

EMERGENCY CALL OUT

We have recently changed out Out of Hours Emergency Repairs provider.

PLEASE TURN TO PAGE 16 FOR FURTHER DETAILS.



FESTIVE BREAK

Our staff will be unavailable for the festive holidays from Friday 23rd December 2022 at 12.30pm and services will resume at 9am on Thursday 5th January 2023.

FESTIVE CONTACT DETAILS FOR OWNERS & COMMERCIAL PREMISES

Our Insurance Broker, Bruce Stevenson, will be closed on 26 & 27 December 2022 and 2 & 3 January 2023. If you have any insurance emergency during this period, such as a fire, flood or storm damage please call 0121 411 0535.

If you require further assistance, such as alternative accommodation, please contact Frank McGaffney, Loss Adjuster on **07592 111879**.

A Festive Update
From Our Chief
Executive **P3**

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with The
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Rent
Review
P13

Winter is
Coming - Be
Prepared **P14**



Here Excellent Accountable Results Together

ANNUAL ASSURANCE STATEMENT

(as published October 2022)

I am writing to confirm the outcome of Dalmeir Park Housing Association's (DPHA's) review of its compliance with the requirements of the Scottish Housing Regulator's (SHR) Regulatory Framework.

I am pleased to confirm that, following a detailed and comprehensive review process, the Board of Management is satisfied that DPHA is compliant with:

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

The Board has reviewed and assessed a comprehensive bank of evidence to support the view that DPHA is compliant with the above requirements. The evidence bank combines reports, policies, advice, and information which the Board monitors and oversees on an ongoing basis throughout the year to provide continuous assurance that DPHA is compliant. Additionally, the evidence bank incorporates relevant documents and information that contribute to our assurance, and which form the structure of DPHA's business and governance activities. Our ongoing self-assessment and scrutiny processes, including Internal Audit, have also informed our view.

In reviewing our compliance with the Regulatory Framework, we are assured that we are working towards having appropriate systems in place for the collection of equalities data and that we are assured that we are working towards using this data to take account of equality and human rights issues in our decisions, policy-making and day-to-day service delivery.

We currently have a number of properties which do not have a valid EICR. We have a programme of works in place and all outstanding inspections are scheduled to be completed by 31 March 2023.

As part of our review of compliance, we have adopted an improvement focus and have also identified a number of areas for improvement, which we will progress during the course of the year. These areas for improvement form an Improvement Plan, which will be monitored by the Board at agreed intervals to ensure successful achievement. We are satisfied that none of these areas for improvement represents a material area of non-compliance.

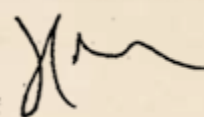
In considering our compliance with our legal and regulatory requirements in 2022, we have taken account of the ongoing impact of COVID-19; the Scottish Government's intervention in rent setting; the broader and ever-changing economic situation including rising interest rates and rising costs, and consequent business, economic and social disruption. We have and will continue to comply fully with the temporary changes to legislation and continue to follow national and local policy and requirements.

Where we adopted revised standards of service delivery, we communicated changes clearly to our tenants and our service users.

We recognise that we are required to notify the SHR of any changes in our compliance during the course of the year and are assured that we have effective arrangements in place to enable us to do so.

As Chairperson, I was authorised by the Board at a meeting on 25 October 2022 to submit this Annual Assurance Statement to the SHR by the deadline date of 31 October 2022. We can confirm a copy of this Assurance Statement will be published on our website on the same date it is submitted to the SHR.

Yours sincerely,



Jordan Henderson
Chairperson

A FESTIVE UPDATE FROM OUR CHIEF EXECUTIVE

Hello everyone,

Welcome to our Winter Newsletter, which I hope finds you well.

As always a lot has happened at Dalmuir Park Housing Association and in the wider world since we published our last newsletter.

We held a successful AGM at the end of September where we said cheerio to some long-standing Board members and welcomed two new members to the Board.

We've submitted our Annual Assurance Statement to the Scottish Housing Regulator advising the Association is still compliant with its legal and regulatory requirements. Our programme of bathroom replacements started. We've seen a lot of staff changes over the months, which hopefully hasn't had too much of an impact on you. We honoured the passing of Queen Elizabeth II, and we marked Remembrance Day by lighting up the Beardmore Sculpture.

Without a doubt one of the most concerning issues affecting all our daily lives, especially those of our tenants is the ongoing cost-of living crisis. We are very aware of this at the Association, and we will do our best to support our more vulnerable tenants as much as we possibly can. You will find in this newsletter information on how to contact our Tenancy Sustainment Officer and contact details for other support organisations in the Dalmuir area that could help you should you be experiencing financial difficulty. West Dunbartonshire CAB recently received funding to employ a Welfare Benefit Officer to support tenants from some of the local housing associations, DPHA being one. You'll find the contact details for WD CAB in this newsletter. The Association will be applying for external funding for the provision of fuel and food vouchers which we will give out to our tenants if our applications are successful. If you are struggling during these difficult times, please

get in touch with us and we'll see what we can do to support you. Sometimes just speaking to someone over a tea or coffee helps – our kettle will be on if you need us.

I normally give a wee update on my dog Cara in the newsletter. Cara and I haven't been up to too much recently as Cara's days of long walks have passed, although I did sneak off on a coastal walk early October without her. Cara still loves going for a paddle in the water and walking along the cycle path. She's also getting some extra treats and cuddles which she loves.

Finally, as we approach the end of 2022 and look forward to bringing in the New Year, from all at DPHA I wish you and yours with peace, warmth, and joy.

Very best wishes,

Anne Marie Brown

Chief Executive



Here Excellent Accountable Results Together

Bogus Callers

Don't let a
**BOGUS
CALLER**
ruin the festive season
for a loved one
Remain slowly and steadily
people of safety advice

We believe that all communities within the West Dunbartonshire Area, deserve to live their lives free from crime, disorder and danger. With this in mind we would like to ask for your support in our drive against doorstep crime.



