



ChitChat



Christmas Carols from Kilbowie Primary Choir

We thank the choir for lifting our spirits at our annual Radnor Community Garden Tree Light Switch on

We wish you a very Merry Christmas and a Joyful and Peaceful New Year

Our office will close on Wednesday 24th December 2025 at 12.30pm and re-open on Tuesday 6th January 2026 at 9.00am.

Please note a limited Radnor Park caretaking service will be available for essential duties only ie. bin collections.

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

All non-urgent repairs should be reported on 6th January.



This issue in pictures



World Kindness Day

Read about our World Kindness Day activity and general kindness to our community.

Pages 2-3



Tenant Satisfaction Survey Feedback

Feedback on all points raised, Including all the support we can provide to tenants.

Pages 10-13



Christmas Fun @Centre81

A look back at some recent fun activities and a look forward to what's on in 2026.

Pages 17-19



World Kindness Day

Thanks to ourselves and many of our contractors, consultants and suppliers (shown right and below), we created a fund of **£2,250** to show kindness to our residents and our community for World Kindness Day 2025!

At time of going to print, we were using 50% of the fund to distribute kind gestures including:

- 10 x £50 Asda vouchers
- 6 M&S wellness gifts
- 1 x M&S hamper
- 6 M&S bouquets of flowers and chocolates.... and more!

£1,125 was handed over to the West Dunbartonshire Community Foodshare for their Christmas Toy Appeal 2025 and was received with thanks.

choose
Kindness



Building Maintenance
B. Hood GPM Ltd
64 Drumry Road,
Clydebank G81
Tel: 07719 796155
Email: hoodlb@ntlworld.com
Contact: Brian Hood



Plumbing & Joinery
Hiflow
9 Caledonia Street,
Clydebank G81 4EX
Tel: 0141 951 2020
Email: namy@hiflow.biz
Web: www.hiflow.biz
Contact: Namy Donaldson



IT Support Provider
Unit 3, 1A Northinch
Court, Glasgow G14 0UG
Tel: 0141 251 0040
Web: www.clearviewnetworks.co.uk/
Contact: Tim Jenkins



Development Agents/Clerk of Works
Macdonald & Cameron
B1-10, Sams, Oban PA37 1QA
Tel: 07906 308264
Email: kimberley@macdonald-cameron.co.uk
Web: www.macdonald-cameron.co.uk
Contact: Kimberley McKendrick



Mailing House
DM Direct Ltd, 11 South
Avenue, 9 Simpson Court,
Clydebank G81 2NR
Tel: 0141 952 5954
Email: dm-direct@btconnect.com
Web: www.dm-direct.org.uk
Contact: Catherine Smith

Magnus
Electrical Services

Electrical Contractor
Magnus Electrical Services Ltd
6-8 Achamore Road, Glasgow
G15 8QS
Tel: 0141 949 1114
Email: info@magnus-electrical.co.uk
Web: www.magnus-electrical.co.uk
Contact: Paul Kane

The Ventilation Experts

Ventilation
The Ventilation Experts
Inveravon, Pacemuir Road,
Kilmacolm PA13 4JJ
Tel: 0141 370 2022
Email: admin@ventilationexpert.com
Web: www.ventilationexpert.com
Contact: Barbara Steen

tc young solicitors
effective legal solutions

Legal Services
TC Young Solicitors, 7 West
George Street, Glasgow G2
1BA
Tel: 0141 221 5562
Email: mail@tcyoung.co.uk
Web: www.tcyoung.co.uk
Contact: Kirsty Nairn



Architects
MAST Architects
51 St Vincent Crescent,
Glasgow G3 8NQ
Tel: 0141 221 6834
Email: mast@mastarchitects.co.uk
Web: www.mastarchitects.co.uk
Contact: Susan/Eilidh

REGENCY
Glazing Ltd

Glazing
Regency Glazing
940 Crow Road, Anniesland
G13 1JD
Tel: 0141 950 4400
Email: info@regencyglazingltd.co.uk
Contact: Dougie



Quantity Surveying
Ewing Somerville
Partnership, 40 Speirs
Wharf, Glasgow G4 9TH
Tel: 0141 353 3531
Email: bfarrell@ewing-somerville.com
Web: www.ewingsomerville.com
Contact: Barry Farrell



Quantity Surveying
nbm Construction Cost
Consultants, 9 Woodside
Crescent, Glasgow G3 7UL
Tel: 0141 333 1836
Email: scott.bradshaw@nbm.bz
Web: www.nbm.bz
Contact: Scott Bradshaw



Paint
The Paint Shop Clydebank
3 Shaftesbury Street,
Clydebank G81 4DT
Tel: 0141 562 0201
Email: info@thepaintshopclydebank.com
Contact: Ralph



Heating & Ventilation

West Coast Controls Ltd
Unit 1, Cadder House,
Milngavie, Glasgow G62 7LW
Tel: 0141 956 4327
Email: service@westcoastcontrols.co.uk
Web: www.westcoastcontrols.co.uk
Contact: Karen MacIntyre



