



# NOTICE OF ANNUAL GENERAL MEETING

## Wednesday 22 September 2021

**Due to continuing concerns with regards to the Covid Outbreak, to ensure everyone's safety, the Board has decided that it would be prudent to again host our AGM virtually using Zoom.**

An invitation, including the Zoom log-in details, shall be sent out to all members two weeks prior to the meeting.

The AGM is a formal meeting where members and tenants are given an overview of the past year's performance, achievements, and improvements to service delivery by our Chair, the Chief Executive Officer (CEO), and the Association's External Auditors. Attending the AGM gives members a chance to find out what is happening at Dunbritton and, if they are a Member, they can vote on important issues that affect the Association. During each AGM, the Board members are elected for the coming year.

The Board is made up of volunteers who work closely with the Management Team to agree on the Association's long-term strategy and to monitor how we perform against our identified targets. Board Members give their time freely, and without them, the Association could not operate.

At the AGM, we shall also announce the winners of our annual good neighbour and garden competitions. We shall also host a prize draw for all attending members, with two prizes of £50 vouchers up for grabs.

If you are interested in finding out more about the Board, becoming a member of the Association, or in participating within Dunbritton, please contact a member of our Corporate Services team on 01389 761486, selecting option 5.



## DUNBRITTON'S BOARD

Sephton MacQuire	Chair	Brian Walker	Co-optee
Alistair Tuach	Vice-Chair	George Morrison	Member
Sonja Aitken	Member	Julie Smillie	Member
Gary Mulvaney	Co-optee	Elizabeth McCurdy	Member
		Chris Chalk	Co-optee

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# Annual Garden Competition and Good Neighbour Award 2021

YOUR CHANCE TO WIN £50!



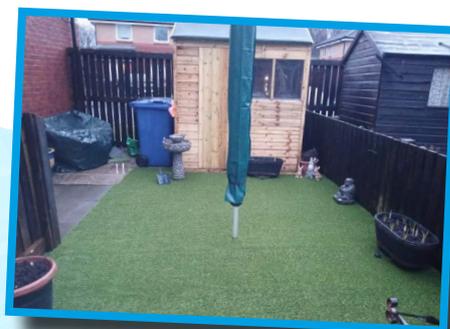
**After a trying year, we are all hoping for a lovely summer and with it, the chance to get back into the garden.**

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](mailto:admin@dunbritton.org.uk) or by giving us a call on 01389 761486 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](mailto:admin@dunbritton.org.uk) or by giving us a call on 01389 761486 and selecting option 2.

The winners in each category will receive a £50.00 gift card of their choice which will be presented at our Annual General Meeting which will be held on 22 September 2021 via Zoom.

## Development Completed!

**We were proud to announce the completion of our 150 property development at Dumbarton Harbour. The site comprising of one, two, and three bedroom properties includes main-stream housing, wheelchair accessible properties, and properties let to care providers for supported living.**

The development looks to address the growing need for affordable housing within Dumbarton, whilst looking to link in with the culture and heritage of the location. With funding from the National Heritage lottery we are currently working closely with Rigarts (Socially engaged arts and film charity) and West Dunbartonshire Council to ensure that the open areas provide cultural regeneration with the provision of benches, a viewing platform, artistic paving slabs and commemorative door plaques.

Each property was constructed to 2032 Energy Efficiency for Social Housing Standards. Energy-efficient windows with low emission glass were used throughout, this allows for natural air circulation whilst preventing the escape of heat. The properties also benefit from a mechanical heat ventilation recovery system, which extracts humidity, processing this back through the heating system to generate heat. Through these innovations Dunbritton has ensured that their affordable housing is affordable to run and maintain, helping to alleviate the challenges of fuel poverty.

Geographically the area is in a prime location, both for easy access to Dumbarton High Street and with stunning vistas of Dumbarton Rock and Castle. The development borders the river Leven at its confluence with the Clyde, providing the properties with a spectacular view. All the properties are now let and happy customers have now moved into their new homes.

Dunbritton's Chief Executive, Allan Murphy commented "The development has not been without its challenges, with construction stalled due to the 2020 Covid outbreak, however, it encapsulates Dunbritton's can-do approach and strapline 'together we can.' The Association and its partners worked closely together to overcome such adversaries and to deliver a high-quality development for its customers, and I am very proud of the team at Dunbritton. We have shown a commitment to all of our customers in seeing this ambitious project through to completion."