Here are 10 simple steps that can help stop you and your neighbours from becoming a victim of doorstep crime;

'Doorstep Crime' has a devastating impact on the lives of older victims and has potentially serious consequences for their life chances. Older adults in particular are at risk from Bogus Callers, who try and gain entry into your home by pretending to be someone they are not i.e. Council Staff, Meter Readers, Water Board Employees and also doorstep Rogue Traders who will cold call claiming to be workers offering to carry out work or repairs on your house, garden or driveway for substandard work at grossly inflated prices.

1. Use the door viewer when answering the door.
2. Always closely inspect the identification badges of anyone calling at your door.
3. If you do not know the caller and you were not expected anyone. Then 'DO NOT' let them in your home.
4. Some companies offer a password service for you to enable and ask workers, when they attend. Ask your service provider and if they do, use it.
5. Never let people try to persuade you to let them in. Ask them to leave and call the service provider they claim to be from to re-arrange a visit
6. If a service provider requests that worker has to come to your home address. Arrange a friend or family member or friend to sit in with you during this visit.
7. If someone does attend at your door. Never agree to pay for goods, services or hand over money to someone you have never met or advises that they will return at a later date.
8. Always research the company or business you are considering services from.
9. Never accumulate large amounts of money or valuables within your home.
10. If the person refuses to leave your doorstep. Close the door, lock it and contact the police on 101.

Together, we can beat bogus crime.

Safety Message - Energy Theft

SGN is supporting Crimestoppers' national campaign stay energy safe to highlight the dangers of energy theft and how to spot it.

<https://www.sgn.co.uk/help-and-advice/energy-theft>

Tampering with or bypassing the gas meter is extremely dangerous. As well as being dangerous, the cost of energy theft affects us all as it adds an extra £20 to the cost of our energy bills each year.

It can be hard to spot the signs of energy theft, but here are some things to look out for:

- A meter that's been turned around the wrong way so you can't see the normal dials.

- A smell of gas near the meter box.
- Bits of rubber tubing instead of pipes.
- No visible dial or counter on the meter anymore.
- The meter shows credit has run out but gas is still available.
- Dials on the meter aren't going around even when gas is being used.

Whether you're a member of the public, business, landlord or tenant, if you see something suspicious, report signs of energy theft to keep you, and those around you, safe.

To anonymously report energy theft, call the Stay Energy Safe service powered by Crimestoppers on **0800 023 2777** or report it online.

Our Commitment to Equalities and Human Rights

The Equality Act 2010 brought together the many existing equality laws into a single piece of legislation. This Act introduced the term 'Protected Characteristics' and aims to prevent unlawful discrimination against anyone who has one or more of the nine protected characteristics. All of us have at least some of these characteristics. The Equality Act aims protect everyone from being treated unfairly on account of who they are.

Our Equality and Human Rights Policy outlines the Association's commitment to Equality and Human Rights. A copy of this policy can be downloaded from our website – www.dpha.org.uk – or from our office on request. If you would like to see a copy of the most up-to-date version of the plan, please contact our office and a copy will be issued to you.

We worked closely with our Staff and Board members to develop our action plan. An update report on our progress with implementing the action plan is provided to the Board every 6-months. The action plan will be reviewed by the Board once a year.

The action plan sets out what the Association will do on a day-to-day basis to help ensure that our policy's objectives are achieved and that the Association is being proactive in terms of promoting Equality and Human Rights. The action plan also lists areas for improvement that we have identified to help us make sure we meet our legal obligations.



Here are some of the actions that we have implemented this year from our Action Plan:

- Actively assist equality groups within the local community to benefit from our services.
- We have further developed our ongoing programme of Equality and Human Rights Training for staff and the Board.
- Although we already have the data relating to the protected characteristics of our Staff, we are in the process of gathering this information for our Board members and other customers.
- When we review our policies, we now carry out equality impact assessments.
- We remind our tenants and other customers through our various forms of communication that we can provide information that we hold in other languages and different formats, albeit this is upon request. We can also access interpretation services if requested.
- Our website also allows customers to choose one of seven different languages to read the information contained on our website. Customers can also change the text size in our website to suit their needs.
- We have a structured and transparent approach to recruitment of new staff. We use objective scoring criteria when selecting applicants for interview; we guarantee interviews to all who have a disability, providing they meet the minimum essential criteria for the job advertised, and we report to Board on the equalities data gathered during the recruitment process.
- We continue to ensure our contractors comply with our commitment to equalities.

Your DPHA Board and Staff team!

Board of Management Members for 2022-2023

Jordan Henderson – Chairperson

Gavin Waddell – Vice Chairperson

Elected Members

Michelle Donnelly

Nicola Gerrard

Karen Johnson

Gordon Laurie (Co-opted)

Ian Lennox

Lorraine Lester

David McIndoe

Francis Polding

Anita Williamson

DPHA Staff

Anne Marie Brown Chief Executive

Customer Services

Dougie Wilson Customer Services Team Leader

Nick Smart Temporary Senior Asset Officer

Andy Taggart Asset Officer

Stuart Yates Asset Officer

Jennie Cameron Housing Officer Part Time

Donna Drain Housing Officer

Lauren McLaren Housing Officer

Gus Robertson Temporary Housing Officer

Laura Greenlees Customer Services Advisor

Harmony Madek Temporary Customer Services Advisor

Kirsty Swan Customer Services Advisor

Donnie McKerry Gardener

Tony Pirrie Gardener

Finance & Corporate Services

Carla Cameron Finance and Corporate Team Leader

Gary Earl Finance Officer

Conor Fox Assistant Finance Officer

Pauline McDaid Corporate Services Assistant

Ryan Shields Finance Administrator

Jessica Shute Corporate Services Assistant

Kimberley Tennant Corporate Services Officer

DOSCG

Elaine Kelly Project Co-ordinator

Lorraine Browning Playworker

Craig Cameron Sessional Playworker

Sylvia Elliot Playworker

Liam Hamilton Sessional Playworker

Yvonne Mathieson Playworker

Sinead McGinley Playworker

Elaine Tausney Playworker

Chana Taylor Sessional Playworker

Sheltered

Arlene Dickson Care Services Manager

Angela McNairn Housing Support Assistant

Mary Jane Anderson Support Worker – Nairn Street

Eric Gibson Support Worker – Shaftesbury Street

Christine Hendry Support Worker – Nairn Street

Yvonne Mathieson Support Worker – Shaftesbury Street

Karen Thomson Support Worker – Nairn Street

OUR 2022 AGM

We were delighted at the success of our 2021/22 Annual General Meeting (AGM) held at The Golden Friendship Club, Nairn Street on 13 September 2022. 19 (20%) and 2 by Proxy Shareholders attended our AGM and heard from our Chairperson, about the Association's focus on the year ahead.

