



It's official!

New homes for Argyll & Bute

Dunbritton held the formal ceremony to mark the opening of its most recent development of new homes at Succoth on 1 May 2019.

After several years' working with Argyll & Bute Council, the Scottish Government, TSL contractors and the CAF Bank, this new development of affordable homes for rent was completed; and all 26 properties were let in September 2018.

The development was named Bruce Court, and the name was chosen by children from the local primary school in Arrochar.

The formal opening ceremony was performed by Melanie Tonks who has played an active part in the community in a range of roles for many years.

Melanie manages the day to day running of the 3 Villages Cafe & Pit Stop Takeaway as well as the local post office located within the cafe on behalf of the Arrochar & Tarbet Community Development Trust, of which she is a Director

William Clark, Chair of the Board of Management said "The Association is pleased that after a very long period of delays and difficulties were overcome; we see our latest development here at Bruce Court. Our strapline 'Together we can' is physically real when you stand here and look around you, and together we will continue to keep making it real".

Allan Murphy, Dunbritton's Chief Executive Officer said "A project like this would not have been possible without real joined-up thinking and partnership working and major financial inputs from a range of sources. I'd like to thank the Scottish Government, Argyll & Bute Council and the CAF Bank for their support throughout the project.

The event was well-attended by tenants and others involved in the project, and Councillor Gary Mulvaney, Depute Leader of Argyll & Bute Council, thanked Dunbritton for its contribution to developing sustainable communities across Argyll & Bute.



Melanie Tonks officially opens the Succoth Development



William Clark, Chair, Allan Murphy, CEO, Councillor Gary Mulvaney Depute Leader of Argyll & Bute Council with Melanie Tonks unveiling the plaque to mark the official opening of the Succoth development



Local children from Arrochar Primary school with Councillor Mulvaney, William Clark and Allan Murphy.

Inside this issue:

Page 2 – Dumbarton Harbour
Page 3 – Ways to Pay Your Rent
Page 4 – Universal Credit
Page 5 – Procurement Update

Page 6 – Participation and Consolation
Page 7 – Home Contents Insurance
Page 8 – Plot to Pot

Dumbarton Harbour New Development - How to Apply for Housing

Work is progressing in our Harbour Development of 150 new homes – due to the size of the development we are expecting the houses to be allocated in a phased handover starting late autumn 2019.

The development is a mix of 2, 3 and 4 apartment flats and houses.

We are working with the Health and Social Care Partnership to allocate some of the homes to people who require care and support.

We have an agreement with West Dunbartonshire Council to allocate 50% of the available homes to people on the Council's own housing list, including individuals affected by homelessness.

The remaining properties will be let by Dunbritton and allocated through Home Argyll (our common housing register) to people in housing need – examples of housing need are overcrowding, under occupation or someone living in a property that does not meet their individual health or medical needs.

If someone makes a housing application, an assessment of this is carried out and points are awarded in line with our Allocations Policy.

Once an application has been assessed and the points checked, applicants are notified of the number of points awarded, in writing, and added to our housing list.

We will start looking at applications for the Harbour in July. If you are being considered for rehousing in the Harbour a member of our



Progress at the Harbour Development

housing team will contact you directly and arrange a home visit.

If you wish to apply for housing at the new Harbour development, applications to Home Argyll can be made on line at www.homeargyll.co.uk

Freedom of Information

Along with other social housing providers, Dunbritton will be subject to the Freedom of Information Act from 11 November 2019.

Although this will mean that the public will have greater access to the information which we hold, we will continue to keep your data secure in line with the General Data Protection Regulation.

No information on our residents or their accounts will be released without their express permission.

Any individual can make a freedom of information request, and these will be addressed in first instance by our Data Protection Officer.

However, under Freedom of Information there may be an administrative cost for collating and providing data, anybody making an enquiry will be advised of any possible cost and the timescale for supplying the information.

Dunbritton aim to share with our tenants as much information as possible on how the Association is performing. We have a publication scheme in place, where we publish to our website information on the organisation and how we are performing.