Painterwork Services

Bell UK, Bell Business
Park, Rochsolloch Road,
Airdrie ML6 9BG
Tel: 07775 754812
Email: a.cree@bellgroup.co.uk
Web: www.bellgroup.co.uk
Contact: Angela Cree

G.O.C. Engineering Services

Mechanical & Electrical

GOC Engineering Services,
Buckingham Cottage, Glasgow
G63 0XJ
Tel: 01360 860478
Email: jchesney@btconnect.com
Contact: Jim Chesney

**Don't
suffer in silence.
We can help.**

**See page 13 for
information on Tenancy
Support and our Welfare
Rights Service.**

Reverse Advent Calendar



Our staff supported the West Dunbartonshire Foodshare by participating in their reverse advent calendar where for each day, staff members brought in an item that would be useful for the Foodshare to give out over Christmas.



Thank you!

One of our lovely contractors, Caledonian Maintenance Services, kicked off December by dropping by with selection boxes for us to use towards our Christmas activities!



Community Support

With thanks to recent contributions from the Scottish Procurement Alliance and CRD Renovations, we have been able to provide £2,200 of support to families in need this Christmas.



Performance Reports

We hope you enjoyed our 2 recent publications.

We issued our Performance Report showing our performance against the Scottish Social Housing Charter and our Annual Report showing how we performed in 2024/2025 in October.

We value your feedback and thank all the tenants who have completed our Performance Report feedback forms on paper or online.



Is your neighbour living in their home?

Recovery of abandoned homes is crucial in satisfying the high demand for housing that we experience each year. Please contact us in confidence if you believe that a tenant is not staying in their home.



Remembrance Day

Our Chief Executive, Lynette Lees, was honoured to lay a wreath at the Remembrance Day Service.

Lynette was accompanied by Management Committee member, Joe O'Donnell. The service at Clydebank Town Hall on Sunday 9th November was well attended by community representatives who all paid their respects.



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



[Clydebank Housing Association](#)

[@clydebankha](#)



Contents Insurance

As mentioned when signing your tenancy agreement, we only maintain the property and not your own possessions.

It is important to take out home contents insurance to cover your possessions, floor coverings and furniture against fire, theft, and other risks, such as accidental damage. If something happens to destroy or damage your possessions, it can cost a lot of money to replace these items. Contents insurance is a small payment per month and can help pay lump sum payments for things that are damaged in accidents out with your control.

New way of applying for housing!

The way to apply for housing with Clydebank Housing Association is changing.

From 1 October 2025, our application form is now fully accessible online. We have joined together with other landlords and the Council to provide a fully digital and streamlined way of applying for a house with any of the partners involved. The West Dunbartonshire Common Application Form also means that applicants can apply to a number of landlords at the same time, reducing the need to complete multiple housing application forms.

This new process means applicants will no longer have to print anything off, or email an application to us, the online form can be submitted at the click of a button.

Check out our website www.clydebank-ha.org.uk/housing/applying-for-a-house/ for full details.

My West Dunbartonshire

[Home](#)
[My Services](#)

West
Dunbartonshire
COUNCIL

Housing Application New

[About](#)
[Applicant Details](#)
[Accommodation History](#)
[Anti-Social Behaviour](#)
[Rent Arrears](#)
[Medical Needs](#)
[Declaration](#)


Annual Tenant Visits

This is just a reminder that every year you will now get a visit from your Housing Officer!

You do not need to do anything before your Housing Officer arrives – just make sure you are at home at the time of your appointment.

The visit will last around 30 minutes and gives you the chance to see your Housing Officer face-to-face. It will be an opportunity to discuss any issues you have and find out how we can support you.

This annual visit is an important part of your tenancy agreement. Your Housing Officer will be in touch to agree a date and time that suits you.

If you would like more information about annual visits, get in touch today on **0141 941 1044**.



Some of our friendly housing staff



Keep the Heating on to Prevent Frozen Pipes

As temperatures drop, please remember to keep your heating on at a low, consistent level, especially overnight or when you're away from the property.

Frozen pipes can burst and cause serious damage, but maintaining even a small amount of warmth helps prevent this.

A stable temperature doesn't just protect the pipes it protects your home.





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 on request from the office.

| 1st July - 30th September 2025 | |
|--|-----------|
| Total number of complaints received | 14 |
| Number where we were at fault, apology given and rectified | 6 |
| Breakdown of complaints where we were at fault: 4 Maintenance, 1 Major Repairs & 1 Factoring | |
| Responded to in full | 14 (100%) |
| Resolved at front line (5 days) | 14 |
| Resolved after investigation (20 days) | N/A |
| We have identified improvements from complaints, not always just from the ones where we were at fault, including: <ul style="list-style-type: none">Contractor meeting arranged to discuss delays/miscommunicationStaff to be mindful to check group email inboxContinue to promote the benefits of contents insurance at sign up and through publications | |

Compliments!