The members in attendance heard first-hand how the after effects of Covid were continued to be felt by us all. The current political climate, the energy crisis and the cost-of-living are all having major impacts on our tenants, customers and our community.

With price increases of materials of around 30%, investment in our properties was slower than anticipated. However, the achievements of the year for DPHA included:

- Our care services staff have continued throughout the year to deliver services to our 70 sheltered housing tenants.
- Our Dalmuir Out of Schools Care Group has been fully reopened since the start of the last school year accommodating 50 kids with their breakfast club and out of school care, as well as running playschemes during the school holidays.

During the last year we have managed to secure almost £60k of funding from the Scottish Government's Communities Recovery Fund and Connecting Scotland to help and support our tenants and their families during these continued difficult times.

With this funding the Association was able to provide a dignified response to food poverty through food-based events delivered by Golden Friendships and the Sheltered Housing lunch clubs; free daily fruit to DOSCG and secured an allotment which is currently being refurbished for the use of Dalmuir Out of School Care Group (DOSCG).



It also helped to reduce social isolation and improving wellbeing by bringing 4,000 people together at the various events delivered through Golden Friendships in a fun and friendly environment.

It allowed the Association to create new partnerships with the 3 local primary schools and enhance established community partnerships with the Golden Friendships Club and Trafalgar HA. It was also used to contribute to increasing skills, training and employment prospects of local volunteers who took part in the project.

Other highlights during the year included:

- Continuing to maintain high tenant satisfaction levels with 91.9% of our tenants satisfied with the overall service provided by DPHA in 2021/22.
- Collecting 98.6% of rent due from our homes.
- We were issued with an updated Engagement Plan from the Scottish Housing Regulator confirming we continue to comply with all our regulatory and legal requirements.
- Continued to deliver our Strategic Business Plan Objectives.
- Procured and installed a new digital community alarm system for our two sheltered housing complexes.

The Chairperson explained to members that DPHA's planned maintenance programme had

been impacted by COVID-19, with Members being advised that despite the impacts, the Association achieved the following:

- 49 Kitchens
- 38 Bathrooms
- 45 new boilers
- New smoke and heat detectors installed in all of our properties.

Members in attendance were advised in addition to the above, the Association also:

- Replaced 4 roofs
- Maintained our programme of Policy reviews
- Commenced a 5-year rolling programme of electrical safety testing
- Commenced ongoing consultation with owners in terms of our stonework repair and insulation programme on Dumbarton Road and Scott Street.

The Chairperson thanked the Board for their contributions to the Association during the last year and for volunteering their time and gave thanks to all the Association's staff team for their hard work during continued challenging times.

Graeme Bruce, Finance Agent, took members through the Association's annual accounts and financial position at the year-end. Our External Auditors French Duncan were appointed for another year and members enjoyed a prize raffle and the garden competition presentation.



OUR COMMUNITY

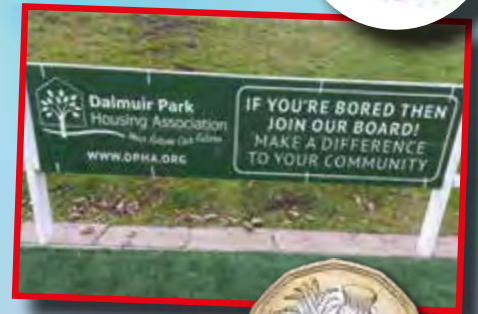
Board with The Bankies



The Association once again joined forces with Clydebank FC this time erecting an advertising hoarding at their ground, Holm Park. In April we donated over 100 Easter Eggs to their Easter Egg Appeal linking up with West Dunbartonshire Community Foodshare.

This time round we are hoping to entice new members with fresh ideas to join our Board.

If you feel you can contribute to the future progress of the Association and Wider Community please contact Kimberley Tennant on **0141 952 2447** Option 2.



SHAREHOLDER APPLICATION

Would you like to become a Shareholding member of the Association?

If so, please complete and return this application form, with your £1 subscription. Your application will then be considered at the next Management Committee meeting and if accepted you will be issued with a share certificate.

Your £1 is treated as share capital and the certificate is recognition of your rights as a Shareholder to take part in all of our Annual General Meetings.

The issue of the share certificate makes you a lifelong member, but does not commit you in any way to personal liability.

I would like to apply for membership of DPHA and enclose £1.00 for one share.

Name

Address

Flat Position

Tel

Email

I would like to contribute towards the management of DPHA and would like more information on becoming a DPHA Committee Member.

Heart of the Community

The Association teamed up with neighbours Golden Friendship and Trafalgar Housing Association to purchase a Defibrillator for the local area. This is an essential piece of equipment for the Dalmuir community and is located outside the Golden Friendship Community Hall to the right of the main door.



Factoring Update

Owners Satisfaction Survey

MI Housing were once again commissioned to undertake an independent over-the-phone Satisfaction Survey in October 2022. Whilst we were delighted with the results, we were slightly disappointed that only 63.9% referred to our Website and Magazine for information.

These sources provide vital information for owners including details on works that may be covered

through your service charges.

Thank you once again for being honest with your feedback and please feel free to contact me on **0141 435 6523** if you have any further questions and factoring concerns.

