



## Annual General Meeting (AGM) 2019

**We're delighted to say that, once again, the Annual General Meeting (AGM) was well-attended on Wednesday 25 September 2019 at the Duck Bay Marina.**

Attending the AGM gives you a chance to find out what's happening at Dunbritton and, if you are a Member, you can vote on important issues that affect the Association. It's not only members who can attend the AGM. Tenants are welcome too, and even though they can't vote at the meeting, they can see and hear how the Association is performing as their landlord, not to mention winning some great prizes!

We also announced the winners of the 'Good Neighbour Award 2019' – Mr Kenneth Dodd, of Alexandria and the Garden Competitions who were Mr Sienko from Helensburgh and Mr and Mrs McLean from Alexandria.

The Association's Chair, William Clark, stood down from the Board as he is moving away from the area and we'd like to thank him for all his efforts during the three years that he served on the Board. William wishes the Association well, and the feeling is mutual!

That meant that a new Chair had to be elected and Sephton MacQuire (Mac) was appointed at the Board meeting following on from the AGM. Mac has many years' experience serving as a Board member and former Chair, and he is looking forward to the

years ahead with his usual enthusiasm.

After many years' hard work with a range of partners including Argyll & Bute Council we were delighted to see the completion of 26 new homes at Succoth. The development's official opening was held on 1 May 2019 by Melanie Tonks who works tirelessly as a volunteer in the local community; and it was local schoolchildren who came up with the name Bruce Court.

We're making real progress with our biggest development to date, and during 2020 we will accept delivery of 150 new high-quality homes on our Dumbarton Harbour site. Our new custom-built office will be on the Harbour site and it will be much more accessible for our tenants that the current office.

Everyone who attended the meeting said that they found it really informative and we had presentations from our External Auditors and Allan Murphy, our Chief Executive Officer.

Thanks to the

generosity of our Contractors we were also able to have our annual raffle with some great prizes including:

- 42" Samsung TV
- Samsung Tablet
- Champagne
- Champagne
- A Range of vouchers for M&S, Cucina, Cattle and Creel Voucher, Amazon and Morrisons

We're looking forward to another successful year for the Association and look forward to seeing you at the next AGM on 23 September 2020. Keep an eye on our website, [dunbritton.org.uk](http://dunbritton.org.uk), nearer the time for more details.

**Office closure over Christmas & New Year**

Our office will close at 2.00 pm on Tuesday 24 December 2019 and re-open at 9.00 am on Monday 6 January 2020. Emergency contact details are highlighted in this newsletter for your convenience.

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# Make paying your rent a priority this Christmas & New Year

**The Association recognises that Christmas and New Year can bring extra financial pressure for families with money for presents and entertaining over the festive period.**

It is important that you prioritise paying your rent all year round.

**Your home is at risk if you do not pay your rent.**

Setting yourself an affordable budget and making sure that all of your household bills are up to date before can help you avoid the stress of post-Christmas debt,

Missing rent payments in November, December and January will mean that you are starting a New Year with arrears. The Association has an established legal process to recover rent debt.

The Association considers eviction action as a last resort. Rental income is a key factor in paying for the housing and repairs services we provide.

Here are some helpful tips to help you manage your money over Christmas:

- Make sure that all your household bills are paid up to date – including your rent, Council Tax, gas and electricity.
- Your rent is due in advance on the 1st of each month and in full.
- The best way to pay your rent is by direct debit. If you want to set up a direct debit, please call the office and press option 3 for Finance or speak to your Housing Officer.

- If you have a change in your personal circumstances make sure you inform the relevant organisations – local authority Housing Benefit section and Department of Work and Pensions – this may affect your entitlement to benefits
- Think about how much you can afford to spend this Christmas and set yourself an affordable budget
- Start a savings plan - in one year (365 days), you can start by saving 1p on day one, 2p on day two and by the last day you will have a whopping total of £667.95!
- You can get other money savings tips through the Money Advice Service on [www.moneyadviceservice.co.uk](http://www.moneyadviceservice.co.uk)

If you are experiencing any problems in paying your rent, having problems with your benefits or struggling with household bills, please contact us for help on Tel: 01389 761 486, and press Option 2 for Housing.

