



HOUSING ASSOCIATION

Trafalgar

Summer 2018

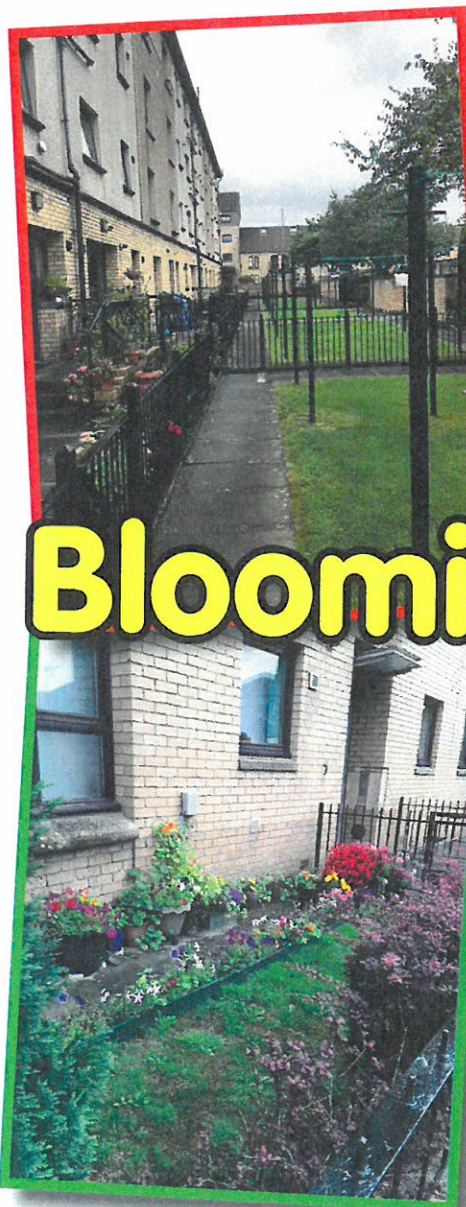
# newsletter

THE NEWSLETTER OF TRAFALGAR HOUSING ASSOCIATION

## AGM NEWS!

The Association's AGM will be held at 7pm on Tuesday 18th September 2018 in Clydebanks Town Hall. Please come along and enjoy the evening. The meeting will be followed by a buffet, raffle and prize bingo.

**Blooming Marvellous!**





# Tenant Satisfaction Surveys – What you told us

For the last few years we have carried out quarterly surveys on households to assess opinions on the services we provide. In the first 2 surveys of this year you said:

**100%** satisfied with overall service

**96%** keep you informed

**100%** satisfied with opportunities to participate

**93%** satisfied with quality of home

**100%** provide value for money

**95%** satisfied with repairs and maintenance service

**86%** satisfied with management of the neighbourhood

## Re-chargeable Repairs – How To Avoid Problems!

**The single most commonly occurring bill is for changing locks following keys being lost or mislaid.**

A joiner or locksmith's bill can easily range from £100 upwards depending on door or lock type and is easily avoided by having a spare set of keys cut (cost £5-6 per key) and leaving them with a trusted relative or friend.

Other commonly occurring rechargeable bills include drains blocked with nappies or other products, cracked bathroom fittings, damaged internal doors, call outs for electrical circuits tripping which have been caused by tenants own equipment, call outs for heating failures caused by no credit in the meter.

Whilst we appreciate that some actions are not deliberate, we like almost all other landlords have a policy to re-charge households so that your rent money isn't paying for repairs that could easily be avoided!





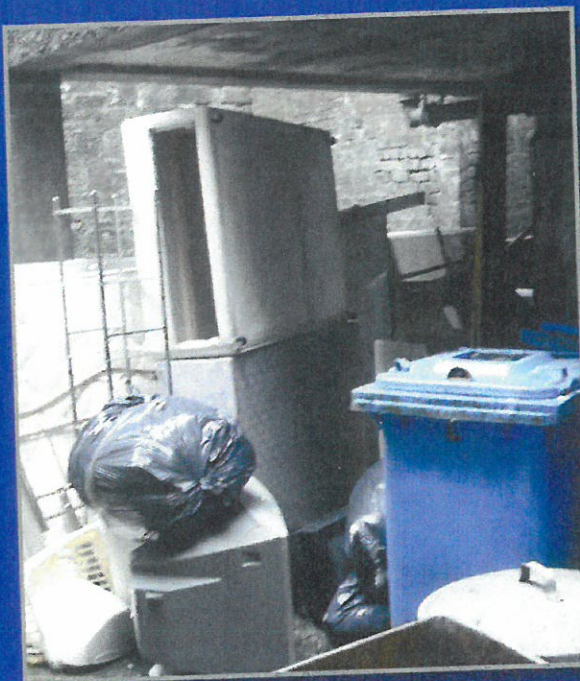
# DISPOSAL OF HOUSEHOLD ITEMS

Disposal of household items, such as furniture and carpets, is also causing problems, particularly in the Trafalgar area, as a number of tenants are frequently dumping items in backcourts without arranging uplift by West Dunbartonshire Council.

