



ChitChat



We wish you a very Merry Christmas and a Happy New Year

Our office will close on Thursday 24 December 2020 at 12.30pm and re-open on Wednesday 06 January 2021 at 9.00am.

Please note the Radnor Park caretaking service is available on 30 & 31 December 8.00am to 5.00pm.

Emergency numbers are available on the calendar on the back page, our office answering machine, Facebook and Twitter and our website.

Please note all non-urgent repairs should be reported on 06 January.

Fancy a new project for 2021 and to learn new skills - Get involved in our decision making!

Join our Management Committee

We currently have 3 vacancies on our voluntary Management Committee and would be delighted to hear from tenants who would be willing to give up some of their spare time to contribute to the Association. The only experience you need to have is an interest in our housing and estates and the well-being of our local community. This is a voluntary role which will undoubtedly give you something back including increased skills and knowledge.

The Management Committee carries out an annual assessment of skills, knowledge and makeup of the Committee and has noted an underrepresentation of younger tenants, those tenants from ethnic minority backgrounds and tenants with protected characteristics. Therefore we would be delighted to hear from everyone, including these groups who would be willing to get involved in the work of our Association.

Tenant Panel

Do you want to review our services and report on our performance directly to our voluntary Management Committee? Why not join our tenant panel to meet with like-minded people who are keen to make a difference and help us improve the way we deliver our services for all customers. We currently have space on our Tenant Panel. Give Sinéad a call at the office to have an informal chat on 0141 941 1044 or drop an email to sinead@clydebank-ha.org.uk.

Our Tenant Panel meets on the third Wednesday afternoon of each month. Much of our 2020 workplan will be carried over to 2021 due to some meetings being postponed due to Covid-19. Topics for review in 2020 include Landlord's Health and Safety Responsibilities and then onto Information Technology – Website/CHA Systems. Please do get in touch if you'd like to be involved.

This issue in pictures...



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Also don't miss:

- Our Priorities for 2021 *page 2*
- Win £500 towards bills *page 5*
- Annual Assurance Statement *page 9*
- Rent Consultation *page 11*

2020/2021 Key Focus and Priorities

The following key focus and priorities for the organisation in 2020/21 were agreed. Each are linked to one or more of our 7 objectives:

1. To limit the adverse impact of Covid-19 on our tenants and other service users, service delivery, financial and non-financial resources and general business operations including public access.
2. To continue seeking out development and funding opportunities to increase the diversity of our stock whilst meeting the requirements of the Local Housing Strategy and contributing to the regeneration of Clydebank.
3. To mitigate current risks to CHA, its tenants and other customers in relation to fuel poverty and to promote digital and social inclusion agendas whilst taking cognisance of our environmental impact. We will do this through the provision of support and advice, signposting and delivery of our regeneration activities and funded projects.
4. To mitigate current risks to CHA and its tenants in relation to welfare reform and maximising tenancy sustainment through provision of support and advice, digitalisation and further staffing resources.
5. To ensure continued SHR governance compliance as well as meeting the requirements of the SSHC through continued performance reporting and benchmarking and customer engagement (via tenants' panel and focus groups, consultation register and registered tenants and residents associations).
6. Exploring opportunities to address static demand at multi-storey flats including the provision of flexible housing options which meet the changing needs of older people and which may prevent or delay a move to a care home and/or reduce hospital admissions.
7. To protect cash flows by exploring new investment opportunities and closely monitoring effects of increasing costs in relation to new energy efficiency standards, arrears and bad debts and Covid-19 and ensuring value for money from our business, especially our Major Repairs Programme through appropriate procurement practices.
8. Participate in Investors in People (IIP and IIYP) assessments and maintain standards
9. Assessment and promotion of Centre81 and its activities to ensure long-term viability and sustainability.



We are delighted to report the success of our first virtual public meetings, starting off with our SGM and then our 35th AGM!

On 23 September, 22 (15%) of CHA's shareholders were in attendance for the SGM and 24 (17%) then attended the AGM.

The Association had to adapt its usual format of holding its AGM in Centre81, given the current restrictions and temporary legislation which allowed AGMs to be held online. The Association also held a Special General Meeting for shareholders to consider updating its rules to the SFHA Charitable Model Rules (Scotland) 2020 version and all those present on the evening were in agreement of the adoption.

Shareholders then heard from Kimberley Tennant, Chairperson, as to what CHA had achieved during the year and its plans for the future in terms of a focus on maximising monies for residents,

plans for Centre81 and new build developments.

Sharon Keenan, Chief Executive, outlined the investment in stock and performance results, with comparisons to the previous year, and Lynette Lees, Head of Finance & Corporate Services, also explained the Association's annual accounts and financial position at the year-end, highlighting the financial strength of the Association.

Mrs. Tennant assured shareholders, "that what is most important to us is continuing to achieve high standards of service delivery and high levels of tenant satisfaction throughout. We will do this by continuing to involve our customers in shaping our services and in our decision-

making processes. Our customers will be our priority.... even more so during these unprecedented times".

Mrs. Tennant also acknowledged the hard work and support of the staff and in particular, her fellow committee members for ensuring continuous learning and carrying out their unpaid work diligently and with dedication.



Rent Payments this Christmas

We know this has been a more difficult year than most as a result of the Covid pandemic, however we must remind all tenants that their rent is due to be paid in full and on time every month and this includes during the Christmas period.

There is no scope to stop paying rent at any time during the year and Christmas is no exception. We will always allow a fair process for tenants to catch up on any delayed payments, however we are unable to facilitate non-payment to allow for the expenses of the festive season.

Any tenants failing to pay without our permission or without a justifiable payment agreement being put in place will have action taken against them.

If you are experiencing any financial difficulties that are affecting your ability to pay your rent, please contact us without fail on **0141 941 1044** - we are here to help.

There are many ways to pay your rent

Paying By Direct Debit - Simply contact 0141 941 1044 and ask to speak to the Rents Team. We can complete your Direct Debit request with you over the phone.

Card payments - call us on 0141 941 1044 and we can process your payment over the telephone and email you the receipt for your records.