Thank you to our customers for taking the time to provide us with 8 compliments between July - September.

We don't always get it right. We value and report on complaints and strive to improve but it is lovely to also be able to receive compliments so thank you to everyone who took the time to let us know when things went well. We appreciate it!



Do you need information in a different way?

We really want our tenants and other customers to benefit from all of the information provided in our publications.

That's why we send out information, free of charge, in a variety of different ways. We currently issue information on audio CD via the RNIB so it's no problem if you'd prefer information this way. We can also provide information in in large print, different languages and in Braille.

We look forward to hearing from you if you or someone you know would like to receive information in these other formats.

RNIB

See differently

Cosy Afternoons

Join us on Fridays for our Cosy Afternoons, 12pm-3pm, through to the 27th March*. Enjoy free tea/coffee and soup in a cosy setting at Centre81. All welcome! No booking needed – just turn up.

* Excluding 26th December & 2nd Jan 2026



Enjoy the Festive Season— please prioritise your rent

We know the festive season can be busy and costly, but your home and your rent must also remain a priority at this time.

Please make sure your rent is paid in full and on time so you can enjoy the celebrations without worry.

Even when our office is closed, there are easy ways to pay:

- Direct Debit
- Allpay App
- PayPoint locations using your rent card

Planning ahead can make a big difference. Setting aside a little extra each month can help you manage holiday expenses and stay on track.

If you're finding things difficult financially, please reach out to us. We're here to support you and will do everything we can to help.



Mould and Damp

We encourage all tenants to report mould and damp issues within their properties to our maintenance team ASAP so we can get it sorted for you.

We're eager to get mould and damp issues investigated and repaired and to continue monitoring to ensure the best possible result for you. For information on mould and damp please see our leaflet here:

www.clydebank-ha.org.uk/maintenance/maintenanceleaflets/.

You can contact us at the office on 0141 941 1044 or maintenance@clydebank-ha.org.uk or complete the form that is on our website 24/7:

www.clydebank-ha.org.uk/maintenance/mould-and-damp/.

Ventilate to Prevent Condensation

Winter means closed windows and cosy evenings, but it also means more condensation.

Please ventilate your home daily by opening windows for short periods, using extractor fans, and keeping air flowing around furniture.

Good ventilation keeps your home healthier and can help prevent damp and mould from developing.

Employee of the Year

We were delighted to present Maintenance Assistant, Bethany Jones, with this staff nominated award.



Bethany, pictured, is the seventh recipient of this award which was given at a recent staff training event. Bethany received many nominations from her colleagues, including:

- She has excelled since entering the Maintenance section
- Works hard, stays calm and even if she doesn't know the answer to a question she will find out no problem at all
- Bethany is helpful, courteous and has a lot of empathy with both customers and staff. She is always keen to help and to lend a hand when required

Well done Bethany!



Damage Within Your Home – Buildings Insurance Claims

Any incident that occurs within your home that might give rise to a building's insurance claim must be reported to our Maintenance Team immediately to allow us to submit a claim to our insurers. Any damage caused by an act of vandalism should be reported to the Police in order that a Crime Reference Number can be obtained and provided to us.

Bin Stickers for West Dunbartonshire Council Grey Bins

As you may be aware, West Dunbartonshire Council is now working on a 3-week rota.

This means your general waste bin (usually black or green) will be emptied once every 3 weeks. Please note that it will NOT be emptied if there is no West Dunbartonshire Council sticker present.

You should have received this sticker through the post along with a bin pick up calendar. It is the tenant's responsibility to ensure this sticker is placed on your bin. Please contact West Dunbartonshire Council if you did not receive your sticker.



Bogus Callers Tips

Following Police Scotland Argyll & West Dunbartonshire recently asking residents to be cautious following reports of a woman impersonating a policer officer on the telephone, we share some top tips to stay safe:

1. Never share personal or financial details - No PINs, passwords, codes, or bank info over the phone—ever.
2. Hang up and call back using an official number - Use the number

from the company's website or your bank card.

3. Don't trust caller ID - Numbers can be faked to look official or local.
4. Beware of pressure or urgency - Scammers try to rush you. Take your time—real organisations won't mind.
5. If unsure, just hang up - You won't offend anyone honest.
- 6.

Rubbish and Bulk

At Christmas time, we know that tenants are likely to have more rubbish including cardboard boxes and packaging.

Loose rubbish and bin bags placed outside the bins makes the area look untidy, increases the risk of vermin including rats and poses a fire risk to the area

Please be mindful of your neighbours and ensure waste is disposed of properly and refrain from dumping any used furniture, toys or other items on the estate. Remember we are fortunate enough to have a recycling centre not far from us at Erskine Ferry Rd, Old Kilpatrick which can be accessible to cars throughout the holidays.