Please help to keep your backcourt in good order by taking the following simple steps:

- do not leave any bulk items in the backcourt unless you have arranged uplift
- save money by sharing an uplift with neighbours and split the cost
- donate instead of dumping – if items are in good condition, local charity Home from Home will collect furniture and other household goods (tel 01389 733733 for free uplift)

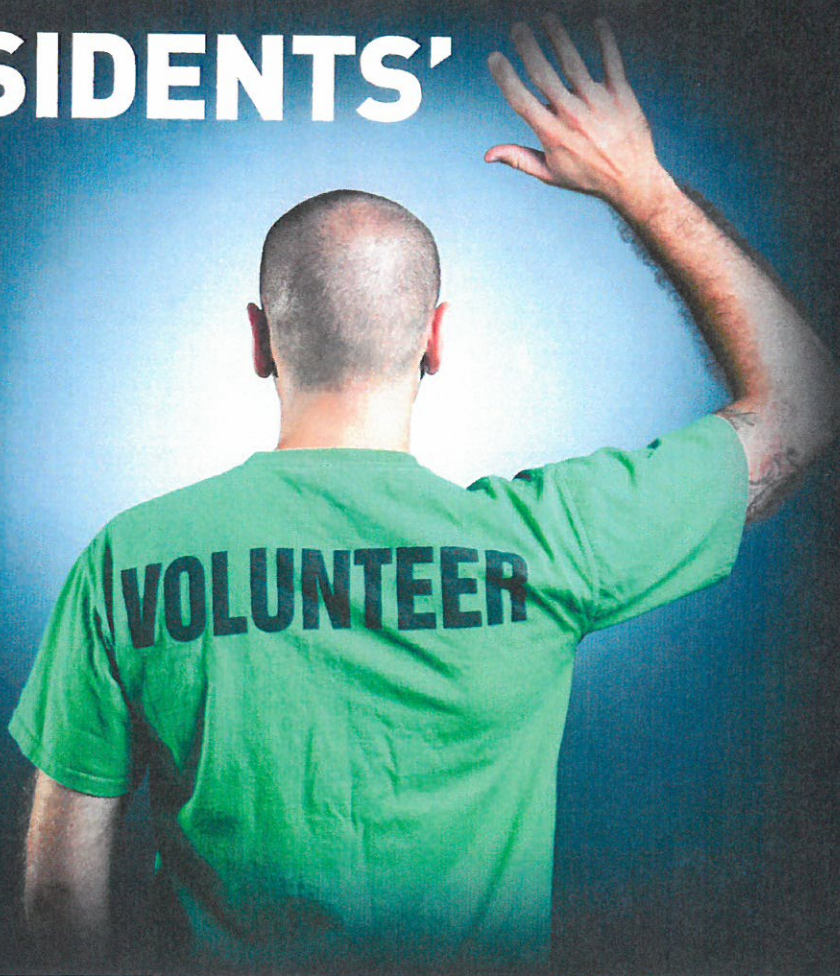
To help improve the appearance of our estates, the association is introducing a bulk uplift initiative for a three months trial period, using one of our contractors to uplift items from backcourts. Please contact the office for further details.



# VOLUNTEER FOR THE NEW RESIDENTS' PANEL

The association is looking for residents to volunteer to join our new residents' panel which will meet every three months.

The purpose of this group will be to discuss the performance of the association in meeting targets, help set new targets and be consulted on policies that affect residents and service users. We have already been in contact with a small group of residents who are interested and we are proposing to hold our first meetings at our office in October. If you would like to get involved, please contact Fiona at our office on 0141 952 4676 or email [fiona.wylie@trafalgarha.co.uk](mailto:fiona.wylie@trafalgarha.co.uk)





# THISTLE TENANT RISKS - HOME CONTENTS INSURANCE

**THISTLE**  
INSURANCE SERVICES

The association does not insure your furniture, belongings and other personal items within your home against theft, fire, vandalism, burst pipes and other household risks.

The Thistle Tenant Risks scheme can offer tenants and residents the chance to insure the contents of their homes in an easy and affordable way. Thistle Tenant Risks home contents insurance scheme is a special insurance scheme for social housing tenants living in Scotland. It is provided by Thistle Tenant Risks in conjunction with Allianz Insurance plc. This insurance will cover most of your household goods and contents whilst in your home. The insurance also covers replacement of external locks if your keys are lost or stolen. For further information or to obtain a quote, you can contact Thistle Tenant Risks on 0345 450 7286 or email [tenantscontents@thistleinsurance.co.uk](mailto:tenantscontents@thistleinsurance.co.uk)



## CITRUS ENERGY

Citrus Energy is a social enterprise company that can provide you with a quick and easy service to help reduce your electricity and gas bills.