Using your allpay payment card:

- In person at a wide range of outlets displaying one of the signs below



- Online via allpay's website by going to www.allpayments.net
- By telephone by calling the 24-hour service on 0844 557 8321 (charges apply)
- Allpay App - Download the free app to your phone from <http://www.allpay.net/allpay-payment-app>

Our full Payment of Rent leaflet is available here: www.clydebank-ha.org.uk/cha-downloads/cha-housing-management-leaflets/



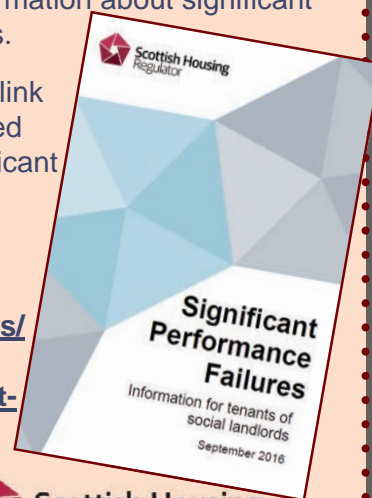
Significant Performance Failures

The Scottish Housing Regulator (SHR) can consider issues raised with them about 'significant performance failures'.

A significant performance failure is 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. This is something that is a systematic problem that does, or could, affect all of a landlord's tenants. You can ask us for more information about significant performance failures.

Please find below a link to the form to be used for reporting a significant performance failure.

<https://www.housingregulator.gov.scot/for-tenants/complain-about-a-landlord/significant-performance-failure-reporting-form>



Scottish Housing Regulator



Although we operate our own mutual exchange register for tenants who reside locally, we are also members of Homeswapper.

Homeswapper is an Internet based online exchange service which allows any tenant to look, free of charge, for other tenants to swap with throughout the UK.

You can check out their website at www.homeswapper.me.

Please note that you still need to apply to us to approve and facilitate any swap as HOMESWAPPER does not provide this facility.

Our own register continues to be available to view at our office.



Scotland Cycle Repair Scheme

Over the last couple of months, Centre81 has been taking part in the Scotland Cycle Repair Scheme which is funded by the Scottish Government and is administered by Cycling UK.



Centre81 was initially awarded £2,000 in August to provide free bike repairs and maintenance work up to the value of £50 per applicant.

We are pleased to report that 41 repairs were carried out in the first stage of scheme – well done to Brian and Ryan at Centre81 for carrying these out as part of a special project during lockdown.

In November, we were allocated a further £3,000 of funding from Cycling UK to carry out more essential repairs. See page 14 for more information.

This project has been a great success so far and there has been so many lovely comments from customers picking up their bikes. In one example where we couldn't repair a bike, we provided them with a refurbished bike from our CCF project.

Do you want to move home?

As part of our allocations policy we run a transfer list, which enables existing tenants with unmet housing needs to apply for housing. Each year we offer up to 5% of our lets solely to existing tenants. If you fall into any of the categories below you may be eligible:

- Overcrowded
- Under occupying
- Medical needs

Please contact our office for more information.



We are a social enterprise engaging people in West Dunbartonshire in the arts.

Current projects:

The Art Hub - a cabinet of free art supplies and challenges for young people in Dumbarton West.

Together We Dance - online dance classes creating work on togetherness and connection for local community groups and organisations: National Autistic Society, Moments of Freedom, Alzheimer Scotland and more.

Cliff Top Connections - a research and development project working with digital and physical dance classes for the rest of 2020 to better understand what residents of West Dunbartonshire want from us in the future.

Bellsmyre Dance Classes - in person dance classes for young people in Bellsmyre, Dumbarton.

Zoom Adult Classes - digital dance classes for adults in ballet and guest taught styles.

Get in touch with Lottie on lottie@clifftopprojects.co.uk to find out more!



facebook.com/CliffTopProjectsCIC



[@CliffTopProjects](https://www.instagram.com/CliffTopProjects)

Complaints Handling Procedures

Our new Complaints Procedures, required to comply with the Scottish Public Services Ombudsman Act 2002 (as amended), are now in place.

There is one change for our customers, where if someone is making a complaint on your behalf, a Representation Mandate will need to be completed by yourself

and the third party so that we know we have your permission to discuss matters with your representative. We want to stress this is to protect you and your information. We value complaints and feedback and use information received to improve our services.

If you've lost your job because of COVID-19 we can help you

If you're unemployed and live in the West Dunbartonshire area we'll help you find and sustain employment through the Fairstart Scotland programme.



Here's what you'll get for free:

- Your own personal Key Worker
- Help with CVs, cover letters and applications
- Support with searching for jobs
- Support with IT and interview skills
- Access to training
- Access to jobs from our business partners
- Support in funding for uniforms, PPE and travel to work costs
- Up to 2 years of pre-employment and in work support



ffsduncontact@thelennoxpartnership.org or call Jane on 07423 002842.

Survey Results/Feedback

Electric Charge Stations



Following on from successful installation of electric charging stations at our Kilbowie Road office premises, Graham Avenue and Cart Street developments, we asked in our September newsletter for opinions regarding electric vehicles/charging stations and also carried out a survey in areas with dedicated Association owned car parking. We are now currently reviewing the results and will report back in our March newsletter. We thank everyone who participated. We value your feedback and use it to shape and improve our services to you.

Coronavirus Customer Care

Independent company, Research Resource, carried out a survey with 20% of our tenants on our contact, support and services provided during lockdown. Thank you to those tenants who participated. Results have now been received and will be analysed to help us plan and shape support and services going forward and more details on this will be provided in the next newsletter. Initial actions which are underway/completed include follow up calls requested on rent enquiries, welfare rights, housing issues and support to get online.

New Housing System

We are delighted that we have 'gone live' with our new housing software in early December! This new software will bring increased customer service and internal cost saving efficiencies. It will also bring to you a fantastic tenant portal and we can't wait to share details of how to access it with you soon.

We hope that the switchover goes smoothly for staff and customers alike and does not cause any disruption during the transition and learning period. We thank you in advance for your patience.

Win £500 towards your energy bills with Home Energy Scotland!

How good is your energy saving knowledge? Take Home Energy Scotland's quiz to find out. You'll pick up tips to help you save energy and money at home –and if you leave your details, you'll be in with the chance of winning £500 towards your energy bills!