Sephton MacQuire, Chair of the Board at Dunbritton detailed "This development encapsulates Dunbritton's commitment to providing high-quality social housing within West Dunbartonshire. I wish to thank both the Scottish Government and the Bank of Scotland for their financial support and assistance with financing the project. We have shown a long term commitment to regenerate this unused and abandoned area of the town, turning it into a place of high demand for those in housing need.

# Please **DON'T** feed the birds



We are very proud of our scenic neighbourhoods, with our properties in some of the most picturesque towns and villages in Scotland, we have a lot to be thankful for. However, with a view of the Clyde or Leven, comes the blight of seagulls, whilst more inland we suffer from pigeons.

Whilst birds can be a nuisance harassing picnickers on the beach fronts, they can also cause substantial damage to our homes. Bird droppings can be acidic and can erode

stonework, whilst perching birds can be noisy and cause a nuisance to residents.

Under the Wildlife and Countryside Act 1981, It is illegal to deliberately disturb a birds nest or to cause harm to protected bird species, however, we can all play our part in reducing the impact of nuisance bird species by:

- Avoid feeding the birds. Feeding birds can result in all year round breeding which causes overcrowding in roosting sites, allowing disease to spread quickly

within a flock and results in unnaturally high population numbers.

- Ensure that all food waste is disposed of properly and securely within the relevant wheelie bin.
- Report any damage to roofs and attic spaces so we can ensure that potential nesting sites are fixed.

Thank you for your help.

## Home Energy Scotland helping you stay warm for less



Home Energy Scotland is pleased to be supporting tenants with free and impartial energy advice and support. Covering everything from simple energy saving tips in the home to transport and active travel advice, Home Energy Scotland's friendly advisors can offer free and impartial support.

### Who is Home Energy Scotland?

Home Energy Scotland is a network of local advice centres covering all of Scotland. Our expert advisors offer free, impartial advice on saving energy, keeping warm at home, renewable energy, greener travel and cutting water waste. We're funded by the Scottish Government and managed by the Energy Saving Trust, and our mission is to help people in Scotland create warmer homes, reduce their bills and help tackle climate change.

### We'll help you stay warm and well

Recent research by Home Energy Scotland\* has revealed that 70% of people in Scotland feel concerned about energy bills rising, with almost two thirds using more energy than usual during the first 12 months of the pandemic. The research also found that 59% of Scots have noticed a worrying rise in their energy bills already.

Simple steps like changing your thermostat settings in the warmer months, regularly switching your energy supplier or changing the way you pay can all make positive changes to the amount you spend on keeping you warm and well at home.

Home Energy Scotland's friendly advisors can help you make the best use of your energy, so your home is warmer and your bills are as low as possible.

### Speak to an advisor

If you're worried about your energy bills, call Home Energy Scotland free of charge on 0808 808 2282. You can also contact our Advice Team by email at [adviceteam@sc.homeenergyscotland.org](mailto:adviceteam@sc.homeenergyscotland.org).

\* Energy Saving Trust, "Climate Change Research" April 2021



**HOMEENERGYSCOTLAND.ORG**  
**0808 808 2282**  
FUNDED BY THE SCOTTISH GOVERNMENT

## Ways to Pay Your Rent

**Rent is due monthly in advance. You can pay your rent and/or arrears in whichever of the following ways suit you best:**

- Direct Debit
- Credit or Debit cards by phoning or in-person
- Bank Standing Order
- Housing Benefit direct payments
- UC direct payments
- Deductions from your passported benefit in respect of rent arrears.

The easiest way of paying rent if you have a current bank or building society account is by Direct Debit. Although rent is due by the 1st of each month, we understand that many of our tenants are not paid on this date and may wish to pay at a different time. We can accept payment in advance and even in line with your payday, be it weekly, fortnightly, monthly or even four-weekly.

If you want to set up a Direct Debit please contact our office on 01389 761486, and select option 3 where a member of the Finance team will help you.

If you prefer you can still pay your rent by using your Debit or 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 761 486 and select option 2 and ask for your Housing Officer.

# Electrical Safety Works and Planned Maintenance Appointments

**Over the last 2 years, we have been working to upgrade the fire detection equipment in all our properties. The vast majority of our tenants have now had the work completed and we would like to thank you all for your cooperation in providing access for this important work.**

There are still a small number of our tenants that have failed to provide access for this work. This work is essential due to recent changes in legislation and also extremely important for the safety of all those residing in the home. If you have not yet made an appointment for this work, we would urge you to please contact our Asset Management Team on **01389 761486**, selecting option 1 or **asset@dunbritton.org.uk** to arrange a suitable appointment.