See opening hours here: www.west-dunbarton.gov.uk/recycling-and-waste/recycling-centres/erskine-ferry-road-recycling-centre/



Radnor Park Flats

Bin Chutes at Radnor Park

We know during the holiday period that you may have extra waste, so we urge you to be mindful when using the refuse chutes.

If you have any cardboard, please use your blue bin/bag provided by West Dunbartonshire Council and put this outside your door for collection on:
(DATES TO FOLLOW)

Any bulkier waste must NOT be put into the chute including:

- Any cardboard boxes
- Any furnishings
- Pillows / any fabrics
- Any metal objects
- Any wood objects

Any of these items or larger items should be arranged by yourself to be disposed of.

Caretaker Cover Over the Christmas Holidays

From the afternoon of Christmas Eve to 6th January, there will be no caretaking service available, however you may see the team onsite to pull out the bins for emptying or to unblock chutes. However, if you do have an issue, please make use of the emergency call out service.



Clydebank Housing Association celebrates 40 years in the Clydebank community

As part of the celebrations we did 40 nice things in the community. Read more about some of our celebrations below:

£100 Donations

As we try to lead with kindness, we provided 8 local groups/charities close to our heart with a £100 donation. These were to organisations which support our tenants and local community:

- Improving Lives
- ISARO
- Strathclyde Autistic Society
- Centre81 Steering Group
- West Dunbartonshire Foodshare
- Crohn's & Colitis UK
- West Dunbartonshire Dementia Resource Centre
- Clydebank East Community Council



Spreading Kindness

We enhanced our kindness vouchers

We usually keep a few vouchers aside to show kindness and we increased these to £40 for 10 occasions in our 40th anniversary year.

Good Neighbour Awards

We launched our Good Neighbour Awards.

We'll be delighted to tell you more about the nominations in our March newsletter.

Motion in Parliament

Marie McNair MSP raised a motion in the Scottish Parliament to congratulate us on our 40 years of housing service in Clydebank.

We were later delighted to receive a copy of the Motion from Marie, who wished us every success for the future.



Extra Special Competition

Summer's ChitChat newsletter was our 100th edition and to celebrate that and our 40th anniversary year, we held a competition to win 4 £100 grocery vouchers.

We were thrilled to let 4 of our residents know that they had won. Well done to all. Ann Biggerstaff & Karen Dixon pictured.



Sinéad with Ann



Karen

To read a little more on our achievements over the years, see pages 14 and 15 of our 2024/2025 annual report: www.clydebank-ha.org.uk/cha-downloads/cha-annual-reports/

Here's to the next 40!



We are very thankful to the 485 tenants (40%) who participated in our tenant satisfaction survey with independent research company, Research Resource. The results are in!

We were again so pleased with our results. 93% of tenants stated they were satisfied with our overall service.

Lynette Lees, Chief Executive, said, *“Thank you to each of the tenants who took the time to talk with Research Resource when they visited. The results were again really strong and are especially pleasing as it is a significant year for CHA – we celebrated our 40th Anniversary this year.”*

We have compiled this special focus on the Satisfaction Survey results to answer the main points raised within the survey and provide you with information and advice. Please don't hesitate to contact us if you have any queries on the information.




The aim of the survey was to seek

tenants' views on the services that we provide and to help identify areas where the service can be improved. The research was designed to gather views on communication, customer care, accommodation, tenant involvement and key topics such as damp and mould and tenants' physical and mental health

Thank you so much again to those who participated. We appreciate it!



KEY

-  Really good - aim to maintain or improve
-  Good - aim to better
-  Not as good as we'd like - room for improvement

| Question | 2025 Performance | 2022 Performance |
|--|------------------|------------------|
| Satisfied with our overall service | 92.8% | 96.3% |
| Found it easy to communicate with us | 99.8% | 99.6% |
| Feel we are good at keeping them informed | 98.6% | 100% |
| Happy with opportunities given to get involved | 99.0% | 99.8% |
| Happy we listen to their views and act on them | 97.1% | 98.9% |
| Satisfied with the quality of their home | 89.3% | 92.8% |
| Happy with our contribution to the management of the neighbourhood | 92.4% | 99.3% |
| Think rent is good value for money | 93.8% | 98.9% |



Please now find information and advice following the main points raised within the Satisfaction Survey...



The schedule of major repairs would help tenants. Our 5 Year Major Repairs Plans will be reviewed in line with our stock condition surveys from 2018-2024 to update our investment plans. This will be done by 31 March 2026.

The close/common stair is your only means of escape in the event of a fire.



Have you ever thought what you would do if fire were to break out in your close/common stair? It may not necessarily be in your flat! A fire started in a close/common stair could kill you and your family. Even a small bag of rubbish can create enough smoke to fill a whole close/common stair. Items left in a close/common stair are often deliberately set on fire.

Keep it clear

- Get rubbish, old furniture, etc out of the building.
- Make sure storage areas are kept locked.
- For advice on uplifting items contact your local Council.

If fire does start

- Keep doors closed to prevent smoke filling your house.
- Dial 999 and ask for the Fire and Rescue Service, giving as much information as you can.