In terms of providing information, the Act

imposes 3 key duties on the organisations it applies to; these are the duty to:

1. Publish information
2. Advise and assist (if we have the data)
3. Respond to Freedom of Information Requests

“Section 1, (1) A person who requests information from a Scottish public authority which holds it is entitled to be given it by the authority.”

The purpose of the scheme is to provide information pro-actively in an easily accessible form, so that people can access it without having to make an individual Freedom of Information request.

Further information on the performance of the Association is available at the Scottish Housing Regulator's website: scottishhousingregulator.gov.uk

Important information for Tenants on Ways to Pay your Rent

Action Required

We wrote to all tenants as part of our annual rent change notification to tell you that from 30 June 2019 you will no longer be able to pay your rent by **Standing Order or All Pay**.

We are keen to ensure that we offer value for money in the way we provide services to you. Administration costs for All Pay are more expensive than Direct Debit.

Standing Orders require a change every year and can lead to rent arrears if not updated when rent amounts change.

Direct Debit is a more efficient way of paying rent. There are no additional charges to you by using this method and the Association **will not increase** your Direct Debit without giving you notice.

The details of the changes are shown below.

Allpay

If you currently pay your rent using Allpay please note that this method will no longer be available after **30 June 2019**.

Standing Orders

If you currently pay your rent by Standing Order please note that this method will no longer be available after **30 June 2019**.

If you currently pay by Allpay or Standing Order your Housing Officer will be in touch with you to arrange an alternative way to pay your rent.

If you want to set up a Direct Debit please contact our office

on 01389 761486, select Option 3 where a member of the Finance team will help you.

We are currently exploring the option to offer any day Direct Debits.

If you prefer you can still pay your rent by using your Debit or Credit card.

If you make your rent payment by debit / credit card please note the processing time for transactions is **3 working days** – please ensure your payment is made 3 days before the rent due date.

If you require any further information, please call 01389 761486 Select Option 2 and ask for your Housing Officer.

Updating your Household Details and the Housing Scotland Act 2014

We wrote to all tenants in November 2018 about the implementation of the Housing Scotland Act 2014 and what this means for your tenancy rights and why it is important that we have your up-to-date contact information and details of who lives in your house.

We sent all tenants a household details survey to complete – we have had some forms returned but need to get these completed for all households.

If we do not have confirmation of who lives in your home by 1 November 2019, your tenancy rights for assignation or succession could be affected.

We are also going to be updating our housing IT system this year, so we are checking that the information that we have on our existing records is up to date. If you still have the household details form, please return it to us in the envelope we

provided. If a member of staff is visiting you they will be happy to take the form from you.

We have employed a member of staff, Yvonne Farmer, to carry out this work. Yvonne will be phoning tenants who have not returned their forms. She will provide you with the existing information we hold on you and ask if it is correct – at that point you can tell us about any changes.

We appreciate that your personal information is important, and we will ensure that all details collected are managed in line with our policies and General Data Protection Regulation.



Yvonne Farmer at work

WHAT IS UNIVERSAL CREDIT?



Universal Credit (UC) is a new benefit which replaces Income related Job Seekers Allowance, Employment Support Allowance, Tax Credits, and Income Support for people of working age. It is paid monthly and, in most cases, you will receive the Housing Element of UC instead of Housing Benefit.

Do I have to claim Universal Credit?

That depends on your circumstances. If you are in receipt of a Severe Disability Premium then you currently cannot claim UC. If you (and, if appropriate, your partner) have (both) already reached the age to qualify for Pension Credit then you cannot claim UC. For everyone else you need to make a claim for Universal Credit if you have a change of circumstances.

From July 2019 the Government will start to move all benefit claimants on to Universal Credit under managed migration with the intention of everyone being transferred by the end of 2023. You will be notified by letter when this applies to you and have three months to make your claim. You can no longer make a new claim for any of the old-style benefits.

How do I make a claim?

All Universal Credit claims are done online. www.gov.uk/apply-universal-credit Communication with Universal Credit is either through your online Journal or by phone, you will not receive any award letters or notices by post. You must check your online To Do list regularly. Your first payment will be 5 weeks from the date of your claim,

but you can request an advance of up to one month, this includes your rent amount, which is recovered over the next 16 months (16 months from October 19).