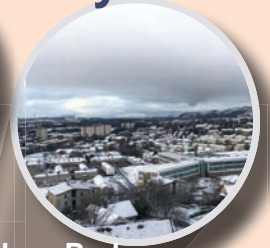
Home Energy Scotland is the free, impartial energy advice service, funded by the Scottish Government. If you're looking for advice and funding to help you make your home warmer, cheaper to run and more energy efficient, give them a call free on 0808 808 2282 or check out the website <http://bit.ly/energy-bills-quiz>



What's great about living in Radnor Park multi-storey flats?

- Spacious 2 bedroom flats
- Available to single persons, couples & families*
- Low-cost, low-carbon heat & hot water
- Keep Scotland Beautiful Silver Award
- Community garden
- Spectacular views
- Recently refurbished foyer areas
- Major improvements planned over next 5 years including windows and kitchens (details of the 5 year plans are available on our website)
- Dedicated caretakers
- On-site laundries
- Close to local amenities

If you or anyone you know is interested in being considered for housing at Radnor Park, a housing application form can be submitted to us. Applications can be requested by phone or completed digitally online via our website clydebank-ha.org.uk.



Here's what our Radnor Park tenants have to say...

The best thing is they are handy for buses and near the shopping centre.

The best thing is the well maintained lifts and that the common areas are clean and tidy

The best thing is the views, green space, the heating and hot water system and the feeling of being secure

The best thing is they are well looked after by the caretakers, plus the laundry system is very good

* not suitable for children under 12.

Neighbour Complaints

Most residents live in harmony the majority of the time, however from time to time given the mix of age and lifestyles it is possible that residents may experience some differences with their neighbours. In most cases issues can be resolved by chatting to your neighbour and in the first instance we recommend trying to sort any differences out amicably between yourselves. If this is not possible, please contact us. If it is serious please call the Police when the incident occurs and report it to us the next day for the case to be followed up.

For more detailed information visit www.clydebank-ha.org.uk/housing/being-a-good-neighbour-and-antisocial-behaviour/



Ready Scotland Preparing for and dealing with emergencies

Ready Scotland (www.readyscotland.org) is a Scottish Government website providing advice on what to do to prepare for and deal with emergencies. It provides advice on severe weather, loss of utilities, flooding, flu and much more.

You can also contact them by email ReadyScotland@Scotland.gsi.gov.uk or be kept up-to-date via their twitter and Facebook accounts [@ReadyScotland](https://twitter.com/ReadyScotland).



Is your neighbour living in their home?

- Recovery of abandoned homes is crucial in satisfying the high demand for housing we experience each year. If you believe that a tenant is not staying in their home and has abandoned it, please contact us in confidence about this.



Did you know? If you experience a power cut, you can call 105 free to be put through to your local network operator. www.powercut105.com/

Current Service Levels

December 2020



NORMAL - with COVID checks and measures in place where necessary, along with social distancing measures where required



DISRUPTED (depending on level 4 restrictions)



CLOSED



Customer Services (phone & email)



Allocations/ Mutual Exchanges



Major & Cyclical Repairs



Open Space Maintenance



End of Tenancy Inspections



Requests for Information



Estate Management and Inspections



Processing Housing Applications



Reactive Repairs



Payment Advice



Complaints



Development Programme



Invoice Payment Processing



CHA Power Ltd



Payments in person



Tenant Participation



Centre81 & Gym81



Main Office - 77-83 Kilbowie Road

More information is available <https://www.clydebank-ha.org.uk/cha-news/coronavirus-information/>

Please note that whilst still closed to the public, the majority of our office-based staff have moved safely back into our refurbished office at 77-83 Kilbowie Road.



Your Neighbourhood and Community

We take our role as landlord very seriously and are committed to doing everything we can to ensure that the neighbourhood you live in is safe, well maintained and provides access to services that you need, either directly or through our partnership working. This includes environmental, social, physical and financial issues which help our residents feel safe in their homes, assist in day-to-day living and afford them the tools to improve quality of life in general.

Where we do not provide services directly, we work in partnership with a number of agencies, such as:

- Police Scotland (crime, home safety, anti-social behaviour)
- West Dunbartonshire Council (refuge collection, social services, elderly care, Crisis team)
- Scottish Fire & Rescue (home fire safety, anti-social behaviour)
- Keep Scotland Beautiful (environmental assessment and action)
- Clydebank Independent Resource Centre and Citizens Advice Bureau (income maximisation & debt advice/assistance)
- West College Scotland and The Lennox Partnership (employability courses and employment advice)
- Isaro Community Initiative (promoting social and economic integration of communities in West Dunbartonshire)

We are constantly trying to expand our partnership agencies and welcome discussion with any of our residents on the type of services they may want access to.



Right to Compensation for Improvement - Annual Reminder



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.

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.

It Pays to Get Involved!

Radnor Park tenant, Paul Dempster, was the lucky winner of our consultation prize draw, winning an online £50 voucher.

Congratulations to Paul and thank you to everyone who got involved with us during the year. We really appreciate all of the feedback we receive during consultation and use it to shape our services.

For more information on getting involved, see pages 18 and 19.

If you or someone you know would like this newsletter in any other format, let us know.



Clydebank Can

Clydebank Can is a community based project, working to bring people together for a more vibrant and socially and economically active Clydebank town centre. Their purpose is to enable greater use of the local Canal and Bandstand area, bringing people together and giving local people the opportunity to perform and enjoy music and entertainment in Queens Square.



Activities have already taken place with Awestruck Academy, by bringing together 25 young people to develop their musical abilities and come together to perform in a band. Y Sort It are also offering cycle rides, outdoor activities and kayaking for anyone aged 10 to 25 who wants to take part.

Many more activities are planned next year for everyone, check out their new website which also has a directory of more than 70 local organisations and community groups, so you can find out what's going on in your local area! Visit www.clydebankcan.com or <https://www.facebook.com/clydebank.can.73/>

Opportunities for Community Transport in West Dunbartonshire

- West Dunbartonshire Community Transport Action Group (WDCTAG) was formed in 2019 have worked closely with WDC and an established Community Transport (CT) operator to develop a Health Appointment transport service pilot scheme for Clydebank. The scheme will go on to develop a new CT operator for the area.

- WDCTAG are now looking to gain more members in capacities ranging from just expressing general interest in Community Transport to a more active involvement in committee roles.