## **Refund of Credit on Accounts**

Your Housing Officer regularly reviews all rent accounts. If you have overpaid your rent your Housing Officer will instruct a refund.

From 1 October 2019, if you are entitled to a refund your payment will be made back to you by a BACS payment. This means payment will be made directly into your bank account.

The Association will ask you to confirm your bank account details. We value the safety of your personal information - any bank details provided to us will be kept securely for the purpose of the transaction and then securely destroyed.

## **Payments over Christmas - Office Closure**

If you normally pay your rent by contacting the office, please note that the last day making your rent payments by debit card over the telephone will be Tuesday 24 December 2019. The office will be closed from 2pm and will re-open on Monday 6 January 2020 at 9am.

We now offer any day Direct Debits – this is the quickest and safest way to make sure your rent is paid when it is due – 365 days a year. If you want to set up a Direct Debit call us on 01389 761 486 chose option 3 and speak to one of our Finance Team.



**1p Savings Challenge  
Save £667.95 in 365 Days**

# Our Annual Rent Review

## Your views matter – opportunity to win a £50 gift card



Each year the Association looks at the value of income we receive from the rent you pay for your home and carry out a review the budgets set to meet the running costs of the Association.

We look at this every November for the rent charged for the year ahead from April 2020. This information forms part of our Rent Consultation process.

For several years we have held resident consultation meetings in Helensburgh and Dumbarton to discuss the options for changes to the rent charged. As well as holding these meetings, we send a paper survey to all tenants to seek views on the rents we charge.

The feedback we get is included in a report that is presented to the Management Board who agree any changes to the rents charged for the coming financial year.

Last year when we held the consultation meetings there was limited tenant attendance. We want to ensure that we are communicating with you in ways that work for you. We are aware that there is a cost in holding events that are not well attended.

After the low turnout at the meetings last year we sent out a Survey Monkey survey to those tenants who we have email contacts for and asked their views.

The majority of responses indicated that tenants preferred to complete the rent consultation via an e-mail or paper survey.

We are going to use both of these methods to carry out our rent consultation work this year.

Survey Monkey is a quick and low-cost way of getting your views – so it is important that we have an up to date email address for you.

If you have a new email address or want to check that we have the right details for you please call the office on 01389 761 486 and select Option 2 for Housing – where a member of the team will be available to help. You can also speak to your Housing Officer when they visit.

For tenants who do not have access to email - a paper survey will be sent out to your home address along with a postage paid envelope to send it back to us at the office.

All surveys that are completed and returned (paper and electronic) will be entered into our prize draw and one lucky winner will win a £50 gift card.

# Dunbritton achieves 'Recognised for Excellence' Award

**The Association has been on its 'Journey to Excellence' since 2013 and in 2016 we achieved the 'Committed to Excellence Assessment – 2 Star' award.**

Since then we've been working hard to review and improve business systems across the Association in order to meet the requirements of the higher level Recognised for Excellence.

We are working toward a culture of continuous improvement across the Association and we regularly review all aspects of the business to ensure that we are driving efficiencies, achieving Value for Money, and improving services.

Earlier this year in April we were assessed against the EFQM Excellence Model by a team of independent Assessors, appointed by Quality Scotland over a full week. The assessment focused on a review of all

aspects of Dunbritton's business systems, policies and procedures.

We were delighted to be awarded the 'Recognised for Excellence' 3 Star award at the Scottish Awards for Business Excellence awards ceremony in Glasgow in June 2019.

Achieving the Recognised for Excellence award says a lot about the Association. The fact that it was assessed by independent experts from a range of business backgrounds gives us real credibility in the business world, not only in the social housing sector.

Having achieved the 3 Star level we have no intention of sitting on our laurels and we are committed to continuing the 'Journey to Excellence' so that we can keep on improving the range of services we deliver to customers.