Gary Earl
Finance Officer

| Question | Owners | % | |
|----------|--|--|--|
| Q1 | Taking everything into account, how satisfied or dissatisfied are you with the factoring services provided by DPHA? | 61 owners were contacted with 54 either very satisfied or satisfied | 88.5  |
| Q2 | Have you ever had reason to contact our office in relation to a maintenance issue or finance issue? If so, were you happy with the quality of service provided? | 28 owners had reason to contact with 22 happy with the quality of service | 78.6  |
| Q3 | Were our staff helpful and polite when assisting you with your factoring issue, whether it be of a finance or maintenance nature? | 28 owners were happy with our staff approach | 92.9  |
| Q4 | If you have had the cause to report a common repair, were you happy with quality of works carried out on your behalf by the contractor? | Of the 28 owners contacting the Association, 18 reported a Common repair with 15 happy of the quality of work. | 88.3  |
| Q5 | When you receive your annual factoring invoices and common repair invoices is the content easy to understand? | 56 owners from 61 contacted agreed that the invoices sent out by the Association were easy to understand | 91.8  |
| Q6 | Our Website and Magazine is designed to provide you with the most current and up-to-date information that may relate to your property or common area. Have you visited our Website or read our magazine? | 39 owners from 61 contacted said that they had visited our website or read our magazine | 63.9  |

The Association continues to achieve competitive buildings insurance premiums for its owners and commercial properties. During our survey we asked owners if they would prefer increasing the excess on the policy to endeavour to reduce the annual premium. The return was indecisive with the following responses obtained.

| | |
|----------------------------------|----------|
| Owners Contacted | 61 |
| In favour of excess increase | 9 14.8% |
| Not in favour of excess increase | 10 16.4% |
| Unsure | 42 68.9% |

We will not be provided with the renewal premium until March 2023. As always, we will take advice from our broker prior to making the decision on your behalf.



Cost of Living Support

Tenancy Support Officer

Dalmuir Park Housing Association has a tenancy support officer, Fiona Campbell, who is able to assist tenants and their families who could be currently, or in the future be at risk of being unable to sustain their tenancy. Fiona can link in with many different partner agencies and can provide help on homeless prevention, the supply of food parcels & food support, fuel vouchers when available, second-hand furniture, employment opportunities, addiction issues, mental health support, support for people suffering or who have suffered domestic abuse, help people to access benefits, social isolation, and digital inclusion.

Any tenant of the 3 organisations Fiona represents can access the support she provides. You can contact her by email at fiona.campbell@clydebank-ha.org.uk or by calling on 07494170426.

Alternatively, you can contact us at housing@dpha.org.uk or 0141 952 2447 and we would be happy to make a referral on your behalf.



Scottish Child Payment



The Scottish Child Payment has increased to £25 per child from 14/11/2022 and is intended to provide support to low-income families with children. To qualify for the benefit you must meet the qualifying criteria:

- Must be in receipt of a qualifying benefit or be in receipt of Free School Meals on basis of low income.
- Must have child responsibility (includes kinship carers)

There is no limit on the number of children you can claim for. For more information or to make an application go to www.mygov.scot/scottish-child-payment or call Social Security Scotland on 0800 182 2222

BBC Children in Need Emergency Essentials Programme

BBC Children in Need Emergency Essentials Programme supports children and young people who are facing exceptionally difficult circumstances and is delivered by Family Fund Business Services. The programme provides items that meet a child's most basic needs such as a bed to sleep in, a cooker to provide a hot meal and other items or services critical to a child's wellbeing. Over and above this programme they have now started a Winter Essentials Programme which includes items such as slow cookers, air fryers, kettles, toasters, duvets & covers, warm blankets, curtains & clothing vouchers.

Our Tenancy Sustainment Officer, Fiona Campbell is a registered referrer for this scheme. If you think you and your family could benefit from this type of assistance just get in touch with our housing team on 0141 952 2447 or email housing@dpha.org.uk



BBC
CHILDREN
IN NEED

Citizens Advice Scotland

Thanks to a successful joint funding venture, Citizens Advice Scotland can provide a dedicated Welfare Rights Service to local RSL tenants including DPHA tenants. They can deal with all aspects of the Welfare Benefits System including:

- Benefits Checks – to make sure you are on the right benefit
- Appeals & Sanctions – help with appealing a decision to change or sanction your benefit.

If you need benefits advice please get in touch and we can make a referral to the service on your behalf. Call the housing team on **0141 952 2447** or email housing@dpha.org.uk

Alternatively if you want to contact them directly you can on www.wdcab.co.uk/contact-us and freephone **0800 484 0136** (Mon-Thu 8:30am - 4:30pm, Fri 8:30am-3pm)

**citizens
advice
scotland**

Energy Advice

Here are some cheap and easy energy saving tips:

- Reducing your thermostat by 1°C can cut up to 10% off your heating costs. For a gas heating system, this could work out at a saving of around £55.00 a year
- Use blankets and extra layers rather than turning up the heating
- Place foil around the back of your radiators to reflect heat back into rooms
- Move furniture away from radiators to allow heat to circulate
- Open curtains and blinds to allow natural light in, but close at night to retain heat
- Unplug all appliances when not in use, or they will continue to use energy
- Don't leave things on standby, or save up to £30.00 a year on your electricity bills by using a Standby Saver
- Only fill the kettle with as much water as you actually need
- Installing loft insulation could save around £150.00 a year
- Replace boilers older than 15 years old. Also, installing a new condensing boiler and controls could save you up to £235.00 a year
- Use energy saving light bulbs. They last up to 10 times longer than ordinary bulbs and using one can save you around £40.00 over the lifetime of the bulb
- Replacing an inefficient fridge-freezer with an A+ or AA++ rated model can save up to £36.00 a year.



West Dunbartonshire Council

We know many of our residents are struggling to make ends meet due to the increased cost of living. There is a range of support and advice available from checking benefits, help if you are experiencing illness or disability, access to grants supporting families with children, emergency assistance such as crisis grants and community grants.

Please check the following link to access the range of help available to you.

<https://www.west-dunbarton.gov.uk/benefits-and-grants/cost-of-living/>

West
Dunbartonshire
COUNCIL



Looking after your Mental Health

The cost-of-living crisis has created uncertainty and money worries are at the forefront of everyone's minds. This ongoing stress can impact on your mental wellbeing. It is important to seek advice and support if your money struggles are contributing to poor mental health, as ongoing mental health concerns can also impact your income and outgoings.