There have been a few occasions where tenants have set appointments for these or other maintenance works, but have not been home to allow access when the contractor attended. This results in costs for the Association, both in contractor costs and in travel times. We wish to avoid such costs

as they will invariably impact tenants rents and reduce our service. Please ensure when making an appointment that you provide access. If we have repeat non-access, we will look to recharge these costs back to your tenancy.

If you have made an appointment that you

are no longer able to keep, please contact our office as soon as possible so the appointment can be changed to another time that is convenient for you.

We would like to thank all our tenants again for their cooperation in providing access to their homes when it is required.



## Corinne Mooney

The Association's Board and staff were saddened to hear of the passing of our Scrutiny Panel Member, Corinne Mooney. Corinne had been a resident of Dunbritton's since 1995 and was very popular around Alexandria.



She was a founding member of our Scrutiny Panel, regularly attended our AGMs, and was a firm favourite with all the staff, she will be greatly missed.

Our sincere condolences go to all her family and friends.

## Tenants Scrutiny

*Together we can...*



**Do you want to review our services and report on our performance directly to our Board of Management? Why not join our Tenant Scrutiny Panel to meet with like-minded people who are keen to make a difference and help us improve the way we deliver our services for our customers.**

The Panel's main aim is to ensure the Association is providing a quality service that offers tenants value for money. We realise there is always room for improvement and we actively encourage tenants suggestions on how we can make things better.

We are thankful to the Tenant Scrutiny Panel for the valuable contribution it makes to the Association, unfortunately, their work had to be postponed last year due to the pandemic, however, normal service will resume as soon as possible.

If you feel that you could offer some of your time each month and would be interested in joining our Tenant Scrutiny Panel - we would love to hear from you.

To find out more about Tenant Scrutiny and how you can get involved in shaping our services, please call Robert Murray or Sharon Kane on 01389 761486 and select Option 2 for the Housing Services Team.

# Annual Complaints Performance Report

**Where we have fallen short of our customers' expectations, we wish to know about it and approach this as an opportunity to improve the services we offer.**

Complaints that can be resolved at the first point of contact are called Stage one complaints, more complicated complaints that require investigation are defined as Stage two. Last year we received 33 complaints, of which 12 were upheld. Where a complaint is upheld, the relevant manager will look at the complaint and ensure that lessons are learnt from this. The details of all complaints are also reported to the Board.

We responded to 100% of these complaints within the agreed timescales of five working days for a stage one, and twenty working days for a stage two.

	1st stage	2nd stage
Complaints received in year	23	10
Average time to resolve	2.48 days	4.9 days
Upheld	11	1
Percent upheld	47.83%	10%

We have received some complaints with regards to repairs where parts have been difficult to source. We have discussed this with

our repairs contractor and asked that they look to keep a stock of common parts to allow repairs to be carried out at the first contact. We are however aware that as components age, particularly boilers, we will have a challenge with sourcing parts. Our asset team have looked to pre-empt this in future by ensuring we have a standard specification for boilers in our new properties, which shall make it easier to source parts.

We also received complaints with regards to close cleaning in our tenement properties, and we appreciate the assistance our tenants are providing us through highlighting when this is not carried out to a high enough standard. Housing officers are carrying out regular inspections and meeting with the close cleaning contractor to highlight any issues. Where the cleaning has not been adequate we are requiring that the contractor re-attends and improves on this.

During the Covid outbreak, we have received some complaints with regards to repairs being delayed or contractors being late on site. Whilst we appreciate the challenges that our contractors have faced due to the lockdown, we are happy to note that the vast majority of repairs were still carried out within our agreed timescales. We wish to thank all of our customers for their patience during these testing times.

If you have any ideas as to how we can improve our service, why not join our Scrutiny Panel? To find out more please e-mail [admin@dunbritton.org.uk](mailto:admin@dunbritton.org.uk) or give us a call on 01389 761 486.



## We are about more than just housing



Last year we had the opportunity to work with AquAid and the Africa Trust to promote healthy drinking water in Africa.

We sponsored a well to provide safe, clean drinking water to a village in Africa, and we were very proud to see our can do motto of "together we can" displayed on this well.