How much will I receive?

Your claim is made up of elements. These include your personal allowance, housing element, child element(s) and other elements related to your circumstances. You may have deductions from your award for any debts due, advances, rent arrears etc. The amount remaining will be your payment.

The Child Element is limited to two children unless your third and subsequent children were born before 6 April 2017

How and when will Universal Credit be paid?

Universal Credit is paid monthly. The date of your payment depends on when you made your claim but should be the same each month. Your payment is made to your nominated bank account.

What about my rent?

Your rent is included as a Housing Element in your claim and will by default be paid to you. When entering your housing costs in your claim remember to enter the rent amount. It is your responsibility to pass the rent on to your landlord. You can request your rent is paid to your landlord directly by requesting this through your Journal. DWP do not pay your landlord at the same time they pay you so your rent account may be in arrears awaiting the benefit payment.

Anything else I need to know about?

If you don't have internet access you can ask for assistance from the Job Centre, Libraries or Citizens Advice Offices.

You need to supply quite a lot of information when you make your claim, this should be gathered beforehand.

You can elect to have your payment twice per month if you have difficulty budgeting, this is requested through your Journal. You can get independent advice on budgeting from the Money Advice Service.

You must comply with your work commitments or you may face a sanction on your claim. Monitor your to do list regularly and update UC and the Job Centre if you cannot attend an appointment.

Universal Credit does not cover Council Tax Reduction (previously Council Tax Benefit) and you still need to claim this yourself from your local Council.

You may have a reduction on your Housing Element if you have an extra room. If so, it may be possible to make an application for a Discretionary Housing Payment (DHP), speak to your Housing Officer about this.

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 us by calling **01389 761486** or by emailing

admin@dunbritton.org.uk

Useful Links

gov.uk/universal-credit

moneymatters.co.uk

Working 4 U- <https://www.west-dunbarton.gov.uk/jobs-and-training/working4u/get-in-touch/>



Procurement Update

The Association has carried out several procurement exercises throughout the year to deliver value for money with the emphasis on quality being a major factor in the contractor selection process.

We are delighted to have fixed-term contracts in place to deliver a quality service for our tenants.

Bells Decorators have been appointed on a fixed term contract to deliver our cyclical painting programme. Photos 1 and 2 show the 'before and after' improvements to the gable ends in Braehead Alexandria. (See photos 1 & 2)

Stuart and Shields were appointed on a project basis to rectify the render system at Hepburn Road. (See photos 3 & 4)

BRB Ltd have concluded a fixed term contract to install new Kitchens and Boilers within Levenbank Terrace Alexandria, Malcom Place, Fisher Place and Nelson Place Helensburgh. (See photos 5 & 6)



Advance Notice of Annual General Meeting (AGM)

Wednesday 25 September 2019 at 6.30 pm

The Duck Bay Marina, Loch Lomond, Alexandria G83 8QZ

Why not become a member of Dunbritton?

It only costs £1.00 to become a lifetime member of the Association and membership has a number of benefits including being entitled to:

- Attend the AGM and vote on important matters
- Apply to become a Board Member and influence how the Association is run.

If you would like to know more about becoming a member or just getting to know more about the Association contact Ayeasha Temple, Corporate Services Assistant on 01389 761 486, Option 4, or email: atemple@dunbritton.org.uk

While you must be a member of the Association to **vote** at the AGM; it would be good to see more tenants in attendance at the AGM.

There will be a prize draw on the evening, so look out for some great prizes!

Places will be limited and access to the event will be by invitation only.

If you are interested in coming along please contact Ayeasha Temple, Corporate Services Assistant, via email at atemple@dunbritton.org.uk or phone 01389 761 486, Option 4.

Participation, consultation and decision making

Good practice dictates that landlords involve their tenants in all of the above.

At Dunbritton we aim to communicate effectively and efficiently with all of our stakeholders. It is important to us to hear from tenants on how they wish to see the organisation run.

Currently we use a range of mechanisms including this newsletter, our website and letters to contact our tenants and to keep them updated about what we have been working on.