- You can follow us on Facebook or send a message to wdctag@gmail.com

- www.facebook.com/West-Dunbartonshire-Community-Transport-Action-Group-112063940547245



Frozen Pipes

Frozen pipes can cause a lot of disruption – from lack of water and heating to water damage if the pipes burst – so it is important to keep the water flowing. Here's a few tips for when the cold weather descends on us

- Keep the heating on, even at a low temperature, during severe cold weather to prevent pipes freezing up
- If pipes do freeze you can try to defrost them with a gentle heat from a low voltage fan heater or even a hair-drier
- Do not use a gas heater as this fierce heat could damage the pipes and cause a burst
- Keep an eye on things as pipes defrost in case there is a leak, and be ready to turn the water off as necessary

If you do experience a burst pipe, please immediately turn off the water supply and report this to us.

- Make sure you know where your water stop tap is and how to turn off the water and don't hesitate to get in touch with our Maintenance team if you wish any assistance in this regard
- Use buckets and towels to contain water leakage as much as possible to limit damage – the quicker you can turn the water off the less damage there will be to the building and to your own possessions.

Contents Insurance Reminder

What do fire, water ingress and break-ins have in common? They all have the potential for bringing devastation to your life emotionally and financially. For this reason we would like to stress the importance to all residents to ensure that your home is adequately insured for personal contents.

The Association will carry out repairs within tenanted properties that are covered by rent or building insurance however this does not include your own personal items. Door locks, plasterboard, worktops YES. Carpets, furniture, cookers, wallpaper, clothes NO!

Remember accidents do happen!



If you've received this newsletter in paper format, we don't have your email address. Please let us know at info@clydebank-ha.org.uk.



Clydebank Housing Association Ltd

Annual Assurance Statement to the Scottish Housing Regulator 2020

Clydebank Housing Association's Management Committee hereby submits this Annual Assurance Statement to the Scottish Housing Regulator, which has been prepared in line with Statutory Guidance, declaring that it is compliant with:

- All relevant regulatory requirements as set out in Chapter 3 of the Regulatory Framework
- All relevant standards and outcomes in the Scottish Social Housing Charter
- All relevant legislative duties
- The Standards of Governance and Financial Management

The Management Committee arrived at this conclusion following a robust review of its recording framework (in line with SFHA's "Social Landlord Self-Assurance" Toolkit and Supplemental Covid-19 Guidance), a comprehensive review of evidence and self-assurance factors including independent financial and non-financial audit reports, tenant feedback and previous Management Committee self-assessment exercises.

In considering our compliance with our legal and regulatory requirements in 2020, we have taken account of the considerable impact of the Covid-19 pandemic and consequent business, economic and social disruption. We have complied/continue to comply fully with the temporary changes to legislation and continue to follow national and local policy and requirements e.g. in respect of health and safety, physical distancing, travel, office opening, use of PPE, application of Test and Protect requirements and indoor gatherings.

We are confident that the measures that we have put in place and the contingency planning that we have implemented have ensured that we are able to continue to meet our responsibilities to our tenants, service users, regulators and funders. Where we adopted revised standards of service delivery including office closure, we communicated changes clearly to our tenants and maintained the necessary records to ensure continued support to tenants and a smooth resumption of normal service levels.

We continue to monitor our recently updated business plan, budget and financial assumptions in the context of the ongoing emergency situation and associated business interruption.

Our Business/Financial Plans 2020-2025 (updated in October 2020) were prepared in line with the Scottish Housing Regulator's (SHR) Business Planning guidance (December 2015) alongside their Business Planning Supplementary Advice issued in August 2020. They reflect the impact/potential impact of the pandemic in areas such as rent affordability, treasury management and interest rates, our planned investment programme and arrears recovery levels. Our financial plans demonstrate that the Association remains on a sound financial footing.

During the process, the Management Committee identified improvements which will further enhance its current and future practices and has devised an improvement action plan which will be reviewed on an ongoing basis.

We continue to be committed to our Assurance Working Group, comprising 4 Committee Members, to manage continuous compliance and our annual programme. This will ensure that we have appropriate and effective arrangements in place to notify the SHR of any changes in assurance should they arise.

Clydebank Housing Association's Annual Assurance Statement for 2020 was agreed at its Management Committee meeting held on Tuesday, 24 November 2020.

Clydebank Housing Association's Management Committee has given delegated authority to Kimberley Tennant, Chairperson to sign this Annual Assurance Statement on behalf of the Association for submission to the Scottish Housing Regulator by 30 November 2020.

Kimberley Tennant, Chairperson
30-Nov-20



Kimberley Tennant,
Chairperson



We have an Equal Opportunities Policy. It can be accessed at: <https://www.clydebank-ha.org.uk/cha-downloads/cha-key-policies/>



Join us online @clydebankha to keep up to date with what's happening and be the first to get information and news.



Our Maintenance Assistant heads for pastures new

Alas our Maintenance Assistant, Chato Chilambwe, is leaving us after 12 years. Chato joined us as a youngster straight from high school as a Trainee quickly becoming an integral part of our maintenance team and successfully secured the Maintenance Assistant position in 2016. Chato has been a dedicated and conscientious member of staff who in latter years has helped manage void properties and gas safety.

Chato will be missed by staff and tenants alike and we wish her the very best for her future career.



Caretaker Thanks



- John Douglas, caretaker at Radnor Park wishes to thank tenants for their kind wishes following the last newsletter article announcing that he is now a permanent staff member. John said he is continuing to love his role at the Radnor Park Multi Storey flats.

Disability Confident Employer

We are delighted to report that we have again been successful in our accreditation as a Disability Confident Employer. This runs to November 2023.

The scheme helps employers recruit and retain great people, and:

- draw from the widest possible pool of talent
- secure high quality staff who are skilled, loyal and hard working
- improve employee morale and commitment by demonstrating that you treat all employees fairly

It also helps customers and other businesses identify those employers who are committed to equality in the workplace.



Living Wage Week 2020



Living Wage Week was celebrated in November.

Clydebank Housing Association has been an accredited living wage employer since 2016 but have been paying the Living Wage since April 2010.

The Living Wage campaign is an independent movement of businesses, organisations and people who believe a hard day's work deserves a fair day's pay. Employers choose to pay the real Living Wage on a voluntary basis - it provides an ethical benchmark for responsible pay.

Money Matters

Need some Benefits Advice?