# How are we doing?

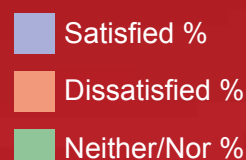
## Customer Satisfaction Survey Results

Management Information Services (MIS) is an independent company that carry out tenant satisfaction surveys on behalf of the Association. MIS carry out surveys face to face, they will have Identification badges and will show these to you when they come to visit you at your property.

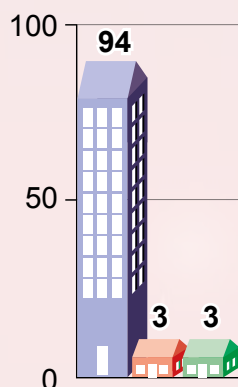
Your views are important to us and help us review how we do things and to enable us to shape services that work for you.

The Association would like to take the opportunity to thank all of those customers that have taken part in these surveys. Your views are invaluable to us.

Responses from the tenants surveyed between July and September 2019 can be seen below.



Taking everything into account, how satisfied or dissatisfied are you with the overall service provided by your landlord?



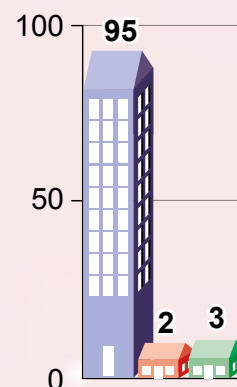
### Reasons for dissatisfaction:

One tenant suggested that they felt we could listen more to tenants. One tenant highlighted dissatisfaction with heating costs and insulation in Garelochhead.

### Learning outcome:

We have been working closely with tenants throughout the year to ensure that there are more opportunities for tenants to help in the shaping of the Association. If you are interested in becoming a member of the Association or wish to participate with the Scrutiny Panel, please speak to your Housing Officer, or contact Dunbritton on 01389 761 486. We have also been working to improve the quality of our properties; in Garelochhead we have been working through a major improvements project to replace or renew the roofs in Queens Crescent, Feorlin Way and St.Micahel's Knowe.

How good or poor do you feel your landlord is at keeping you informed about their services and decisions?



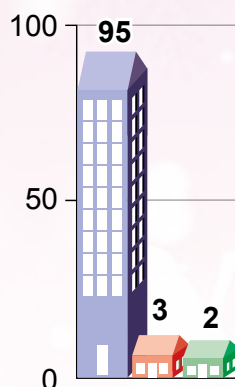
### Reasons for dissatisfaction:

We were unable to contact the tenants that expressed dissatisfaction with this survey question.

### Learning outcome:

We are regularly updating our website and social media to ensure tenants are kept informed with what is going on within the Association. Our website is being upgraded to ensure that we now have a full publication guide, providing even more information on what we are working on and providing details on our policies and procedures

How satisfied or dissatisfied are you with the opportunities given to you to participate in your landlord's decision-making process?



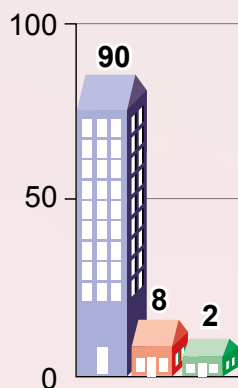
### Reasons for dissatisfaction:

We continue to perform well above the national average for this question. We have contacted the tenant that detailed dissatisfaction and they were happy to hear of the opportunities we are providing for participation.

### Learning Outcomes:

If you would like to find out more about how you can get involved with the Association, please speak to your Housing Officer or call the Association on 01389 761 486.

How satisfied are you with the overall quality of your home?



#### Reasons for dissatisfaction:

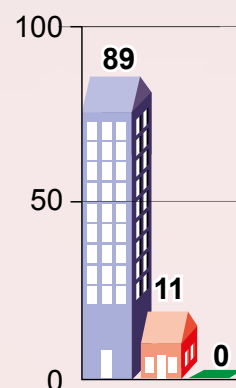
Five tenants highlighted issues with their properties.

