the event you wish to complain about, or
- finding out that you have a reason to complain, but no longer than 12 months after the event itself

What happens when I have complained?

We will always tell you who is dealing with your complaint. Our complaints procedure has two stages as shown in the quick reference guide over the page.

What if I am still dissatisfied?

After we have fully investigated your complaint and let you know the outcome, if you are still dissatisfied, either with our decision or the way we have dealt with your complaint, you can contact the Scottish Public Services Ombudsman.

Their contact details are:

Freepost address (a single-line address, it does not require a stamp): Freepost SPSO

T: 0800 377 7330

W: www.spsso.org.uk

Making a Complaint to the Regulator

The Scottish Housing Regulator (SHR) can consider issues raised with them about 'significant performance failures', defined by the SHR as something that a landlord does or fails to do that puts the interests of its tenants at risk, and which the landlord has not resolved.

If you are affected by a problem like this, you should first report it to the Association. If you have told us about it but we have not resolved it, you can report it directly to the SHR.



Scottish Housing
Regulator



A complaint between an individual tenant and a landlord is not a significant performance failure.

You can ask us or the SHR for more information about such failures or download the information leaflet from our website.

The SHR also has more information on their website: www.scottishhousingregulator.gov.uk or you can call them on 0141 271 3810.



Getting Help to Make your Complaint

You may feel unable, or reluctant, to make a complaint yourself. Complaints are accepted from friends, relatives or advocates if you have asked them to complain for you.

You can find out about advocates in your area by contacting either of the following agencies:

Scottish Independent Advocacy Alliance
T: 0131 556 6443
W: www.siaa.org.uk

Citizens Advice Bureau
T: 0141 435 7590 (Clydebank branch)
W: www.cas.org.uk



Quick Reference Guide to Complaints

You can make your complaint in person, by phone, by email or in writing where you feel our service has failed you, for example, if we say we will do something but then we don't do it. We do not accept petitions. If you choose to provide an anonymous complaint we will investigate and act on it, only if proof is available.



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



Stage 1: frontline resolution We will always try to resolve your complaint quickly, within five working days if we can. If you are dissatisfied with our response, you can ask us to consider your complaint at stage 2.



Stage 2: investigation We will look at your complaint at this stage if you are dissatisfied with our response at stage 1. We also look at some complaints immediately at this stage, if it is clear that they are complex or need detailed investigation. We will acknowledge your complaint within three working days. We will give you our decision as soon as possible. This will be after no more than 20 working days unless there is clearly a good reason for needing more time.



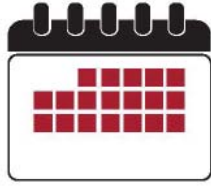
The Scottish Public Services Ombudsman (SPSO)
If, after receiving our final decision on your complaint, you remain dissatisfied with our decision or the way we handled your complaint, you can ask the SPSO to consider it. We will tell you how to do this when we send you our final decision.



SCOTTISH

FIRE AND RESCUE SERVICE

Working together for a safer Scotland



Every hour of every day there's a house fire in Scotland

Everybody's home is at risk of fire. It's important to know how to reduce the chances of fire happening in your home and, if it does, how to protect yourself.

Cooking accidents, overloaded sockets, faulty appliances, smoking and drinking are just some of the reasons why there are so many house fires in Scotland.

One lapse, such as leaving a pan unattended or failing to put out a cigarette properly, could change your life forever.

Imagine if this happened to your home

Most house fires start in the living room and kitchen.

With lots of flammable materials around (e.g. curtains, cushions) extra care is needed. Gas or electric fires and electrical equipment are all potential fire hazards. Kitchens are full of ignition sources and electrical appliances that generate lots of heat.

Electric blankets, portable heaters and smoking in bed all increase the risk of fire in the bedroom.

Protecting yourself and your home

Just some of the things to consider. **FOR FULL ADVICE OR A FREE HOME FIRE SAFETY VISIT CALL: 0800 0731 999 OR TEXT FIRE TO 80800**



Do you have smoke and heat alarms?