# Competition Winner!

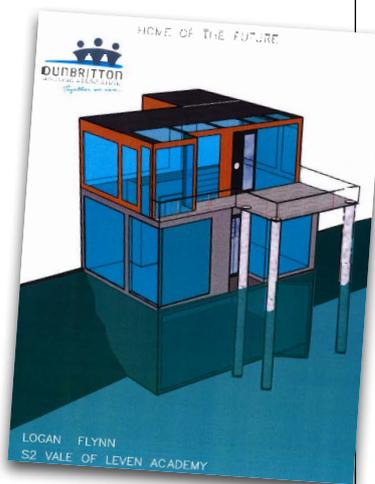


To celebrate our construction of the 150 new homes as part of the Dumbarton Harbour Development, we ran a competition across the local schools. Children were asked to design a 'house of the future.'

We were very impressed with the quality of the responses that we received from the s1 and s2 pupils, with some exceptional submissions, many including designs across numerous levels and floorplans. There are evidently lots of budding young architects!

The winning submission came from Logan Flynn, an s2 pupil at the Vale of Leven Academy. His three level plan detailed a very modern property built on the water front, very much in keeping with our own development.

**Congratulations Logan!**



## Updating your Household Details

It is important that we have the most up to date details for you to allow us to efficiently contact you.

If you have changed contact number, or have a new e-mail address, please let us know by either speaking with your housing officer, or calling the office on 01389 761 486.

If your household composition changes, to ensure you do not lose any of your rights to assignation or succession, please ensure that you contact us to make us aware. If you wish somebody to move into your house, you are required to contact us to seek permission to reside.

It is particularly important that we have your e-mail address. Sending e-mails allows us to save on paper and postage, which is both better for the environment and helps reduce the Association's costs.

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.



## Kitchen Renewals Braehead 2021

In 2019 The Association procured a contract to install kitchens in various areas throughout our stock in both Argyll and Bute and West Dunbartonshire over a three-year period, unfortunately in 2020 the virus Covid-19 took over the world leading to national lockdowns and restrictions on visitations to people's homes, measures to distance from each other and travel bans between different geographical locations. This led to a complete halt in the kitchen installation programme for 15 months.

Following the most recent easing of restrictions in June 2021, the Association was able to continue with our kitchen renewal contract, while working safely within government guidelines.

Working closely with BRB and Magnet kitchens we have carried out surveys in upper and lower Braehead. Tenants have made

their preferred choice from the range of three options made available on this contract.

25 installations are programmed over a six-week period. The feedback has been positive and we expect that our tenants will be happy with the newly fitted kitchens.



# Welcome to the Team



We are delighted to welcome Kevin Downie to our Finance team and Elaine Mackechnie and Anita Williamson to our Corporate Services team.

Kevin is training to be an accountant at the University of the West of Scotland in Paisley, having already completed his HNC and HND in accounts. He has a wealth of experience at providing a high level of customer service support having

worked within telesales for over thirteen years and looks forward to working with Dunbritton's tenants and factored customers to provide a high level of service.

Elaine joins us from Maryhill Housing Association, whilst Anita joins us from the Golden Jubilee Hospital in Clydebank, both bringing with them a wealth of experience in working face to



face with customers. Elaine and Anita shall be the new faces of Dunbritton HA, looking forward to welcoming our customers back when guidelines allow for our new office to at last open its reception doors.

I hope you will join me in welcoming Kevin, Elaine and Anita to the Dunbritton team.

## Photos of times past

**We have always appreciated the key part that our homes provide in the history of the areas in which we provide housing. Our recent developments have seen us link in with Neolithic sites in Arrochar and with Clyde ship building in Dumbarton.**

We recently came across this black and white photo of the Ballantynes' distillery in Dumbarton, which got us thinking how great it would be to see other photos of Dunbritton's areas in times gone by.

Do you have an old photo of your DHA home, or the region in which you stay?

If so, please e-mail a copy to us at [admin@dunbritton.org.uk](mailto:admin@dunbritton.org.uk), detailing the photo, and we will be happy to publish these photos and the backstory in the coming newsletters.



# A New Home for Dunbritton



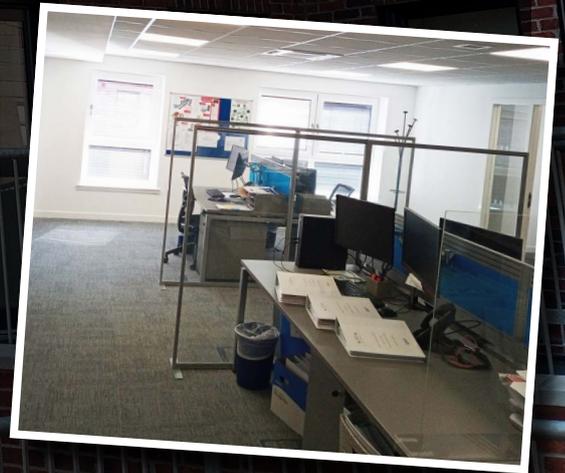
In July 2020 we began the much-needed move from 32 High Street to our new bespoke office at 1 Hatters Lane. Our new home is designed specifically around our needs as a housing provider and shall allow us to continue to deliver on the high level of service our customers expect.