Information on how to seek help locally can be found here: <https://www.west-dunbarton.gov.uk/health-social-care/mental-health/adult-mental-health-services/>

You can also seek support in the following ways:

- Contact your GP
- Look up information online on the Scottish Association for Mental Health (SAMH) website or NHS inform
- access self-help courses online - for example, moodgym, Steps for Stress and SilverCloud courses
- phone a helpline - for example Breathing Space (0800 83 85 87) or Samaritans (116 123)
- Many people find it difficult to ask for help, but there are a wide range of services available, and you can choose the services that appeal to you.

Here is a list of local contacts you may find useful. **Please get in touch.**

- **CLYDEBANK WOMEN'S AID** Clydebank Women's Aid are a confidential organisation which provides information, support and refuge, if needed, for woman, children & young people who have or are currently experiencing domestic abuse. www.clydebankwomensaid.co.uk/ Tel: **0141 952 8119** (Mon-Fri 9.30am – 4pm) Email: collective.clydebankwa@gmail.com
Scotland 24 hour domestic abuse helpline: **0800 027 1234**
- **COMMUNITY ADDICTION TEAM** Health & Social Care services for people with drug and/or alcohol related problems www.scottishdrugservices.com/ Tel: **0141 562 2311** (Mon, Tues. & Thurs. 9am – 5pm, Wed & Fri 9.30am – 12.30pm)
- **SCOTTISH WELFARE FUND** To apply for a Crisis Grant or Community Care Grant. www.west-dunbarton.gov.uk/welfarefund Tel: **01389 737640** (Mon – Thurs 9am – 4.30pm, Fri 9am – 3.30pm)
- **SOCIAL SECURITY SCOTLAND** You may be eligible for support from Social Security Scotland. For example, Scottish Child Payment, Best Start Grant and Best Start Foods can help with the costs of having a child. mygov.scot/benefits Tel: **0800 182 2222**
- **HOME ENERGY SCOTLAND** Free, impartial energy efficiency advice to help save on bills and stay warm at home. www.homeenergyscotland.org Tel: **0808 808 2282**
- **WEST DUNBARTONSHIRE FOOD SHARE** For people who need a food parcel delivered to their home. Tel: **01389 764135** or free phone **0800 345 7050** (Mon-Thurs 10am – 4pm)
- **DALMUIR BARCLAY CHURCH COMMUNITY PANTRY & DROP IN CAFÉ** – Wednesday & Fridays 11am – 12 noon & Thursday evenings 7pm – 8pm
- **OLD KILPATRICK FOOD PARCELS & COMMUNITY PANTRY** – Monday to Friday 12 noon – 4pm. Offer hot and cold drinks and a selection of home baking.
- **THE LENNOX PARTNERSHIP** A Social Enterprise with more than 30 years' experience in helping people prepare for and find work. www.thelennoxpartnership.org/ Tel: **0141 951 1131** (Mon – Fri 8.30am – 5pm)
- **AGE SCOTLAND** Age Scotland is the national charity for older people working to improve the lives of everyone over the age of 50 so that they can love later life. www.ageuk.org.uk/scotland Tel: **0800 12 44 222** (Mon-Fri 9am-5pm)
- **CITIZENS ADVICE BUREAU** Free, impartial and confidential advice on issues such as benefits, debt, money, housing and employment. www.wdcab.co.uk Tel: **0800 484 0136** (Mon-Thurs 8.30am – 4.30pm, Fri 8.30am – 3pm)
- **BREATHING SPACE** Confidential phoneline for anyone feeling low, anxious or depressed. www.breathingspace.scot Tel: **0800 838587** (Mon-Thurs 6pm – 2am, Fri 6pm – 6am)
- For details of **LOCAL WARM HUB LOCATIONS** please visit: www.west-dunbarton.gov.uk and search for warm hubs

Rent review

This is the time of year where housing associations are thinking about their budgets for the next financial year, starting in April 2023. As a key part of that, we are starting our consultation process with tenants on what level of rent is set from April. The law requires us to do this every year.

You've probably heard in the news that between now and the end of March 2023 all rents have been frozen by the Scottish Government as a result of the cost-of-living crisis. The Government will decide later this year whether or not housing associations will be allowed to raise rents in 2023/24. However, the advice we have been given is that we should still carry out our normal consultations with tenants on the proposed rent increase for the coming year.

The cost-of-living crisis affects all of us, and the many inflationary pressures which the Association has been facing make it especially important that our consultation with you finds the right balance between rent affordability and the need to maintain our services and continue investing in our homes. In the coming weeks we will be actively seeking your views and welcome your feedback regarding proposed increase options and would encourage you to participate. Look out for the information leaflet in the post.

Tenants Panel

Fish & Chips and a chat – Please join us at Beardmore House on Wednesday 11th January @ 5.30pm.



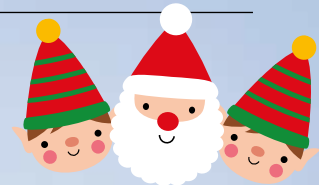
As well as getting to enjoy some fish & chips, it will be a great way for you to give us your views on the proposed rent increase and for us to all have a chat about the challenges DPHA face in maintaining our services and ensuring a viable business plan.

Please get in touch if you would like to become involved and we can work together to create an open, informative and productive space where we can make a difference to your homes and communities.

If you can't join us in person but would like to attend the meeting will also be available to access through Microsoft Teams.

Please confirm your attendance by email to housing@dpha.org.uk or contact Harmony Madek on **0141 952 2447**

Tenant Participation



Tenant participation is about tenants and residents being involved in the decision making processes and influencing decisions about housing policies, housing conditions and related services. The Housing (Scotland) Act 2014 gave tenants the right to become involved with their landlords. Effective participation gives tenants an opportunity to influence decisions about the housing services they receive. And it gives landlords better links to the community and the opportunity to work with others. Dalmuir Park are committed to ensuring our tenants influence our decision-making processes. We want our customers to be involved in shaping the services they receive so we deliver services that meet their needs, and our performance continually improves.

We actively encourage various types of participation. We provide the opportunity to get involved in several ways, and at different levels. We also understand that participation or 'taking part' means different things to different people, so you can be as involved as little or as much as you want - it really is up to you.

You don't need any specific experience to join in, every tenant is welcome.