Benefits advice can be obtained by phoning:

- Universal Credit on **0800 328 5644** or at www.understandinguniversalcredit.gov.uk/coronavirus/
- Independent Resource Centre on **0141 951 4040** – for personal advice on benefits for you and your family, help with rent, mortgage advice etc.
- Citizens Advice Bureau on **0141 435 7590** - for personal advice on benefits for you and your family, help with rent, debt etc.

Job Start Payment is a new benefit to help you with the costs of starting a new job. If you're aged 16-25, been out of work, are on certain benefits and been offered a job on or after 17/08/20 apply now at mygov.scot/jobstartpayment or on **0800 182 2222**.

Tenant Hardship Loan Fund

At the end of August 2020 the Scottish Government announced the creation of a £10M Tenant Hardship Loan Fund as a further support intervention as part of their response to the coronavirus crisis. The loan was available from early December and will be administered by Energy Savings Trust on behalf of the Scottish Government.

The loan portal is available here: <https://tenanthardshiploan.est.org.uk/>.



Rent & Service Charge Policy Reviews

We have commenced our annual review of these two important policies and want your input.

You will shortly receive either a letter or an email asking you for your views on the following:

- The Rent Policy
- The Service Charge Policy
- The service charge increase amounts for next year
- The rent increase options for next year

Your input is invaluable in assuring that these policies enable us to provide the landlord services that you want and all comments, positive or otherwise are taken on board.

This is your chance to influence decision making!

Please respond on receipt of your letter or email, which will include full details of how to do so as well as the rent increase options. Following approval by our Management Committee, we are offering three rent options for next year. The choices are based on of the provision of digital improvements alongside the creation of a tenant wellbeing reserve, taking on board results from the tenant satisfaction survey earlier this year as well our recently approved Business Plan and the detrimental impacts of Covid19 on our customers. The choices will be between 0.7% and 1.7%. Please refer to the Rent Setting Information booklet and feedback slip we will send to you directly.



For every response received we will make a donation to West Dunbartonshire Foodshare

Child Winter Heating Assistance



The Scottish Government set out their commitment to increase the scope of Winter Heating Assistance to include families with a severely disabled child. These payments are expected to be made between 27 November and 11 December 2020 to any family living in Scotland in receipt of the highest rate care component of Disability Living Assistance for Children and Young People. It's an automatic annual payment of £200 designed to assist with heating costs for children and young people up to the age of 18 years old. Child Winter Heating Assistance will not count as earned income in the calculation of other benefits.



Social Security Scotland
Tearainteachd Shòisealta Alba



Young Carer Grant is a £305.10 annual payment for 16, 17 and 18 year olds who care for someone who receives a disability benefit.



Social Security Scotland
Tearainteachd Shòisealta Alba

Feedback/Comment Slip

Please let us know if you have comments or suggestions for future editions of ChitChat or our service in general. We value your views. Radnor Park tenants can place slips in our laundry letterbox.

Name: (Optional)

Address: (Optional)

Email: (Optional)

I would like a response: Yes No

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

Management Committee Tenant Panel Priorities

Development Performance Other

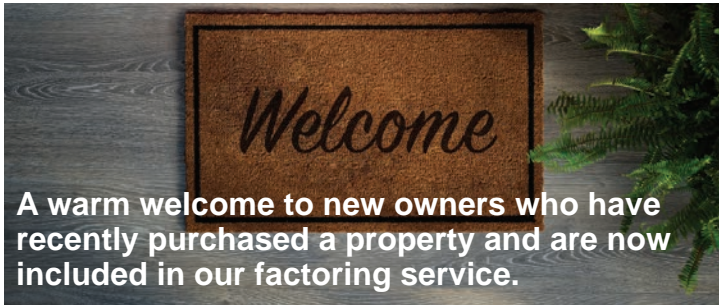
✂ Comments (please use a separate sheet if necessary):

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A warm welcome to new owners who have recently purchased a property and are now included in our factoring service.

Spotlight on Complaints

In the period 1 July to 30 September 2020, we received 6 complaints relating to our factoring service. Of the 6 complaints received, 4 were upheld.

As a result of the upheld complaints, we have made improvements in the following areas:

- Customer Service refresher training to be arranged for staff.
- Additional post-work inspections will be carried out for repairs involving factored properties.
- Staff were reminded that telephone messages should be forwarded to all members of the Factoring Group and not just one member.
- The number of site meetings with the new open space maintenance contractor were increased.

Thank you for all your feedback as this helps us to improve the service we provide to you.

- A copy of our Factoring Complaints Handling Procedure is available from the download area of our website.
- Alternatively, contact Fiona White, Finance & Corporate Services Manager, at the office.

Warmer Homes Scotland scheme



The Warmer Homes Scotland scheme is open and helping Scots who are struggling to heat their home. The Scottish Government increased the scheme budget in September to help support a 'green recovery' from the coronavirus pandemic.

Almost 20,000 Scottish households have already benefitted since the scheme launched in 2015. They've had help to fund energy saving home improvements like new boilers, central heating, wall and loft insulation, draught-proofing and even home renewable systems. After support from Warmer Homes Scotland, homes are on average 20% more energy efficient, with households saving an average £300 per year on their energy bills.

To find out more, call Home Energy Scotland free on 0808 808 2282. They're open Monday –Friday 8am–8pm



Queens Quay

(37 new build homes for rent)

Our Queens Quay development in partnership with Cube Housing Association and West Dunbartonshire Council is progressing well and it is likely that CHA's 37 homes will be available for let in early 2022. You can keep up to date with progress and view contractor newsletters on our website at <https://clydebank-ha.org.uk/cha-news/queens-quay/>

The Association will be providing the following: -

- 4 wheelchair adapted flats
- 2 one bedroom flats
- 25 two bedroom flats
- 6 three bedroom flats



Dalton Avenue/St Cuthbert's Church

(24 new build homes for rent)

The Association is delighted to report that we are now in a position to progress this site through to development. It was hoped that the demolition of the Church would be fully underway this side of Christmas, however, due to circumstances out with our control, it is unlikely to be the case. This means that the demolition is likely to take place in January with the build commencing thereafter.

Our intention is to circulate a dedicated Newsletter for all Linnvale residents in January 2021 when we will have more specific dates and information available. Meantime, please look out for updates on our website <https://clydebank-ha.org.uk/cha-news/st-cuthberts-development/>



Should you have queries regarding our new build programme, please don't hesitate to contact Sharon Keenan, Chief Executive on 0141-941 1044 or email her at sharon@clydebank-ha.org.uk

Electrical Inspections

Our electrical inspections programme is progressing well with all works due this year expected to be completed by February 2021. Our contractor, Magnus Electrical, will contact tenants directly to arrange access for these essential works.