To request a free Home Fire Safety Visit

CALL 0800 0731 999

For more fire safety advice visit:

www.flrescotland.gov.uk



SCOTTISH
FIRE AND RESCUE SERVICE
Working together for a safer Scotland

Your Responsibilities

- You must ensure your communal areas are not obstructed
- Help to keep common areas clean and tidy

Report repairs before they escalate

It is important to report repairs before they escalate as unreported repairs can pose risk to health and safety and can rapidly progress into a bigger issue.

If all repairs are reported as soon as they are noticed it will lead to smaller, more manageable fixes. Early detection of problems can prevent a small, easily solvable issue from escalating to a major repair. It also contributes to maintaining a pleasant and safe living environment for you. Thank you.



Outstanding repairs

It is also important to let us know if a repair is outstanding, so that we can get it completed for you.



Feeling lonely or isolated? Get Involved at Centre81!

Some tenants mentioned feeling lonely or isolated. There's so much going on at Centre81.

See pages 18 and 19 for more information!

Cooking Classes

Community Cycles

Strathclyde Autistic Society SAS Clubs

Famous weekly bingo!

Bone Health Workshops



Christmas activities

Garden Advice



Wide range of weekly low cost Fitness Classes - just £3!



Kids Activities

Free Bike Repairs

Mould and Damp

We would encourage all tenants to report mould and damp issues within their properties to our maintenance team as soon as possible.

Clydebank Housing Association is eager to get mould and damp issues investigated and repaired and to continue monitoring to ensure the best possible result. For information on mould and damp please see our leaflet here:

www.clydebank-ha.org.uk/maintenance/maintenanceleaflets/.

You can contact us at the office on 0141 941 1044 or maintenance@clydebank-ha.org.uk or complete the form that is on our website 24/7:

www.clydebank-ha.org.uk/maintenance/mould-and-damp/.

Condensation in the home can contribute to mould and damp issues. Condensation can be reduced by following these handy tips:



- Use an extractor fan or leave your window open when bathing, cooking or drying clothing
- Leave the trickle vents on windows open to help with ventilation
- Close the doors of the bathroom or kitchen when bathing or cooking can help keep moisture from escaping into other rooms
- Try not to overfill cupboards and wardrobes as this prevents air from circulating

Making a Complaint

There are many ways to make a complaint.

We value complaints and use information from them to improve our services. We report on complaints each year to the Scottish Housing Regulator and in each quarterly newsletter we report on overall complaints and factoring complaints.

Website - our online form makes it even handier – complete 24/7 at www.clydebank-ha.org.uk/about-us/making-a-complaint/making-a-complaint-online/

Telephone – call us on 0141 941 1044

Email – info@clydebank-ha.org.uk

Do you need any adaptations within your home?

Do you feel that an adaptation within your home would be beneficial to you? We could possibly help!

CHA receives funding, on an annual basis from the government, which allows us to carry out certain adaptations which allows our tenants to live safely in their home.

If you feel that this would benefit you then please contact your Occupational Therapist at WDC and ask for them to carry out an assessment and send the form to CHA.



Let us know if you feel areas that are overgrown are our responsibility and we can take action!

Want to install your own shower over bath?

You can contact our office for permission or apply for permission online:

www.clydebank-ha.org.uk/maintenance/alterations/electric-shower/



Tenancy Support

**Don't suffer in silence.
We can help.**

Fiona Campbell, our Community Support Officer, can help you with support or advice on any issues you are experiencing regarding your tenancy. Contact Fiona in confidence by email, fiona.campbell@clydebank-ha.org.uk, or on 0141 941 1044.



Welfare Rights Service

We offer our tenants a free Welfare Rights Service through the Citizens Advice Bureau (CAB).

Please contact us and we can make a direct referral to the Citizens Advice Bureau on your behalf for any welfare rights or benefits assistance:

E: housingmanagement@clydebank-ha.org.uk
T: 0141 941 1044

CAB can help to claim for a benefit or entitlement such as Community Care Grants, Limited Capability to Work Related Activity on Universal Credit or Employment Support Allowance or entitlement to Disability Benefits.

**citizens
advice
bureau**

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We received one comment about the Right to Buy your home. This scheme was ended by the Government in 2016.

Anti-Social Behaviour – don't sit back and suffer

We want to make it clear that we do not want any of our residents to suffer from anti-social behaviour and that we have in place a robust policy to tackle such issues.

We WILL action all complaints we receive and have previously evicted tenants as a result of extreme anti-social behaviour.

Please report any anti-social behaviour to your Housing Team quickly and without fail. Where we are able to prove someone has broken their tenancy agreement, we will be able to take action to resolve the issues in most cases as long as we have supporting evidence. Not reporting anti-social behaviour can make it look like there are no issues.

To assist us in investigating, please be sure to:

- Where possible, discuss the problem with your neighbour first and try and resolve it with them.
- Keep a clear written account of all incidents including dates and times and the names and addresses of any witnesses.
- Phone the Police if the matter is serious and get a Police incident number.