#### Learning Outcomes:

Three tenants highlighted repairs, these have been passed to the Asset team whom will contact tenants to arrange repairs. It is important for us to ensure that repairs are carried out promptly, so if you do have any issues outstanding, please contact our Asset team on 01389 761 486 selecting option one.

Two tenants highlighted the need for investment to kitchens and windows within their neighbourhood. We are continuing our investment works throughout our stock to ensure our properties are efficient to heat and are kept up to date.

Thinking about the LAST time you had a repair or maintenance carried out, how satisfied or dissatisfied were you with the repair?



WITHIN LAST 12 MONTHS

#### Reasons for dissatisfaction:

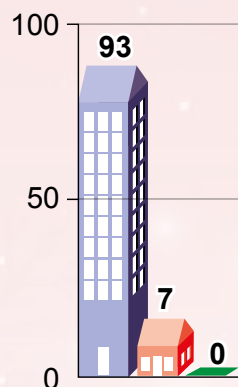
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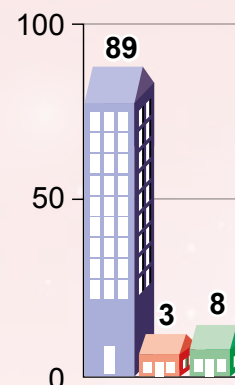
Two tenants highlighted the need for investment to kitchens and windows within their neighbourhood. We are continuing our investment works throughout our stock to ensure our properties are efficient to heat and are kept up to date.

Overall, how satisfied or dissatisfied are you with the landlord's management of the neighbourhood you live in?



We were happy to note that no tenants felt dissatisfied with our management of the neighbourhood. We have worked hard with residents and the council to ensure our areas are looking their best.

Taking into account the accommodation and the services your landlord provides, to what extent do you think that the rent for the property represents good or poor value for money?



#### Reasons for dissatisfaction:

Three tenants in Rosneath detailed concerns over the management and maintenance of the common ground.

#### Learning Outcomes:

We have been working with the residents of Rosneath, Argyll and Bute Council and ACHA to establish who is responsible for the ownership and maintenance of the common land within the village. We are conscious that the Council have reduced their services and this has caused some areas to become overgrown.





# Apprentice of the Year?

**We don't know the outcome yet, but we're proud of the fact that one of our staff, Ayeasha Temple, was nominated as a candidate for the Modern Apprentice of the Year award 2019.**

Ayeasha joined the Association in 2017 and works in our Corporate Services department. She completed the Modern Apprenticeship in Management - SCQF Level 6+ well ahead of schedule. We won't embarrass Ayeasha, but let's just say the marks she achieved we're well above average!

Modern Apprenticeships are a fantastic opportunity for people to develop a wide range of skills, knowledge and experience that builds confidence and ability whether they are in a secure career or just looking to get into the job market.

Over the course of the Modern Apprenticeship Ayeasha developed her skills

across a wide range of areas including:

- Communication
- Decision-making
- IT & website development
- Analytical
- Effective delegation
- Organisational skills

Ayeasha said: "Doing the Modern Apprenticeship was really interesting and it helped me to build my self-confidence, knowledge, and understanding of key policies and procedures; and this has enabled me to make a positive and valued contribution in each of the key business areas listed above. It was hard work, but I really work highly recommend the Modern Apprenticeship scheme to anyone who wants to develop themselves and/or their career"

Pat Bradley, Corporate Services Manager

said "Ayeasha has made a big impact since she came to Dunbritton and I have no doubt she will continue to do so in future. She has already started on her next learning venture – the Diploma in Digital Marketing – along with other colleagues and I'm sure they'll all help to improve how we communicate with our customers and wider stakeholders moving forward"



## UNIVERSAL CREDIT – TIPS FOR CLAIMANTS

- The first payment of Housing Costs is paid direct to you, the tenant, irrespective of whether you have asked for direct payments to the Association. Therefore, you must be aware that the first rent payment should be paid by you to the Association as soon as you receive it.
- Universal Credit does not cover Council Tax Reduction (previously Council Tax Benefit) you still need to claim this from your local Council.
- You may have a reduction on the Housing Element of your Housing Costs if you have an extra bedroom. You may be able to get help with this and you should make an application for a Discretionary Housing Payment (DHP) from your local Council. If you are affected

speaking to your Housing Officer about this as soon as possible.