Have you made an emergency escape plan?

Reducing your Risk



- Does anyone smoke in your home?
- Do you ever light candles or tealights?
- Do you check the fuses on your electrical appliances?
- Do you unplug and switch off appliances when you're not using them?
- Do you have any electrical cables running under carpets or rugs?
- Do you use electrical adaptors or strip plugs?
- Do you ever join and/or repair electrical cables with tape?
- Do you have any lamps fitted with high powered light bulbs?

Your Kitchen



- Do you cook with oil?
- Do you grill fatty foods?
- Are there electrical appliances or cables near your cooker?
- Do you ever dry clothes on or near your cooker?

Your Living Room



- Do you have a mirror over your fireplace?
- Do you use a portable heater?

Your Bedroom



- Do you use an electric blanket?
- Do you smoke in bed?

IN THE EVENT OF AN EMERGENCY

REMEMBER: GET OUT, STAY OUT & DIAL 999



2-16 Braes Ave, Whitecrook
Clydebank, G81 1DP

☎ 0141 533 7070

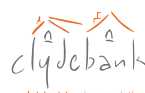
✉ info@centre81.org

🌐 www.clydebank-ha.org.uk

Did you know we own and manage Centre81, a fantastic regeneration and community facility in Whitecrook?

Thanks to the Scottish Government's People and Communities Fund and many partnerships (see logos below) we regularly run free IT, confidence building, keep fit classes and much more, here in the heart of the community.

The Centre also has a gym, café, community chickens and a community garden!



It's your Centre - please use it! Let your family and friends know about what's on at the Centre too. Pop along or contact us to check out what's happening.



Photos 1, 3 & 5-8 © Owen McGuigan

Gym81 £10 a month!



Cafe81

Pop-in to enjoy a range of well-priced hot food and snacks, to sit in or take away. Menu includes: breakfast rolls and full breakfasts, paninis, baked potatoes, wraps, homemade soup, tea, coffee and homebaking.



Check our Facebook page, our website at www.clydebank-ha.org.uk or call Ali or Jean on 0141 533 7070 for up to date programmes/timings or for more details on room hire, our gym and great courses, events and activities.



Please now find enclosed two handy forms for you to use now or in the future.

They are perforated for your convenience.

Do you need information in a different way?

We provide information in different formats to tenants who require it. Please select which format you prefer.

1. Do you have a medical condition or poor eyesight which means you require information in a larger than normal size? If yes, please select which size (please circle):

18pt

20pt

22pt

24pt

26pt

Information which is not available on computer / disk will be photocopied to enlarge the print.

Please tick

2. I would prefer all information on audio CD: ☐
3. I would prefer all information on computer disk:
- a) Text file (*.txt) ☐
- b) Rich text format (*.rtf) ☐
- c) Word for Windows (*.doc) ☐
- d) Word for Windows (*.docx) ☐
- e) Adobe PDF file (*.pdf) ☐
4. I would prefer all information in Braille ☐
5. I would prefer all information in another language ☐

Please specify, for example, Gaelic, Urdu, Polish

6. I require a Sign Language interpreter:
- a) British Sign language ☐
- b) Sign Supported language ☐
- c) Lip Speaker ☐

7. Any other requirements:

.....

.....

Application to Get Involved

We would like tenants and other customers to find it easy to participate in and influence our decisions, at whatever level they feel comfortable.

Tenants and other customers can get involved in our decision-making process in many ways. We want to shape our services to reflect their views.

If you would like to get involved and give your views on how we can improve any aspect of our service, PLEASE don't hesitate to get in touch or complete and return this form to us. This form is perforated for your convenience.