- Provide as much detail as possible in any complaint, of what happened and how it affected you.
- Act quickly. Do not tolerate repeated and unreasonable behaviour.

We promise to:

- Take all complaints seriously.
- Keep you up to date regularly with the progress of your complaint.
- Take appropriate action as quickly as possible in line with our policy.
- Where we cannot resolve the complaint, provide you with appropriate advice and assistance.



**Call 101
to report
vandalism
or crime or
call 999 in an
emergency**

Anti-social behaviour is where a tenant or their visitor acts in a manner which causes or is likely to cause alarm or distress, or pursues a course of conduct which causes or is likely to cause alarm or distress on at least two occasions.

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16 tenants requested follow up on mould and damp advice, 11 tenants asked for information on the support we can provide to help you in your tenancy and 2 asked for information on how their rent was spent and this information was sent to them.



This was our Annual Assurance Statement to the Scottish Housing Regulator, submitted by 31 October, as required. Please contact us should you have any queries on our statement.

Clydebank Housing Association's Management Committee hereby submits its seventh 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 at section three of the updated Regulatory Framework, which came into effect on 1 April 2024
- The relevant standards and outcomes in the Scottish Social Housing Charter
- All relevant legislative requirements and statutory duties in respect of:
 - tenant and resident safety
 - housing and homelessness and
 - equalities and human rights
- The Regulatory Standards of Governance and Financial Management

The Management Committee arrived at this conclusion following ongoing reviews of its recording framework and key evidence which supports this Statement includes:

- Internal and External Audit reports
- Reports about performance in key areas including finance and treasury management, service delivery, asset management, tenant and resident safety, development and risk
- Advice from external and specialist

consultants and advisers

- Feedback from resident surveys and consultations
- Benchmarking reports and presentations
- Reports, advice and information from senior staff
- Review of Policies and Procedures which have incorporated the new ARC indicators on fire and electrical safety and damp and mould
- Collaborative reviews and training sessions

In reviewing the evidence and assessing compliance, we have also taken account of good practice advice, using the updated 2024 SFHA toolkit as a guide.

We are satisfied that we meet all of our duties in relation to tenant and resident safety. In particular, to gain the required evidence-based assurance of our compliance, an Internal Audit on Tenant Safety was carried out in February 2024 covering the areas of gas safety, electrical safety, damp and mould management, legionella safety and asbestos management. Additionally, we use specialist contractors to carry out our fire safety and lift safety inspections and audits.

We completed our assessment into the potential presence of RAAC in our stock and can confirm, through visual inspections carried out by a specialist engineering firm, that none has been identified.

During the past 18 months, we have been working closely with the Scottish Housing Regulator over our Governance, which came to an end in August 2025. As a result of the process, we strengthened our Management Committee, improved our processes and carried out a comprehensive external review of our governance framework.

We addressed the recommendations and incorporated these into our completed Improvement Plan. We are assured that we will continue to have the necessary, improved systems and approaches to identify issues of material non-compliance in relation to our governance and the operation of our business.

In reviewing our compliance with the Regulatory Framework, we are assured that we have established appropriate systems for the collection of equalities data. We will continue with ongoing customer surveys with the Association considering how best to use this data in relation to our decision making, policy development and service delivery.

In considering our ongoing compliance with our legal and regulatory requirements, we have taken account of the current business, economic and social environments with a continuing emphasis on support and assistance for our tenants and residents.

Clydebank Housing Association's Annual Assurance Statement for 2025 was finalised and agreed by its Management Committee on Tuesday, 30 September 2025.

Catherine Boyle, Chairperson



With Sadness

It was with sadness that our Management Committee and Staff learned recently of the death of former Management Committee member Bill McGoldrick. Bill had been a valuable member of the Committee, generously giving his time, skills and experience to help strengthen the Association and support our mission. Our thoughts are with his family at this sad time.





Fairy lights

Every year the Scottish Fire & Rescue Service attend domestic house fires that are caused by fairy lights. While many are used on Christmas trees, they are also being wrapped around stair railings and draped across walls. Wherever you are using them, remember to use them safely:

- Always buy from a reputable supplier
- Check fairy lights are in good working order and replace any bulbs that have blown
- Unplug fairy lights and other electrical decorations when you leave the house or go to bed
- Bulbs can get very hot. Don't let them touch materials that can scorch or burn easily such as paper or fabrics
- Make sure the fuse in the plug is the correct rating
- Use a multi-socket adaptor with a fuse and surge protection when plugging multiple appliances into an electrical socket

Decorations

So, when you're decking the halls make sure you follow our simple advice and stay safe:

- Light tissue paper or cardboard decorations can burn easily
- Don't attach decorations to lights, heaters or place near candles
- Don't put decorations immediately above or around the fireplace

Christmas Dinner

- Never leave cooking unattended
- Stay attentive to your cooking and avoid holiday distractions
- Keep decorations and other fire risks away from open flames or heat sources

Get Involved



from Radnor Park Multis Tenants and Residents Association



Well it's nearly the end of another year and on behalf of the Radnor Park Multis Tenants and Residents Association I would like to take this opportunity to look back at an eventful 2025.