We will be reviewing our tenant participation strategy and we want to hear what you think and how you may want to get involved.

Do you feel the current approach of arranging meetings within Dumbarton and Helensburgh is the best way, or would you prefer a more digital approach?

We actively encourage participation through our Scrutiny Panel. If you'd like to know more about what the Panel does please contact Daniel Wilson, Assurance Officer, on 01389 310 893 or by e-mail at dwilson@dunbritton.org.uk.

We also have a Resident Consultation Group that meets twice per year to discuss matters affecting the Association. For example, last year the Group reviewed the format of our Annual Report, and we hope tenants liked the new fresh format.

If you'd like to be part of the Group, please contact your Housing Officer or call the office on 01389 761 486, selecting option 2.

All tenants can become a member of the Association. This is very easy to do and only costs £1.00. This allows tenants to attend our Annual General Meeting and any Special General Meetings and to

vote during these meetings. Members can also stand for election to the Board. If you'd like to know more, please just call us on 01389 761 486 and selecting option 4 – Corporate Services and speak to Claire or Ayeasha.

We want to communicate with you in the way that best suits you, whether that's by email, letter or over the phone.

We will be in contact with tenants throughout the year to discuss how best to communicate with you so that we can ensure we are getting this right.

We will also be reviewing how we currently use and manage playparks. We know that while some areas have busy well-used play parks, others are not being used. So, we will be consulting with residents to consider how well the play parks are used, whether they need to be upgraded, and whether we need to consider alternatives.



The Tenant Scrutiny Panel at work

Annual Garden Competition and Good Neighbour Award 2019 Your chance to win £50.00!

As usual we're all hoping for a lovely summer and with it the chance to get back into the garden.

We love the effort tenants put into keeping their gardens and neighbourhoods looking their best.

If you have a neighbour that keeps a stunning garden, why not nominate them for our annual garden competition? You can do this by contacting your Housing Officer,

by email at admin@dunbritton.org.uk or by giving us a call on 01389 761 486 and selecting option 2.

We also appreciate that some of our tenants go above and beyond to help out within their community. This might be helping a neighbour with shopping, cutting the grass, or helping clear the snow in the winter.

We would love to know who the local hero has been where you stay.

If you would like to nominate a neighbour for our Good Neighbour Award, you can also do this by contacting us, again, by email at admin@dunbritton.org.uk or by giving us a call on 01389 761 486 and selecting option 2.

The winners in each category will receive a £50.00 gift card of their choice and these will be presented at our **Annual General Meeting** that will be held on **25 September 2019 at the Duck Bay Marina**.





Home Contents Insurance - It's affordable!

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.

Contents insurance will cover the cost of the possessions in your home should they be stolen, damaged or destroyed. The most important thing you need to consider when calculating how much contents insurance you need, is how much the contents of your home are actually worth. It's likely that your contents are worth more than you think. Think about all the things you have in your house and don't forget carpets, curtains, cooker, fridge, beds, TVs, furniture etc. as well as your personal belongings and jewellery.

The most common type of loss is theft, accidents in the home and burst/leaking pipes. It is worth remembering that your insurance could cover any damage to contents caused by a neighbour, e.g. a flood from above. Replacing items can cost a lot of money and that's where house contents insurance can give you peace of mind.

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.

The scheme is tailored to meet the needs of social housing tenants in Scotland. It is provided by Thistle Tenant Risks in conjunction with Allianz Insurance plc.

It offers an easy and affordable way of insuring household goods to all our tenants and owner occupiers.

Key Benefits of the Thistle Tenant Risks Home Contents Insurance Scheme

- Flexible regular premium payments, fortnightly or monthly by cash at any post office or pay zone outlet, monthly by direct debit, annually by cheque, postal order, debit or credit card.
- Quick and easy to apply for cover over the phone.
- No Excess – you don't have to pay the first part of the claim.
- There are no minimum property security requirements.
- All social housing tenants and residents are eligible to apply.
- Cover is provided on a new for old basis with no deduction for wear and tear – except in respect of linen and clothing.
- Cover is offered in bands of £1,000 starting from £4,000 for tenants living in

sheltered housing. £6,000 for tenants aged 55 and over and from £9,000 for all other people. The maximum sum insured available is £35,000.