Gutter Cleaning

This year's gutter cleaning programme commenced on 2nd December and will be completed in February 2021 and is being carried out by MCS Safety Systems Ltd.



Rewiring

Essential rewiring works have now commenced and are being completed by our contractor SS Testing. Pre-works surveys by our Clerk of Works, Neil Ferguson, are being arranged for all 146 properties included in the contract and tenants will have the opportunity to ask any questions that they may have during this process.

Tenants included in the contract are reminded that these works have been identified for health and safety purposes and include smoke alarm upgrades which will be required by law in the near future. DA Gilmour Associates have been employed as the Clerk of Works on the contract and will be carrying out inspections during and after works are completed.

Major Repairs Programme

Due to the prioritising of workload and availability of contractor's staff to submit tenders, the Associations major repair programme has been delayed this year. We would like to assure tenants that we still aim to procure major repairs due this financial year as planned.

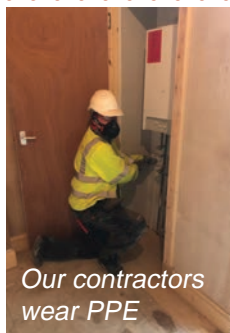
Please refer to the 5 year plans listed on our website to have a look at what is planned for the coming year <https://www.clydebank-ha.org.uk/maintenance/5-year-plans/>



Maintenance Update

Repairs - COVID-19

- Tier 1 – Full Service
- Tier 2 – Full Service
- Tier 3 – Full Service
- Tier 4 – Full Service with exclusion of non-essential internal works



Our contractors wear PPE

We would like to remind tenants that our maintenance section is still operating to its full capacity as per government guidance/restrictions. All of our contractors have safe working practices in place to allow them to carry out works on our behalf and minimise risks.

We therefore encourage tenants to report any repairs to our Maintenance team either by phone, e-mail or via our website. A member of our maintenance team will be able to advise you of any updated guidance that may affect our service however we will ensure that your repair is carried out at the earliest possible time and in a safe manner.

Essential Works

You will all be aware of the challenges being faced at this time however we must continue to meet our landlord obligations to ensure that you and your neighbours remain safe in your homes. We are therefore continuing to carry out repairs throughout our stock including major repair programmes and especially health and safety related works. This includes but is not limited to;

- Gas Servicing
- Electrical Inspections
- Rewiring
- Heating repairs
- Smoke alarm installations

Centre81 & Gym81 are currently closed to the public **Centre81** & **Gym81**

Due to current lockdown restrictions, Centre81 remains closed to the public.



We have been working hard behind the scenes to ensure all safety measures are in place when we are able to open the Centre including having a new video door entry system installed, PPE stations have been placed around the Centre and an enhanced cleaning regime is in place. Gym81 has been deep cleaned and all our equipment has been serviced. A booking system will be in place for sessions, and as soon as we are allowed we will be back up and running.

Please keep an eye on our Centre81 Facebook page for updates. www.facebook.com/Centre81Clydebank.

C81 Children's Selection Boxes

As we've been unable to have our annual Christmas Fayre this year, we gave Santa some funds from our Community Pot to provide selection boxes for the children who would normally attend groups at the centre (C81 Steering Group, Y Sort It, ISARO Community Initiative, Strathclyde Autistic Society and Action for Children).

Santa and his elf pop some presents under the Centre81 Christmas tree



Investing in Communities (ICF) – Empowering Clydebank

The majority of our ICF activities and classes are on hold at the moment due to current lockdown restrictions although ISARO Community Initiative have moved some of their classes online.



They recently started ESOL (classes via Zoom) and are running 2 classes per week, with 21 participants connecting from their homes.

They have also started Career Advice sessions giving employment advice and help with CVs and an on-line Parent Club. For more information on ISARO Community Initiative, please see www.isaroinitiative.org.uk/



Scotland Cycle Repair Scheme



In November, we were awarded a further £3,000 for The Scotland Cycle Repair Scheme, to help local residents with the cost of repairing their bikes e.g. fixing flat tyres, loose brakes and clunky gears to help get folk out and about on their bikes again. The coronavirus crisis has hit many people hard and this fund will help people pay for essential bike repairs (£50 per bike). At the moment there is no drop-in repair service, instead you can book your slot by calling 0141 533 7070 or emailing ryan.savage@clydebank-ha.org.uk.



we are cycling UK





Climate Challenge Fund (CCF) – Growing Change for Good

Online Cooking Classes via Zoom

We have been holding online cooking classes, which have been a great success (check our Facebook page for a short video clip). We supplied the participants with the basic ingredients and a recipe card and they joined in with a live cooking class from their own kitchens. More Zoom cookery session coming in the New Year, please call us on **0141 533 7070** to register your interest.

Raised Beds/Grow Bags

Winter is a great time for gardeners to take stock, tidy up, protect plants and plan ahead and we have been keeping in touch with our growers via phone and email.

Bike Maintenance

Since lockdown began we have refurbished, upcycled and given away 76 old bikes, which would have otherwise been destined for the dump.

If you have any old, unwanted bikes, please email ryan.savage@clydebank-ha.org.uk and we can arrange for them to be picked up.

If you would information on any of our Climate Challenge activities, please call Ryan at the centre on 0141 533 7070 or email ryan.savage@clydebank-ha.org.uk.



New Canal Path at Centre81

We are delighted to report that work on the canal path started on Monday 9th November. The programme of works should last for approximately 14 weeks and all going well, is due to complete mid-February 2021.

We appreciate the support of our funders including Sustrans, West Dunbartonshire Council, Cycling Scotland, Glasgow Airport Flight Path Fund and Paths for All without whom we could not have progressed with this exciting project which will hopefully encourage more active travel within our community. Thanks also to Scottish Canals who recently confirmed the lease of the land to enable the project to go ahead.



Centre81 Steering Group






The Centre81 Steering Group has continued to provide engagement and activities in the community through outdoor sessions with young people. In the few weeks before the new Tier 4 restrictions came in the force, and following the correct guidance and safety precautions, they were able to offer their services to primary school aged children and have had around 150 young people attend over six sessions.