The first memorable event was the annual commemoration service for the Blitz of 1941. Father Martin held the service.

This year all the flats have had their re-wiring, a bit of an upheaval but thankfully now completed.

During the year we have been holding quiz nights. Our final quiz of the year was won by "The Lomond Viewers".

We held our AGM in October. The entire committee were re-elected for another year. Speaking for myself I am honoured to have been re-elected and will do my best to assist the tenants.

We had a wonderful Christmas Lunch on 8th December at Centre 81. This was well attended by the tenants. The food from Café81 was lovely as usual.

We look forward to holding our popular quiz nights and organising other events.

A final message from the committee. We wish everyone a Merry Christmas and a happy New Year and all the best for 2026.

Anne Ashcroft, Chairperson



A warm welcome to new owners

We would like to take this opportunity to welcome any new owners who have recently purchased a property and are now included in our factoring service.

If you have not yet received your Owners Pack, which includes your Written Statement of Services, please check with your solicitor as they should have received this from us prior to your purchase. Alternatively, a copy of your Owners Pack can be re-issued by contacting Fiona White, Finance & Corporate Services Manager, at the office.



FAQs

Q - What should I do if I have a query about a repair charge on my factors invoice?

A - Please contact the maintenance department as soon as possible. Repairs invoices are available for inspection for 14 days from receipt of your invoice.

Q - What are your payment terms?

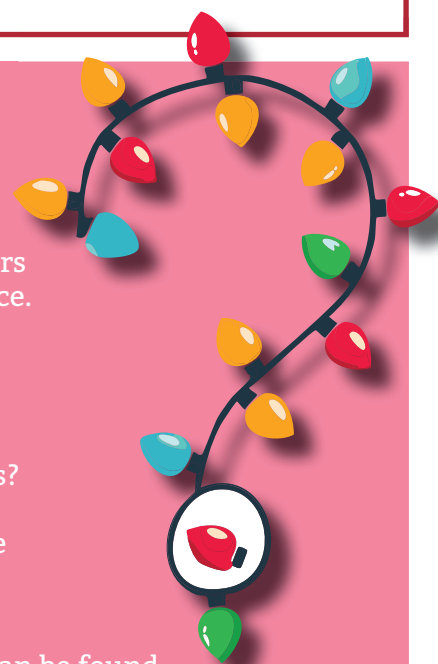
A - Payment should be made in full within 28 days of you receiving your invoice.

Q - What should I do if I am unable to pay my invoice in full within 28 days?

A - It is important that you contact our Finance Department as soon as possible if you would like to discuss a payment arrangement. This must be done before the end of the 28-day invoice payment period.

Q - How can I pay my invoice?

A - There are many available methods for paying your invoice and these can be found in detail on our website www.clydebank-ha.org.uk.



December Invoice – Royal Mail delays - All December factors invoices were issued on 9 December.

However, we have been made aware that due to pressures, Royal Mail have been prioritising delivering parcels over letters, therefore it is possible that you may not have received your invoice yet. If you would like to check your balance or if you would like an email copy of your invoice in the meantime, please contact the Finance Department on 0141 941 1044.

Spotlight on Factoring Complaints

In the period 1st July - 30th September 2025, 2 complaints related to our factoring service were received, one of which was upheld.



An owner was dissatisfied that they did not receive an email back after contacting the office. We sincerely apologised for this oversight as this breached our Customer Care promise to email back within five working days. We value complaints and use them to improve our services.

Our Factoring Complaints Handling Procedure is available here www.clydebank-ha.org.uk/owners/factoring/ or please contact Fiona White, Finance & Corporate Services Manager, at the office for a copy to be sent out.

Window Refurbishments

We have completed two hugely successful programmes of window refurbishments.

Tenants have responded positively to the work reporting greater noise insulation and drafts no longer being an issue. A huge thank you from us and CR Smith to all tenants who helped with this through engagement, access and satisfaction surveys.



CR SMITH

Updates

Kitchens (Whitson Fairhurst Properties)

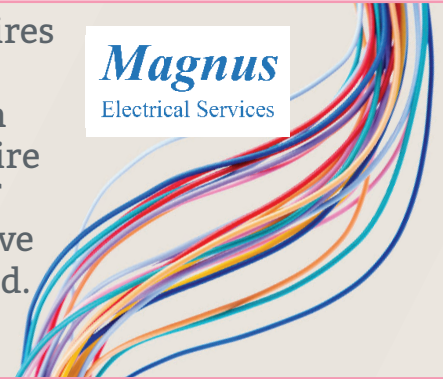
This work is out to tender with an expectation that a contractor will be appointed in January 2026. All tenants have been lettered who are included in this programme. Keep an eye out for further details early in the new year.