*citrus energy*  
*Refreshingly Different*

It's easy to switch with Citrus Energy. All it takes is a ten minute phone call to their experienced team of advisers who will manage the process of finding the best energy supply deal for you from the widest range of energy suppliers. They will completely manage the full switching process from start to finish. All you need to do is have your electricity and gas bills to hand when you call them on Freephone 0800 221 8089.

## SCOTTISH POWER HARDSHIP FUND

Scottish Power has a hardship fund to help customers who are having difficulties paying their bills due to low income or other circumstances.

The fund can help by clearing or reducing arrears by crediting a customer's Scottish Power energy account. Scottish Power advises that, to find out if you are eligible, you can contact a recognised debt advice agency such as National Debtline for free, independent advice. Visit [www.nationaldebtline.org](http://www.nationaldebtline.org) or call free on 0808 808 4000.



**SCOTTISHPOWER**



# THE WARM HOME DISCOUNT SCHEME 2018/19

You could get £140 off your electricity bill under the Warm Home Discount Scheme. You can still qualify for the discount if you use a pre-pay or pay-as-you-go electricity meter. The 2018 to 2019 scheme will start on 15 October 2018. The discount will not affect Cold Weather Payment or Winter Fuel Payment.

## There are 2 ways to qualify for the Warm Home Discount Scheme:

- you get the Guarantee Credit element of Pension Credit, or
- you're on a low income and meet your energy supplier's criteria for the scheme

## If you get the Guarantee Credit of Pension Credit

You qualify for the discount if on 8 July 2018 all of the following applied:

- your energy supplier was part of the scheme
- your name (or your partner's) was on the bill

- you were getting the Guarantee Credit element of Pension Credit (even if you get Savings Credit as well)

## If you're on a low income

You may be able to apply directly to your electricity supplier for help if you don't get the Guarantee Credit element of Pension Credit but:

- your energy supplier is part of the scheme
- you're on a low income
- you get certain means tested benefits

To get the discount you'll need to stay with your supplier until it's paid.

## Further information and advice

For further information and advice visit [www.gov.uk/the-warm-home-discount-scheme](http://www.gov.uk/the-warm-home-discount-scheme) or contact Margaret, Angela or Fiona at the association's office.





# HOUSING (SCOTLAND) ACT 2014 – HOW IT AFFECTS TENANCY RIGHTS

**All of Trafalgar Housing Association's tenants have a Scottish secure tenancy agreement. The Housing (Scotland) Act 2014 introduced significant changes to Scottish secure tenancy rights. The abolition of the right to buy took effect on 1 August 2016, but the majority of the changes will come into force in 2019. Letters will be issued to all tenants by 1 November 2018 giving formal notice of all of the changes to the terms of their tenancy agreement. In the meantime, please read the following information which outlines changes relating to assignation, subletting, joint tenancies and succession.**

The Scottish Secure Tenancy gives tenants rights to assign their tenancy to someone else, to sublet, to add someone as a joint tenant or to have someone in the household succeed to the tenancy in the event of their death. The 2014 Act introduces new requirements relating to those rights:

- anyone who wants to be assigned a tenancy must have been living in the house as their only or principal home for at least 12 months before an application to assign is made (current requirement is 6 months)
- the association can refuse an assignation if the tenant wants to assign the tenancy to a person who would not get 'reasonable preference' in a normal allocation or if the assignation would lead to the house being underoccupied
- a tenant applying to sublet must have lived in the house as their only or principal home for 12

months before an application to sublet can be made (no minimum period at present)

- anyone applying to become a joint tenant must have lived in the house as their only or principal home for 12 months before applying for a joint tenancy (no minimum period at present)
- partners (not including spouse or civil partner), other family members or carers will have to have lived in the house for at least 12 months as their only or principal home before being able to succeed to it
- where the above minimum residency requirements apply, the association must have been notified that the person is living in the

house and the qualifying residency period starts from the date the association was notified

To ensure your tenancy rights are protected it is important to notify the association in writing of any changes to your household since the date your tenancy started. This includes telling us about anyone who has already moved in with you and in future about anyone who moves in or out of your home at the time they do so. If you are unsure if you have notified us of any changes to your household, please let us know now.





# RECYCLING

Around 45% of waste in West Dunbartonshire is currently recycled, but to meet the Scottish Government commitment to recycle 60% of waste by 2020 we need to do more. Trafalgar Housing Association actively encourages recycling. Every close has at least two blue bins and a brown food waste bin for common use, and food waste caddies and food waste bags are available at our office.