- Please regularly check your online Universal Credit journal and statements to ensure your Housing Costs are being paid.
- If you need to claim Universal Credit but cannot access the internet or find it difficult to use a computer, you can get help from your Job Coach at the Job Centre. You can also get support from your local Citizens Advice Office (CAB) – ask about Help to Claim. Local libraries offer internet access.
- If you find it difficult to manage your monthly Universal Credit payment you can ask to have your payment made every two weeks instead. This can be requested through your online Universal Credit

Journal. You can also get help and independent advice on budgeting from the Money Advice Service (MAS).

If you are having difficulty with your online claim, you can speak to the Universal Credit Service Centre on the phone: **0800 328 9344**.

If you would like any help or advice with Universal Credit, or any other benefits, please contact your Housing Officer in the first instance by calling **01389 761 486** and select Option 2 for Housing.

### Some Useful Links

- [gov.uk/universal-credit](https://gov.uk/universal-credit)
- [moneymatters.co.uk](https://moneymatters.co.uk)
- **Working 4 U** - <https://www.west-dunbarton.gov.uk/jobs-and-training/working4u/get-in-touch/>

# Major Improvements at Cardross

As always, we have been making big improvements across a range of properties in both West Dunbartonshire and Argyle and Bute.

Most recently we have completed major works including roof renewal, replacement windows and doors and external painting at some of our properties in Cardross.

The photos below show the dramatic improvements that these repairs can make, not to mention the fact that they are now much more fuel efficient!

We'd like to thank our contractors VQ construction who carried out the roof works and Bell Decorators who are delivering our painting contract.



## Well done Dan!

Here at Dunbritton we fully support our staff to develop their skills and knowledge on a professional level to support them to deliver the highest standards of customer service.

Dan Wilson joined the Association in 2014 as a Housing Assistant and was promoted to his current joint role as a Housing and Assurance Officer in 2017.

Dan successfully completed 2 years study at Glasgow University, gaining the Postgraduate Diploma in Housing Studies and is now a Chartered Member of the Chartered Institute of Housing.

Dan said "The Diploma has increased my

knowledge of housing matters and I look forward to bringing this experience into my everyday work with tenants"

Tricia McShane, Operations Manager, said "Investing in our staff to support their personal and professional development is key to the Association's commitment to delivering excellent customer service. Dan has committed to developing his housing career, and this confirms his status as a housing professional. Well done Dan!"

Pat Bradley, Corporate Services Manager said "Dan brings a wealth of knowledge, not only of housing services but he is a valuable addition to the Corporate Services team"



## Funding Success for Hermitage – Cycling Scotland

Laura Cuthbertson our Housing Officer for Helensburgh was recently successful in securing funding of over £3,000 from the Social Housing Fund for Improved Walking and Cycling.

The fund set up by Cycling Scotland offers grants for social housing providers to support projects which improve facilities and promote walking and cycling.

The fund is set up to promote the benefits of walking and cycling as healthy and sustainable travel choices.

During her estate inspections Laura became aware of an issue with the number of bikes being stored in the closes. Keeping closes and stairwells

clear is paramount for tenant safety in the event of an evacuation, if a fire was to take place.

Laura worked with Greg Marley our Maintenance Officer on a specification and submitted a bid for the development of bike storage at Hermitage.

Laura was delighted to learn that that bid to fund two bike shelters was successful.

Laura said "Cycling Scotland received more bids than there was funding available - it was a really competitive exercise - I was delighted that the bid for Hermitage was successful. I am working with Greg from Asset Management and our contractor to start the installation of the shelters before the end of this year."