Asbestos Removal (BISF house types - Linnvale)

This work is out to tender with a contractor expected to be appointed early in 2026. Keep an eye out for more information.

Electrical Rewires – Progress continues with our 5 year rewire project. 189 of 391 rewires have been completed.

Magnus
Electrical Services



Centre81 Update

Fabulous £3 Fitness Classes

Monday: YOGA – 10–11.15am

Tuesday: PILATES – 10.30–11.30am, CIRCUITS – 6–7pm

Thursday: CHAIR YOGA – 10–11am, KETTLEBELLS – 5.30–6.30pm

Friday: TAI CHI – 2–3pm



Centre 81

- NO joining or rejoining fees
- NO contract
- NO hassle

Only £10 a month or £100 for an annual pass!



Centre81 is owned and managed by Clydebank Housing Association. Our funding partners:



Scottish Government
Riaghaltas na h-Alba
gov.scot

THE HUGH FRASER
FOUNDATION



As we settle into the colder months, here's a look back at what's been happening at Centre81 and what's coming up next.

Pakistani Curry Masterclass



The last of our 2025 harvest

Family Halloween Party



Community Big Breakfast

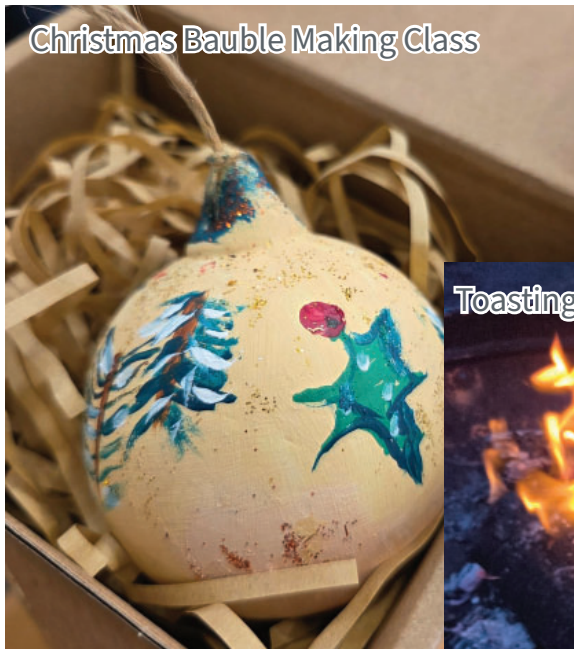
Syrian Feast for Lunch



Family Halloween Party



Christmas Bauble Making Class



Festive Wreath Workshop



Toasting Marshmallows



Carol Singers from Our Holy Redeemer Primary



All set for our Christmas Lunch

LOADING...

What's Coming to Centre81 in 2026



We're thrilled to share some of the exciting activities and events planned at Centre81 in 2026.
There's something for everyone! Coming up:

Buddha Bowl Workshop ~ Parent & Tots Group ~ Breathwork Sessions
Basket Weaving Workshop ~ Cooking Classes
Burns Supper ~ Community Lunches

Keep an eye on our socials for dates, details and booking information.

Calendar 2026

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| 26 | 27 | 28 | 29 | 30 | 31 | |

| FEBRUARY | | | | | | |
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| APRIL | | | | | | |
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| JUNE | | | | | | |
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| JULY | | | | | | |
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| AUGUST | | | | | | |
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| SEPTEMBER | | | | | | |
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| NOVEMBER | | | | | | |
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| DECEMBER | | | | | | |
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| 28 | 29 | 30 | 31 | | | |

Emergency Numbers

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

0141 646 5091 (or 0333 202 0708, charges apply)

For lift breakdowns in Radnor Park, call **RJ Lifts:**

0800 999 1177

For lift breakdowns at Queens Quay/Titan Boulevard, call Lowther Homes:

0800 561 6666

For 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

Useful Numbers

Radnor Park caretakers:
Donald / Charlie / John

Numbers for caretakers on duty are displayed in foyers each day.

Police Scotland: 101

Clydebank Health Centre:
0141 531 6363

Citizens' Advice Bureau: 0800 484 0136

Women's Aid Clydebank:
0141 952 8118

Gas Emergencies (SGN):
0800 111 999

Scottish Power Emergencies:
0845 2727999

Guide:

- Public Holiday/Weekend Closure
- Staff Training Closure 9am-2pm

Usual Opening Hours

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

West Dunbartonshire Council Services:
Switchboard: 01389 737000
Homeless Out of Hours: 0800 197 1004
Social Work Out of Hours: 0800 811505
Council Tax: 01389 737444

Emergency numbers also available on our website and office answering machine.

Clydebank Housing Association Ltd, 77-83 Kilbowie Road, Clydebank G81 1BL
Tel 0141 941 1044 info@clydebank-ha.org.uk facebook: @clydebankha
WhatsApp 07415 401581 www.clydebank-ha.org.uk