We have a Board of Management who meet monthly to discuss the strategic direction of the Association and monitor the performance overall. We consult with you annually on the rent increase and ask for your comments and thoughts. We hold an AGM in September each year. We invite along all of the new tenants from the past year and our current shareholders to join us and hear how the Association has performed in the previous year and what we plan for the year ahead. We have a tenants panel where you can be involved in shaping the services you receive and contribute ideas that would be beneficial to the community.

Dalmuir Park Housing Association always wants to hear your thoughts and how we can improve and you don't need to wait until we ask for your feedback, you are welcome to give your comments, views and thoughts at any time by the following methods:

Phone – **0141 952 2447**

Email – housing@dpha.org.uk



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Winter is Coming

Be prepared

WINTER - Be prepared

The cold spell is upon us once again. However, there are many ways you can help prevent the cold weather causing damage to your home and your belongings.

Keep Your Home Warm

As the temperature drops outside, avoid frozen pipes inside and any potential damage to your home by...

Keeping your home reasonably warm day and night. During cold weather it can be cheaper to keep your heating on at all times at a lower temperature.

Be Prepared....

Make sure you know where your water stop valve is so this can be turned off in the event of any problem. Make sure to keep your emergency repair details handy, these can be found in your newsletter.

Ceiling Bulge

When there is a water leak, water tries to find the easiest way out, which can be through the ceiling downstairs! If this happens to you, place a bucket under the bulge in the ceiling and gently pierce a small hole in the ceiling bulge to allow the water to drain through. This will prevent the ceiling from bursting and falling down and cause less damage to your home.

For A Burst – What to do!

1. Turn off the water at the stop valve.
2. Switch off the electricity at the mains.
3. Switch off any water heaters.
4. Switch off the central heating.
5. Open all taps in sinks and baths, making sure plugs are out.
6. If possible, collect water in pots for flushing the toilet and washing.
7. Call the emergency plumber on 0141 944 6060
8. Warn neighbours who could also be affected by the burst.
9. Notify the Association as soon as possible.

Pipes Are Frozen But Not Burst?

1. Turn off the water at the stop valve.
2. Open all taps in sinks and baths, making sure plugs are out.
3. If possible, collect water in pots for flushing the toilet and washing.
4. Call the emergency plumber. **0141 944 6060**

Paying Your Rent

We know this has been a more difficult year than most as a result of the ongoing global and cost of living crisis, 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.

We highlight that the Government has not advised tenants at any time that they do not need to pay rent because of the current crisis. Paying rent remains a condition of your tenancy agreement and in failing to

pay, tenants are leaving themselves open to serious action, which if left unaddressed, can result in legal action, the burden of paying legal fees and the potential loss of your home. We continue to monitor all tenants in rent arrears and take appropriate action. To avoid this, you must act now if:

- You have unaddressed rent arrears.
- You have broken a payment agreement.
- You have failed to pay your rent in full.
- You are consistently paying your rent late.

If any of the above applies, please contact us in confidence. We have a range of support services available, and our first priority will always be to try and help you.

If you are experiencing any financial difficulties that are affecting your ability to pay your rent, please contact us without fail on **0141 952 2447** - we are here to help.

List of Priorities

Rent

Presents

Turkey

Games



Dalmuir Park
Housing Association
Your Future Our Future



If you are having trouble paying your rent we are here to help.
Don't lose your home this Christmas. Call the staff on **0141 952 2447**



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IMPORTANT NOTICE

Dalmuir Park Housing Association has a change of Out of Hours, Emergency Repair Service Contractor.

Previously our out of hours service was provided by The McDougall Group. They will no longer be providing this service with effect from the 1st of December 2022.

We have appointed West Dunbartonshire Council to manage the emergency repair callout service from 1st of December 2022. They will be responsible for any Joinery, Electrical and Building emergencies (roof leaks etc)

West Dunbartonshire Council emergency (Call out), should be contacted on DPHA's number **0141 952 2447 option 2** or if this number is not available, you can contact WDC direct on **0800 197 1004**

Reporting an Emergency to the contractor will require the following Information.

- Your name
- Your address
- Your telephone number
- A description of the emergency repair needed, in as much detail as possible.

Our gas and plumbing contractor Hiflow will continue to carry out our Gas and Plumbing out of hours emergency calls they can be contacted on the same Telephone Number **0141 952 2447 option 1** or their direct number **0141 944 6060**.

We would like to thank you in anticipation of your co-operation with this change of contractor details and apologise in advance for any inconvenience this may cause you.

Christmas Refuse Uplift Information

Council services will be closed Monday 26th & Tuesday 27th December and Monday 2nd & Tuesday 3rd January

Change to collections for over Christmas period:

USUAL UPLIFT DATE

Monday 26th December 2022
Monday 2nd January 2023

NEW UPDATE DATE

Saturday 24th December 2022
Saturday 31st December 2022

The normal Waste & Recycling collection service will resume on Monday 9th January 2023

Civic Amenity Sites will be closed on the following dates:

Sunday 25th December 2022
Monday 26th December 2022
Sunday 1st January 2023
Monday 2nd January 2023





How To Avoid Condensation and Mould

Condensation occurs when warm moist air reaches a cold surface and deposits some of its water on the surface: the vapour turns into droplets of water i.e. condensation. Condensation is the biggest cause of dampness in our properties, and it accounts for the vast majority of reported problems. Condensation starts as moisture in the air, usually caused by cooking, washing or drying clothes indoors. You can see examples of condensation on misted mirrors after bathing or misted bedroom windows on cold mornings. When the moist air hits cooler surfaces it turns into water, which can sometimes lead to mould. Condensation is most likely in places where there is little movement of air, particularly in corners, on or near windows, and behind wardrobes or cupboards.

What can be done to prevent it?

Some tips to reduce condensation:

- Wipe down the windows and sills every morning. Wring out the cloth rather than drying it on a radiator
- Keep rooms on a low heat setting
- Cover pans when cooking
- Always vent tumble dryers outside the home. Close the door when having a bath or shower and turn the extractor fan on (if you have one)
- If you dry clothes indoors, open a window
- Don't dry clothes on radiators
- Leave space between the back of furniture and the wall to allow air to circulate



- Keep the perma vents in your windows open
- If mould occurs use an antifungicidal wash and follow the manufacturer's instructions.