- Cover includes Theft, Fire, Storm, Water Damage, Flood and Accidental damage to items such as hobs, sanitary ware such as toilets and washbasins as well as fixed glass in furniture, doors and windows.

Additional cover can be added for an additional cost, and can include:

- Extended Accidental Damage cover
- Personal Possessions away from the home
- Wheelchair and mobility scooter cover
- Hearing aid cover
- Structure cover for garages, greenhouses and garden huts.

Premiums are based on your postcode, age, level of cover you require and preferred payment method – For more information please call Thistle on 0345 450 7286 or e-mail tenantscontents@thistleinsurance.co.uk

Alternatively, call our office on 01389 761486 and we can post an information leaflet out to you.

It Pays to Get Involved

The Association values the feedback we get from customers which we use to help review and shape the way we deliver our services.

We know that some customers cannot attend meetings or take part in Scrutiny and Consultation events.

To try and get everyone involved we regularly send out surveys to get customer opinions. This can be on a variety of issues – sometimes local to your own area or across the whole

Association, if it is something that will affect everyone.

It pays to take part in these surveys – here is a photo of our Factoring Survey winner – Fraser Cunningham – who won a £25.00 High Street voucher just for sending in his annual factoring survey.

If you do get a survey through the door, join in and let us hear what you have to say – you could be our next winner!



Factoring Survey winner Fraser Cunningham with his voucher

Plot to Pot project is making a difference!



The Plot to Pot project is a Dunbritton Housing Association - Climate Challenge Fund (CCF) funded project; and growing spaces have been established in 4 areas across our areas of operation. The most recently established is in Haldane.

The aim of the project is to involve tenants and the local community to try their hand at growing, and cooking with vegetables harvested from the growing spaces / gardens. This is done through the delivery of a number of gardening and cookery sessions - grow local, composting, cooking from fresh and smart shopping. We hope to support individuals to access more local fruit and veg and make more carbon friendly choices. We collect information from people taking part in the activities to demonstrate how this contributes to reduction in CO emissions – one of the funding requirements.

We aim to support tenants and local people to enable them to continue using and growing on-site and from their own gardens.

We support those who can't take part in Grow Local sessions with our doorstep growing scheme. The scheme provides compost and a pot to give people the resources to bring additional growing space into cultivation.

Tenants and residents are invited to come along to sessions and collect gro-bags and soil or we can arrange to deliver these when we are in the area.

We ask individuals to tell us how much they harvest. People can collect this data themselves through a reporting sheet that is provided via text/ email/ Facebook or whatever means suits individuals best.

The Plot to Pot Coordinator can deliver information sessions in schools located near the growing spaces. The sessions covered local / seasonal food, food packaging and compost, as well as offering support with developing growing space.

One of the extra sessions took pupils from the schools up to the growing space. We are continuing to deliver sessions to the schools to build on what has already been learned.

We have also been delivering cookery sessions at Haldane Youth Services. We have worked with the Youth Services and have delivered sessions to the Eco Warrior Group and the older persons evening group as well as the wider community. Our most recent event was the Family Cookery session, we are also planning to do future cookery sessions during the holidays and with the wider community.

For more information contact our Plot to Pot project co-ordinator Carol Henry either by email - chenry@dunbritton.org.uk or call her on 07980609240

Further events are planned for:

Helensburgh

12.30 - 2.30 Churchill Growing site
Grow Local sessions

**Wednesday 19 June 2019 &
Wednesday 24 July 2019**

We're also hoping to do some outdoor cooking on site on these days.

Lochgoilhead

Friday 21 June 2019

Cooking from Fresh Session
Lochgoilhead Raised Beds
10.30 - 1.00 pm

Gardening sessions later that day.



Haldane Youth Services –
Cookery Session



Local kids learning to grow their own

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

Registered under the Co-operative and Community Benefit Societies Act No. 2421R(S).

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

Web: www.dunbritton.org.uk | Email: admin@dunbritton.org.uk

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

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