Tricia McShane, Operations Manager said "Laura did well in securing funding from Cycling Scotland in an innovative approach to addressing the issue of bikes being stored in closes - I am sure the residents of Hermitage will appreciate having a dry storage area for their bikes".



# Emergency arrangements over the holiday period

Our office will be closed from **2pm on Tuesday 24 December 2019** and will re-open on **Monday 6 January 2020 at 9.00am**.

While we're closed, if you need an emergency repair done, please call Hanover Telecare on **0131 524 1418**. Please state clearly that you are a Dunbritton Housing Association tenant and that you would like to report an emergency repair.

In the event Hanover is unavailable, individual contractors can be called directly: **(Hanover must be first point of call)**

1. **Electrical emergencies: Ledgerwood Electrical 01389 752944 (07783594543)**
2. **Gas Heating and Plumbing repairs: City Technical Services 0333 2020 708**
3. **John Duff Joinery 01389 767102 (07970571211) (07852840025)**

## ONLY THE FOLLOWING EMERGENCY REPAIRS WILL BE CARRIED OUT:

- Fire (tenants should immediately contact the emergency services on 999)
- Gas leak (tenants should contact the national gas emergency number immediately on 0800 111 999)
- Loss of heating where there is no other form of heating available
- Boiler fumes leak
- Major water leak or flood within the property (or flat above)
- Loss of electrical power or lighting or electrical fault which may endanger a building or resident (but not a power cut from the electricity grid)

- Burst radiator (but not a minor leak)
- Insecure property
- Broken windows
- Broken/blocked WC (if only one in house)
- Blocked drains
- Total common stair lighting failure
- Safety related problem
- Smoke alarm/carbon monoxide detector continually beeping but only after batteries have been replaced and eliminated as a fault

## Avoid the misery of frozen pipes

With winter getting into full swing, it is advisable to take some precautions to avoid suffering damage to your home from frozen pipes.

- Ensure you know where your mains water stop valve is located and make sure you can turn it off and on
- Report any dripping taps to the Association as soon as possible

## If you are planning to go away during the winter period:

- Leave your heating on while you are away as this will help to stop pipes freezing
- Open your loft hatch door. This will allow warm air from other parts of the house to circulate in the loft and help prevent pipes freezing.

## If your pipes are frozen:

- Turn off the water at the main stopcock
- Call the emergency repairs number

## If a pipe has burst:

- Turn off the water at the main stopcock
- Call the emergency repairs number
- If water is coming through the ceiling, collect it in a bucket to reduce any damage to floor coverings
- If wiring or any electrical appliance has been affected, do not touch them until they have been checked by our electrician. If you are in doubt, turn off your electricity at the mains

## Drying out:

- Leave windows, doors and built-in cupboards open during the day if possible
- Keep the affected rooms heated but do not overheat them as this could cause further damage

Please note that the Association is not liable for any damage to fixtures or fittings including floor coverings. You should have your own contents insurance\* and you need to contact your contents insurer to report any loss of this kind.



**\*Contents Insurance** – You should arrange contents insurance if you don't already have any. It is vital that you have insurance in place for your own home, the Association does not provide home contents insurance. You are provided with details about insurance from your housing officer when you sign your tenancy agreement. To cover all your possessions from only £6 per month call SFHA Diamond Insurance on 0845 718 172, quoting "SFHA Diamond Scheme" for more information.

Having difficulty reading this? Our newsletter can be made available on talking book or as a text only large print version. Please contact us if you would like to be added to our list for either of these, for this and all future newsletters.



Dunbritton Housing Association Ltd, 1st Floor, 32 High Street, Dumbarton G82 1LL

Serving the Communities of Helensburgh & Lomond, Dumbarton and Vale of Leven since 1992

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Scottish Charity No. SC036518 | SHR Registration No. 260 | Property Factor Register No. PF000313 | VAT Registration No. 125 452 825

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**Opening Hours:** Monday, Tuesday, Thursday & Friday: 9am – 5pm

Wednesday: 9am – 12.30pm (closed in the afternoon for staff training)