Unfortunately, as with many other services, given the new Tier 4 restrictions, they are unable to provide further sessions until restrictions ease. For Centre81 Steering Group updates, please visit their Facebook page www.facebook.com/Centre81-Steering-Group



Please find below our performance for the financial year so far. The tables here show our performance across our services against targets set for the year.

Housing Performance: 1 April - 30 September 2020

Indicator	Performance to 30 September 2020	Previous Quarter Performance	End of year target	Previous years' performance	What this means for you...
Maximum rent loss on vacant properties	0.52% (projected)  £22,440	0.63% (projected) £27,440	<0.4% of annual rental income	0.30% of annual rental income £12,625	<ul style="list-style-type: none"> We can keep rent increases as low as possible
<p>Although improved from the last quarter of the year, the earlier impact of the Corona virus lockdown resulted in letting of houses not being possible or being seriously delayed by repairs restrictions between April and June 2020. We continue to work hard in order to improve performance in line with the easing of lockdown.</p>					
Current and former tenants' gross rent arrears (as % of the total annual rent receivable)	4.22%  £183,321	4.33% £187,611	<3.9%	4.12% £174,179	<ul style="list-style-type: none"> We offer support/advice to help tenants remain in their homes Keeps our costs low and therefore rent increases as low as possible Tenants who refuse to pay or work with us face legal action and possible eviction
<p>Although improving, the Covid-19 pandemic and subsequent lockdown continues to result in a large increase in arrears. It is essential that tenants in arrears contact us urgently. We continue to take action against tenants who miss rent payments without our agreement or without a suitable payment agreement being made first.</p>					
Number of calendar days to let a property	45.83 calendar days 	56.67 calendar days	<15 calendar days	14.63 days	<ul style="list-style-type: none"> We can keep rent increases low Properties become available quickly which benefits the area No problems with empty properties e.g. vandalism
<p>Although improving, the impact of the Corona virus lockdown resulted in letting of houses not being possible or being seriously delayed by repairs restrictions between April and June 2020. We continue to work hard in order to improve performance in line with the easing of lockdown.</p>					
Processing of housing application forms	11.9 calendar days 	7.49 calendar days	<10 calendar days	7.1 days	<ul style="list-style-type: none"> Your transfer housing application form will be dealt with quickly Applicants are aware of their prospects for housing
<p>This dip in performance has been due to unavoidable processing delays during lockdown where we were unable to process any paper forms until late June 2020. We also experienced further delays in introducing a workable digital process. This is now in place and we continue to work hard to improve our performance going forward.</p>					
Investigating neighbour complaints	100% resolved/ concluded within timescale. 	100%	100%	100% resolved/ concluded within timescale.	<ul style="list-style-type: none"> We manage your area in a sensitive manner Better place to live if ASB issues dealt with promptly Happier within your community Getting on with your neighbours



Maintenance Performance: 1 April - 30 September 2020

Indicator	Performance to 30 Sep 20	Year End Target	Previous years' performance
Average length of time to complete emergency repairs	1.97 hours 😊	4 hours	2.04 hours
Average length of time to complete non-emergency repairs	3.76 days 😊	6.5 days (average of 3 days urgent/10 days routine)	3.38 days
Percentage of reactive repairs completed right first time	90.62% 😞	100%	91.47%
How many times in the reporting year did you NOT meet your statutory obligations to complete a gas safety check within 12 months of a gas appliance being fitted or its last check?	2.88% (9) 😞	0% (0)	0% (0)

In order for repairs to be carried out Right First Time they need to be completed on time and the without the need of a contractor being recalled. Availability of materials have been an issue with regards to timescales however CHA is monitoring this on a daily basis through our procedures and aim to improve on this figure.

Failures in gas services were as a result of COVID-19 and restrictions in CHA following its normal procedures. These restrictions have been lifted and we can now follow procedures in full. In line with guidance from Scottish Government and Health and Safety Executive guidance we are reviewing these on a case by case basis. Our contractor has robust COVID-19 protocols and with no cases recorded amongst frontline staff. Our 2 months' notice gives ample time to carry out the service if the household is required to self-isolate for 14 days. The importance of the Association carrying out these safety checks cannot be stressed enough so please make arrangements for access to be provided at the earliest possible time once contacted by City Technical Services.

Thank you for your compliments

Thank you for your compliments. We are pleased to receive compliments on our service when we get things right. We received 22 compliments between 01 July - 30 September. We thank customers for taking the time to contact us. We really appreciate it... Some recent excerpts include:

The plumber arrived less than 2 hours after my call and resolved the problem in less than 10 minutes. This was a seamless process for arranging a plumber and took into account my working commitments which I really appreciated.

Tenant really appreciated the help and support provided to help them sort out their rent circumstances.

I received Amazon vouchers from yourselves from the Celebration Fund. I just wanted to say a big thank you to all the staff in Clydebank Housing. It is very much appreciated. So once again THANK YOU

Just wanted to thank the team at Centre81 for the food packages we received. It was more appreciated than you will know.

Complaints Performance

We need to know when things go wrong so we can put it right. We want to provide the best service possible to you. Your complaints really matter to us so don't hesitate to get in touch if you are dissatisfied. A copy of our Complaints Handling Procedure can be found on our website or requested by telephone.

1 April - 30 September 2020	
Total number of complaints received	17
Number where we were at fault, apology given and rectified	13 (76.5%)
Breakdown of complaints where we were at fault:	
<ul style="list-style-type: none"> • 8 Maintenance • 3 Maintenance/Factoring • 2 Factoring • 1 Housing Management • 1 Finance & Corporate Services • 1 Housing Management/Maintenance • 1 Multi Department 	
Responded to in full	17 (100%)
Resolved at front line (5 days)	15 (88%)
Resolved after investigation (20 days)	2 (12%)
All were resolved within our published timescales. We have identified improvements from all complaints, not just where we were at fault, including:	
<ul style="list-style-type: none"> • Customer Service training to be arranged. Post inspection method to be introduced for all repairs to factored properties • Daily updates to recommence from a contractor to allow CHA to have more accessible information • Increased site meetings with a contractor. Staff to monitor progress • Lettable standard leaflet to be developed and in progress. 	

Please contact us to get involved in setting and monitoring our performance standards!