Most households do recycle and dispose of household waste correctly, but a number of households are causing significant problems in the Trafalgar area by not recycling or by using blue recycling bins for general waste. If blue bins are contaminated with non-recyclable items, a special uplift has to be requested and recently it has taken up to two months for West Dunbartonshire Council to uplift contaminated blue bins. When blue bins are

out of use because they are contaminated, recyclable items are being put in grey bins, causing those bins to overflow.

Please help to improve your neighbourhood by using blue bins for paper, tins and cans, cardboard and cartons, plastic bottles, plastic tubs, pots and punnets. Please do not contaminate blue bins with food waste, plastic bags, polystyrene or any other items that cannot be recycled.



## GREENLIGHT ENVIRONMENTAL LTD

Greenlight Environmental Ltd previously provided recycling services for West Dunbartonshire Council, including uplifting blue recycling bags from flats. Unfortunately, Greenlight is no longer in operation and at present the council has not made any other

arrangements for uplift of blue bags. If you live in a flat, you should put all recycling into the blue bins located in your backcourt. Please do not leave any recycling bags in the common close or landings as they will not be uplifted.

## MEDICAL ADAPTATIONS

The association often carries out medical adaptations, to help tenants to continue to live independently in their own homes. The types of adaptations range from walk-in showers to handrails and are based on a recommendation from an occupational therapist who has visited the tenant's home to assess their needs. We receive grant funding annually from the Scottish Government to help us help you, and we still have some of this year's budget remaining. If you feel you require assistance, please contact us now for advice.





# UNIVERSAL CREDIT

Universal Credit was introduced in West Dunbartonshire in March 2015 for single, working age people but it is likely to be rolled out to include all benefit claimants by the end of this year or early next year. We will issue updates as further information becomes available. In the meantime, some information about what Universal Credit is and how it affects tenants is included below. CONT'D...

## What is Universal Credit?

Universal Credit is administered by the Department for Works and Pensions (DWP).

It is a new benefit for working age people who are in or out of work and replaces six existing

benefits with a single, monthly payment paid direct to one named person in a household. Universal Credit replaces the following benefits and tax credits: Income-based Jobseekers Allowance; Income Support; Income-related Employment and Support Allowance; Working Tax Credit; Child Tax Credit; Housing Benefit.

## Payment of your rent

If you are a tenant and qualify for Universal Credit, the amount of money you receive monthly will include Housing Costs which you must use to pay your rent to Trafalgar Housing Association. If you haven't paid rent before because you were getting full Housing Benefit paid directly to Trafalgar Housing Association, you

**UC** *Universal Credit*

will have to pay your rent from the Universal Credit you receive.

## What should I do if I claim Universal Credit?

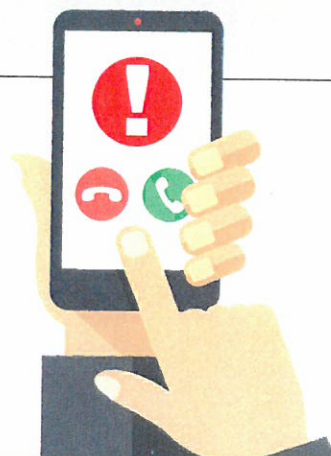
As soon as you know that you will have to apply for Universal Credit, you should contact Margaret or Angela at Trafalgar Housing Association to make arrangements to pay your rent. They will also give you the information you need to submit to the DWP as part of your claim for Universal Credit.

# CONTACT NUMBERS

## Out Of Hours

**Emergency Repairs Service:**  
**Freephone - 0800 783 7937**

## Other Useful Contact Numbers



Scottish Water :  
0800 077 8778

Refuse Collection Bulk Uplift  
01389 737 000

Scottish Power  
0800 027 0072

Independent Resource Centre  
0141 951 4040

Scottish Gas  
0800 111 999

Dalmuir Library  
0141 562 2425

Paisley RAH  
0141 887 9111

Clydebank Health Centre  
0141 531 6300

Queen Elizabeth UH  
0141 201 1100

Vale of Leven  
01389 754 121

Gartnavel Hospital  
0141 211 3000

Housing Benefit  
01389 738 555

West Dunbartonshire Council Tax  
01389 737 444

Social Work  
0141 562 8800

Emergency Service  
999 Fire/Police/Ambulance

Police Non-Emergency  
101

Social Work Out of Hours  
Emergency  
0800 811 505

Trafalgar Housing Association,  
430a Dumbarton Road, Dalmuir,  
Clydebank G81 4DX  
Tel: 0141 952 4676



SCAN ME