We are happy to now have a Board room to accommodate our future meetings, as well as having two interview booths to allow us to meet with customers in the office.

We also now have a staff room and kitchen facilities, allowing the team to relax on their lunch break.

The increased space of the new office has allowed us to introduce Covid safe working, with 2 meters distancing between desks and the use of Perspex screens.

We look forward to welcoming customers into this new office as soon as Covid rules are relaxed.



## Covid Update

We are gradually beginning to see Covid restrictions reduced with the Scottish Government moving the country to level zero on the 19 July 2021, with a further aim of seeing reductions reduced further on the 9 August.

We are happy to advise that we are again providing a full repairs service, and we have continued to

provide a comprehensive housing management service, including rent management, estate visits and the re-letting of properties.

All our teams have continued to provide a robust phone service during the covid pandemic, with staffing being able to assist customers either through working from home remotely or through observing social distancing within our office.

The final step in returning to a full service, shall be for us to be able to welcome customers back into our office. We shall keep customers updated on progress towards this via our website and Facebook posts.

## Looking after your mental health

Many of us have struggled to maintain our mental health during the last year. The lockdown restrictions and the uncertainties linked with Covid-19, have been a difficult hurdle to approach. Whilst some of us have struggled with being stuck at home during lockdown, others have become apprehensive about returning to public spaces and again interacting in person as the restrictions are eased.

There are however many agencies set up to support and assist people struggling to maintain their mental health.

- Breathing Space 0800 83 85 87
- Samaritans 116 123
- Mind 0300 123 3393 <https://www.mind.org.uk>



# WHAT IS

# UNIVERSAL CREDIT?



More and more tenants are now facing the prospect of going onto Universal Credit (UC). This is the benefit which replaces 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.

If you make a new claim for any of these benefits (including housing benefit) or have a change in your circumstances, you will now be transferred onto UC. The Department of Working Pensions will contact you when your benefit is being changed, please note this may not happen for a few months.

When you are making a claim for UC, it is important to contact us so that we are aware of your circumstances and provide you with advice and assistance.

## 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 already both 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 started 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.

## Useful Links;

DWP - [gov.uk/universal-credit](https://www.gov.uk/universal-credit)

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

## How do I make a claim?

All Universal Credit claims are done online at [www.gov.uk/apply-universal-credit](https://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, which is recovered over a period of time.

## 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 such as for 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.

## 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), 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 (Bedroom Tax). If so, you still need to claim this yourself from your local Council, 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 by calling 01389 761486 or by emailing [admin@dunbritton.org.uk](mailto:admin@dunbritton.org.uk)**

## 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.



# Property Extension - Logie Place, Helensburgh

## Callum's Room

Where tenants and their families physical needs change, we want to do everything we can to help them to continue to live in and enjoy their property. The Mitchell/Buchanan family in Helensburgh required significant changes to be carried out to help young Callum.

Following a successful major funding application, Dunbritton Housing Association received the required funds to carry out a ground floor extension, including a new bathroom and bedroom.

Through a full Public Contracts Scotland procurement exercise, the Association engaged architects, quantity surveyors and a building contractor to work alongside Dunbritton to deliver this project.

The Association worked closely with the occupational therapist department and Argyll & Bute Council to ensure Callum's needs had been met. This also involved meetings with the family to ensure that the works would be suitable and practical for all within the household.