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. Information Commissioner's Office Registration No Z6043444. Member of the Scottish Federation of Housing Associations. Registered in Scotland at 77-83 Kilbowie Road, Clydebank G81 1BL. To the best of our knowledge all information contained in this newsletter is correct at the time of going to print.



Charter Report Consultation

Thank you so much to the 9 tenants who got involved with reviewing our annual report to tenants on our performance against the Scottish Social Housing Charter.

Early indications are that the content of the report will have been changed by the consultation, showing that tenants really have shaped the content of the report as required.

All participants were happy with the design of the report and the organisations we compare ourselves with (Dalmuir, Faifley, Knowes and Trafalgar Housing Associations) and also West Dunbartonshire Council and the Scottish Average. In 2019, 68 tenants returned feedback forms 100% said the information was useful and presented clearly so this also supports the same design of report.

The report is currently being developed and may be included with this newsletter or follow shortly after but in advance of the extended deadline provided by the Scottish Housing Regulator of end of December 2020 (moved from the end of October due to Coronavirus).

For our Business Plan Summary 2020/21 and business plan survey visit www.clydebank-ha.org.uk/about-us/how-we-make-decisions/cha-business-plan/.

Our Tenant Participation Strategy has now been finalised after an extended period of consultation with tenants and our Registered Tenants Organisations and is available here www.clydebank-ha.org.uk/get-involved/our-tenant-participation-strategy/ or request a hard copy on 0141 941 1044.



Calling all tenants in Linnvale and Whitecrook. Did you know your area is underrepresented by tenants groups? Contact Sinéad at the office if you're interested - funding and support is available.

Annual Assurance Statement

Our draft annual assurance statement was prepared and sent to members of our Tenant Panel and Registered Tenants Organisation for comment. Please see the final version on page 9, submitted to the Scottish Housing Regulator by 30 November as required.



Consultation on indicators for the Energy Efficiency Standard in Social Housing 2 (EESH2)

The Scottish Housing Regulator is consulting on indicators to allow it to monitor and report on social landlords' progress towards the Scottish Government's EESH2 milestone.

The Regulator is inviting views and feedback on its proposals from tenants, landlords, representative bodies, and anyone with an interest in social housing by Friday 15 January 2021.

www.housingregulator.gov.scot/about-us/what-we-do/consultation-on-the-draft-indicators-for-monitoring-the-energy-efficiency-standards-for-social-housing-2-eesh2



Becoming a Shareholder

We are managed by a voluntary Management Committee. They are shareholders who are elected by other shareholders. They have the good of the community at heart and wish to make Clydebank a great place to live.

You can become a shareholder for just £1!

Call us on 0141 941 1044 or visit our website for more information www.clydebank-ha.org.uk/get-involved/become-a-shareholder/



Development Focus Group

We are keen to hold a focus group with tenants regarding our role as a developing organisation. We want to ensure our tenants are satisfied with our approach to development and even the fact that we are developing. We propose to hold this event safely in January or February. Please let us know if you are interested by Friday 15 January 2021. For more information on our current developments see page 12.

A final word from 2020 from our Registered Tenants Organisations

Radnor Park Multis Tenants & Residents Association (RPMTRA)

As 2020 (finally) draws to a close, it is always worthwhile reflecting on the past year. All of us have had to make significant changes to protect the vulnerable since March in line with government guidance. We've stood out on our verandas and clapped for our keyworkers in care homes, hospitals, GP surgeries, shops, supermarkets, bus drivers, taxi drivers – the list is endless. Thank you for all that you are doing. I encourage everyone to raise a glass to our heroes on Christmas Day.

As 2021 approaches, RPMTRA are keen to continue working closely with CHA management to ensure delivery where possible, on the investment programme. The new windows installation is a top priority for us, and we want to see more works completed that can be done responsibly.

So, have a very Merry Christmas and a Happy New Year from me, and all our voluntary committee members.

Craig Edward, Chairperson



Craig Edward

La Scala Tenants Association

The ongoing COVID-19 situation and the arrival of winter weather has slowed the activities of La Scala Tenants Association, but we are still here working to improve our buildings and surroundings. We are very grateful for the services of West Dunbartonshire Council's waste services for making sure our bin collections are meeting our needs, which has meant a huge improvement in the bin sheds. With the possibility of bin collections moving to every 3 weeks, however, it is even more important that everyone does more recycling. We now have notice boards on the ground floor of each close and you'll soon find useful information and community news. If you'd like to become involved in the tenants association just let us know; we are a friendly bunch.

From all of us to all of you we wish you a very happy and safe Christmas and New Year. Here's to 2021!

Jane McClements lascalatenants@gmail.com

Calendar 2021



JANUARY

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FEBRUARY

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NOVEMBER

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DECEMBER

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Public Holiday/Office Closure

Staff Training Closure (9am-2pm)

Emergency Numbers

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

0141 646 5091 (or 0844 579 6493, network charges apply)

All other out of hours emergency repairs (fire, flood, break-in, repairs to Quantum heating systems), should be reported to our contractors, West Dunbartonshire Council:

0800 197 1004

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

Useful Numbers

Radnor Park caretakers.....0141 951 1642
 Jim 07875 380125/John 07875 379176/
 Charlie 07875 380183
 Other areas Caretaker, Alan.....07931 843341
 Police Scotland..... 101
 Clydebank Health Centre0141 531 6363
 Citizens' Advice Bureau.....0141 435 7590
 Women's Aid Clydebank..... 0141 952 8118
 Independent Resource Centre 0141 951 4040
 West Dun. Council (WDC)..... 01389 737000
 WDC Homeless Out of Hours..0800 197 1004
 WDC Trading Standards.....01389 738552
 WDC Council Tax01389 737444
 Gas Emergencies (SGN)..... 0800 111 999
 Social Work Out of Hours 0800 811505
 Scottish Power Emergencies....0845 2727999
 Scottish Water Emergencies0845 6008855

Getting Involved

There are many ways to get involved with the Association throughout the year. Contact us for more information on:

- Our Tenant Panel
- Our Management Committee
- Our Residents Associations
- Focus Groups

Usual Opening Hours

Monday to Thursday 9am to 5pm, Friday 9am to 4pm. We close the first Wednesday of every month for training as shown above.



Clydebank Housing Association Ltd, 77-83 Kilbowie Road, Clydebank G81 1BL

Tel 0141 941 1044

Fax 0141 941 3448

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