Keeping condensation to a minimum reduces your risk of dampness and mould growth. It is important to understand that we cannot reduce condensation without your help in following our advice. If we find out that the property has been damaged because you have failed to adequately heat or ventilate it, then we may recharge the costs.

Ground Maintenance Winter Schedule



Through the winter months October to March, the Garden Maintenance contractor will be carrying out the following works all as per the winter schedule: -

- ★ The winter pruning would normally be done January – February but is currently in progress from November.
- ★ Fortnightly litter collection, with weekly collection in The Crescent.
- ★ Moss and weed control of concrete paved areas.
- ★ Guano removal from high back courts
- ★ The Gritting will be done as per Met Office temperature predictions, if the temperature is to drop below zero then they will be in the area to provide a gritting service, they will also fill any grit bins that belong to DPHA, or leave bags of salt/grit at warden areas for the use of our customers.
- ★ Hanging baskets will be removed over the winter period.

Right to Repair scheme

The Right to Repair scheme gives you the right to have small emergency or urgent repairs done if we, or our contractor, do not respond within the time limit set for that type of repair.

If we have not attended or completed the repair within the timescales allowed, you can claim compensation and arrange for the repair to be placed with an approved alternative contractor.

Sometimes there may be circumstances which your landlord, or the contractor, have no control over which make it impossible to do the repair within the maximum time (for example, severe weather or requiring to order parts). In these circumstances your landlord may need to make temporary arrangements and to extend the maximum time. If they are going to do this, they must let you know.



| Fault description | Maximum time to complete (working days) |
|--|---|
| Blocked flue to open fire or boiler | 1 day |
| Blocked, leaking or foul drains, soil stacks or toilet pans (no other toilet) | 1 day |
| Blocked sink, bath, hand wash basin | 1 day |
| Loss of electric power | 1 day |
| Partial loss of electric power | 3 days |
| External window, door or lock not secure | 1 day |
| Unsafe access to a path or step | 1 day |
| Significant leaks or flooding from water or heating pipes, tanks or cisterns and cannot be contained | 1 day |
| Loss or partial loss of gas supply | 1 day |
| Loss or partial loss of hot water and/or heating, no alternative heating is available | 1 day |
| Toilet not flushing and there is no other toilet in the house | 1 day |
| Unsafe power, lighting socket or electrical fitting | 1 day |
| Loss of water supply | 1 day |
| Partial loss of water supply | 3 days |
| Loose or detached banister or handrail | 3 days |
| Unsafe timber flooring or stair treads | 3 days |
| Mechanical extractor fan in internal kitchen or bathroom not working and no alternative ventilation | 7 days |

What does not qualify

The Right to Repair does not apply if:

- The date for repair was extended due to a request for an alternative appointment to carry out the work
- The repair has an estimated value of £350 or more
- You fail to provide access for inspection or for the repair to be carried out, having been given reasonable opportunity to do so

How much compensation you can receive

If we fail to complete a qualifying repair within the maximum time allowed, you may be entitled to £15 compensation, plus a further £3 per day for every day the repair remains outstanding, up to a maximum of £100.



GARDEN COMPETITION 2022

Well done to all everyone who took part in our annual garden competition 2022. Once again, the variety of colour in the beautiful gardens and balconies made it difficult for our judges to pick the winners. We thank you for all your efforts in brightening up our community.

CONTACT NUMBERS

DPHA Emergency Numbers

Plumbing or Heating Call Hi Flow: **0141 944 6060**

For all Joinery, Electrical & Building call
West Dunbartonshire Council: **0800 197 1004**

Other useful contact numbers

Scottish Water:
0800 077 8778

Scottish Power:
0800 027 0072

Scottish Gas:
0800 111999

NHS 24:
111

Paisley RAH:
0141 887 9111

Queen Elizabeth
University Hospital
0141 201 1100

Gartnavel Hospital:
0141 211 3000

West Dunbartonshire Council:
01389 737000

Police/Fire/Ambulance
Emergency:
999

Police Non Emergency:
101

Police Enquiries Clydebank:
01786 289070

Crime Prevention:
0141 532 3338

Community Safety:
0141 532 3310

Victim Support:
0141 952 2095

Citizens Advice:
0141 435 7590

Employment Services:
0141 800 2700

Housing Benefits:
01389 738 555

Council Tax:
01389 737 444

Anti Social Behaviour Helpline:
01389 772 048

(Mon-Fri 9am-11pm,
Sat-Sun 3pm-11pm)

Refuse Collection Bulk Uplifts:
01389 737000

Independent Resource Centre:
0141 951 4040

Dalmuir Library:
0141 952 3532

Dalmuir CE Centre:
0141 531 6300

Clydebank Health Centre:
0141 531 6363

Vale of Leven General:
01389 754 121

Social Work:
01389 737 758

Social Work out of office hours:
0800 811 505



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WHAT'S HAPPENING IN

Largs trip

Sheltered tenants made a request at their last meeting held in June for staff to arrange a day trip.

On 31 August, 17 sheltered tenants enjoyed a trip to Largs.

Some of the feedback from tenants: -

"I had a fantastic day!"

"Was my first day trip since COVID and enjoyed the company"

"Great weather, good location and good company"



HAPPY HALLOWEEN

For Halloween we had Halloween parties in both Nairn and Shaftesbury Street common rooms, with fancy dress, Bingo, quizzes, and a buffet. Big thanks to the staff for decorating the common room!



SHELTERED HOUSING?

Exercise/ Yoga Class

After obtaining funding from 'Versus Arthritis' our exercise classes have literally kicked in now. Sheltered tenants of all abilities are enjoying the more active Monday class and the more serene Thursday yoga style class.



Special birthday's

Since the last newsletter there have been a few big birthdays. Mrs. Margaret Donaldson and Mrs. Petrina Chalmers have been celebrating their 80th Birthdays.



Mrs. Isa Gibson celebrated being 90 with her great grandchildren.