Name:

Address:

Contact Telephone No:

E-mail address:

Please tick as
many as you wish

I/we would like to join the Association's consultation register
(if you want to have a say in how we do things)

☐

I/we would like to be invited to any focus group meetings the Association has
(to discuss specific aspects of our service)

☐

I/we would like information/help about joining the tenant panel
(to act as a 'critical' friend to the Association)

☐

I/we would like information/help about setting up a tenants group
(to find out about the benefits)

☐

I/we would like information on becoming a shareholder
(to attend our Annual General Meeting)

☐

Signed: _____

Date: _____

If you would like this form in any other format, such as large print, Braille, audio CD or in another language, please contact us.

Clydebank Housing Association Ltd

77-83 Kilbowie Road

Clydebank

G81 1BL

Tel 0141 941 1044 info@clydebank-ha.org.uk

twitter: @clydebankha

Fax 0141 941 3448 www.clydebank-ha.org.uk

facebook: @clydebankha



clydebank housing association



Your Notes



Your Notes





clydebank housing association

Useful Telephone Numbers



Our office 0141 941 1044 **Useful numbers:**

Our usual opening hours:

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

We also close on the first Wednesday morning of each month for staff training and on regular public holidays throughout the year. Details are always available on our website and office answering machine.

Out-of-hours emergencies:

Gas central heating emergencies

(including CHP breakdowns in Radnor Park):

City Technical **0844 579 6493**

All other emergencies

(ie. fire, flood, break in):

West Dunbartonshire Council.. **0800 197 1004**

Emergency services:

Fire/Police/Ambulance.....999
Police Scotland, Contact Centre 101
Scottish Fire & Rescue Clydebank 01389 385 141
Homeless Emergency (24hr) 0800 197 1004
Social Work Out-of-Hours 0800 811 505
Gas Emergency (Scottish Gas Networks) ... 0800 111 999
Scottish Power Emergency 0800 0929290
Scottish Water Emergency 0800 0778778
Roads and lighting faults..... 0800 373 635

AA National Helpline..... 0800 9177650
Caretakers 0141 951 1642
Centre81/Gym81 0141 533 7070
Clydebank Health Centre..... 0141 531 6400
Childline..... 0800 1111
Consumer Direct..... 03454 040506
Citizens Advice Bureau 0141 435 7590
Independent Resource Centre..... 0141 951 4040
Jobcentre Plus 0345 606 0234
Mankind/AMIS..... 01823 334244/0808 800 0024
Narcotics Anonymous..... 0300 999 1212
NHS24..... 111
ParentLine Scotland..... 0800 028 2233
Samaritans 116 123
Victim Support..... 0141 952 2095
Women's Aid 0141 952 8118

West Dunbartonshire Council services:

Main switchboard..... 01389 737000
ASIST team (Anti-Social Behaviour) .. 01389 772048
Council Tax 01389 737444
Councillor Enquiries..... 01389 738782
Dog Warden..... 0141 951 7957
Environmental Health..... 0141 951 7957
Housing Benefit..... 01389 738555
Litter/Dog Fouling/Graffiti Hotline..... 01389 772059
Pest Control..... 01389 738282
Special/Bulk uplifts..... 01389 738282
Trading Standards 01389 738519
Waste Aware..... 0845 111 0050

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Clydebank Housing Association Ltd

77-83 Kilbowie Road

Clydebank

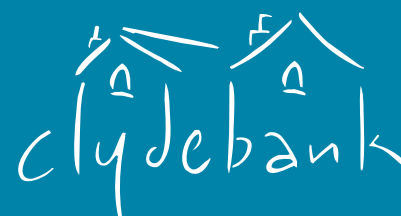
G81 1BL

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Fax **0141 941 3448** www.clydebank-ha.org.uk

facebook: @clydebankha



Scottish Charity No. SC 033962. Registered Social Landlord with the Scottish Housing Regulator, Registration No 86. A Registered Society registered under the Co-operative and Community Benefit Societies Act 2014 (No. 2191RS). Registered Property Factor No. PF000231. Member of the Scottish Federation of Housing Associations. Registered in Scotland at the above address. To the best of our knowledge all information contained in this handbook is correct at the time of going to print.