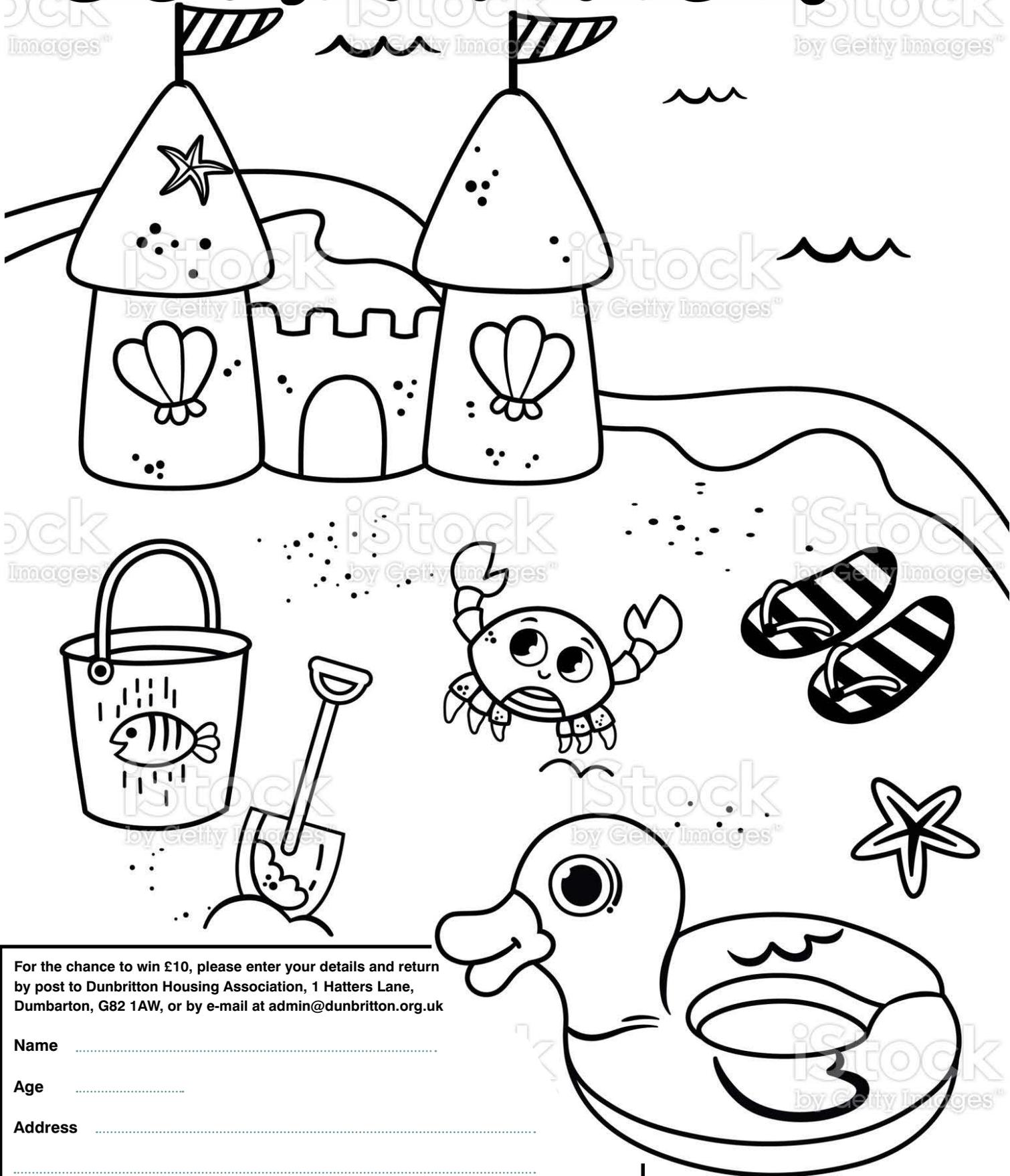
The works on site were carried out by Central Timber Construction and lasted twelve weeks from inception to completion. We constructed an additional bedroom off the main living room with an en suite wet floor area, including specially designed hoists to assist the family with Callum's care going forward.

The family are delighted with the end results and this will hopefully make a big difference going forward.



# COLOURING COMPETITION

FOR AGES  
3-12  
YEARS



For the chance to win £10, please enter your details and return by post to Dunbritton Housing Association, 1 Hatters Lane, Dumbarton, G82 1AW, or by e-mail at [admin@dunbritton.org.uk](mailto:admin@dunbritton.org.uk)

Name .....

Age .....

Address .....

Telephone .....

# Home Contents Insurance – It's affordable!

## What do fire, water ingress and break-ins have in common?

They all have the potential for bringing devastation to your life emotionally and financially. For this reason, we would like to stress the importance to all residents of ensuring that your home is adequately insured for personal contents.

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.

### 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](mailto:tenantscontents@thistleinsurance.co.uk)

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

## 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.

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, 1 Hatters Lane, Dumbarton, G82 1AW

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](http://www.dunbritton.org.uk) | Email: [admin@dunbritton.org.uk](mailto:admin@dunbritton.org.uk)

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

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