Forthcoming Christmas events for our Sheltered Tenants

1 December 2022 Livingston designer outlet (shopping trip)

15 December 2022 sheltered tenants Christmas party

20 December 2022 Shaftesbury Street Christmas lunch at the complex

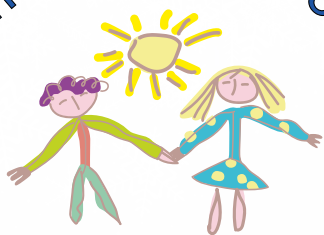
21 December 2022 Nairn Street Christmas lunch at the complex

7 January 2023 New Year Aladdin Panto at the Pavilion Theatre



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Dalmuir Out of School



Care Group



Radio Anna!



We had our very own radio superstar this month. Anna Shields from St Stephen's Primary School could be heard over the airwaves talking about onomatopoeia. The primary 5 pupil was on the Zoe Ball Morning Show as part of the 7.33 discussing 'splat,' 'splash,' 'ping' and 'zing.' Bravo Anna!

DOSCG 2022 Summer Playscheme

Summer was a thrilling time for DOSCG as we welcomed a host of new boys and girls from the local community to our summer playscheme programme.

It was a busy 7 weeks for the children, filled with activities and games, arts, and crafts, baking and of course play! We also had lots of adventures to places near and far from trips to Dalmuir Park to day outings to Ayr beach (beware the seagulls!) and Blair Drummond Safari Park (roarrrrr!)

As summer was such a scorcher, we also had a splash with a fun day of a picnic, water balloons and a paddling pool. The kids especially enjoyed soaking all the staff who were overseeing festivities!

By the end of the holidays, they children had enjoyed their time being part of an exciting playscheme, making friends and taking part in new experiences. It was celebrated with a party and making friendship cards to remember each other.

DOSCG allotments

Before the summer DOSCG had the pleasure of welcoming 3 volunteers to our team. Anne, Barbara, and Isobel (one of our sheltered tenants), have come on board as gardeners to look after the DOSCG allotment, making sure the space is well-tended and starting to achieve its potential. This also means the children have been able to develop their green fingers, learning about gardening and planting their own flowers, vegetables, and herbs. The boys and girls have also applied their creative skills by decorating the plot with colourful stones they painted themselves, really making it their own! Not to mention the hard work clearing the allotment from Ronan and Darcy.

Welcome to the team! Anne, Barbara, and Isobel.





Dalmuir Out of School



Care Group

Festival of remembrance 2022

For Remembrance Day this year the children at DOSCG were learning about why we observe this time and as a commemoration, decorated biscuits with poppies for the sheltered tenants. Junior and Hope helped deliver the goodies to Nairn Street and Shaftsbury Street to enjoy. The sheltered tenants loved them!!!

Further information

Gaining financial freedom takes research, commitment, and some good advice, to manage the income you have. You could try turning into financial YouTube channels and checking out blogs for come friendly advice and budgeting inspiration.

Recommended YouTube channels:

Debt Free Millennials: <https://www.youtube.com/c/DebtFreeMillenials>

The Budget Mum: <https://www.youtube.com/c/thebudgetmom>

Jordan Budgets: <https://www.youtube.com/c/JordanBudgets>

Recommended Financial Blogs:

Skint Dad: <https://skintdad.co.uk>

Family Budgeting: <https://family-budgeting.co.uk>

The Diary of a Frugal Family: <https://www.frugalfamily.co.uk/>

DOSCG 2022 Christmas Closure



DOSCG will be CLOSED on the following dates over Christmas and New Year:

Monday 26 December 2022 to Tuesday 3 January 2023

DOSCG will OPEN for Playscheme for the following dates in the New Year:

| | | |
|-----------|----------------|--------------|
| Wednesday | 4 January 2022 | 7.45am – 6pm |
| Thursday | 5 January 2022 | 7.45am – 6pm |
| Friday | 6 January 2022 | 7.45am – 6pm |

Cost per child per full days are £26.25

Should you require a place for your child on any of these dates please contact Elaine Kelly (DOSCG Project Manager) on 0141 951 4499 or elaine.kelly@dpha.org.uk

Scottish Child Payment

Important information for you!

The Scottish Child Payment is one of the 5 family payments you may be able to get from Social Security Scotland, along with Best Start Grant and Best Start Foods (for more info on these go to <https://www.mygov.scot/best-start-grant-best-start-foods>)



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Making a payment

Direct Debit



The easiest way to make payments, if you have a current bank or building society account, is by Direct Debit. You can pay weekly, fortnightly, four weekly or monthly. Simply contact us and we can help you arrange it.

By Cheque



You can post in a cheque made payable to 'Dalmuir Park Housing Association'. Please write your name and address on the back. This method is the only one where payments take more than 24 hours to credit your account. Cheques can take up to five working days to reach your account, so, if you are paying your rent by cheque, please make sure that you pay in plenty of time for your rent to be credited to your account by the 28th of each month.

Telephone



This service is available 24 hours a day, 7 days a week and the majority of debit cards are accepted. Just ring 0844 557 8321 and follow the simple instructions. Please have your AllPay card ready. Alternatively, you can also telephone our offices on 0141 952 2447 and we can take payment.

AllPay



There are many different ways to pay your using your AllPay payment card. You can use your AllPay card to make payments at any outlet displaying the AllPay logo. All you need to do is take your AllPay card to the counter along with your payment and hand them over. You will be handed back your card along with a printed receipt, which you should keep in a safe place to prove you have paid.

Internet



This service is also available 24 hours a day, 7 days a week and the majority of debit cards are accepted. Visit www.allpayments.net and have your debit card and AllPay card handy. If your AllPay card is lost or damaged, please contact the office on 0141 952 2447, for a replacement card.

AllPay App



You can download the AllPay App onto your phone or tablet from Google Play or iTunes. You can make payments easily, wherever you are, at the touch of a button.

Dalmuir Park Housing Association

Beardmore House, 631 Dumbarton Road, Dalmuir, Clydebank G81 4EU
www.dpha.org • Tel 0141 952 2447 • Email admin@dpha.org.uk

Registered Housing Association Number: HAL 98

Charity Registration Number: SC033471

FCA Reference Number: 1917 R S

Property Factor Number: PF000397

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