



Our Prompt Payment Scheme pays out!

More of you are taking part – so what about you?

At the end of last year the Association launched its Prompt Payment Scheme as a way of recognising the efforts of those tenants and sharing owners who made sure they paid their rent on time every month. By maintaining a clear rent

account, these residents did not use up our resources by making us spend time and money



chasing their debts and arrears. It was also hoped that the scheme would encourage other tenants and sharing owners that do not currently do so, to make that little extra effort to pay on time!

The scheme was revised in April of this year to make it easier for residents to qualify and we are happy to report that even more tenants and sharing owners were rewarded with a payment of up to £25 at the end of the last six month period.

We want to give CASH back to as many of our residents as we can so if you pay rent make sure you make all your payments on time. That's all you have to do – it's simple.

If you think you might be eligible for the scheme or want to know more about what you need to do to qualify, please contact John Stevenson (Housing Operations Manager) at the office.

Mrs Boyd, a happy 'Prompt Payer'.

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Our offices will be CLOSED on the following days during the festive period...

- Friday 23rd, Monday 26th, Tuesday 27th December 2011
- Friday 30th, Monday 2nd, Tuesday 3rd January 2012



Christmas presents...We're pleased to report that we have already completed some of the planned maintenance works programmed for this year. We have replaced kitchens in Wishaw and Coltness and replaced external doors in 27 homes in Wishaw and are working our way through a series of bathroom and internal door replacements. All of these works are due for completion prior to Christmas.

The sun shines on the righteous...We have also been relatively lucky with the weather this year and managed to complete all of our external painterwork during the summer months. Unfortunately, our gutter cleaning contract has not been so lucky and has been delayed by the recent very wet weather and the increased amount of moss on roofs that can clog up the gutters.

Next year's programme of works

We continuously monitor the condition of our properties and plan ahead to ensure both the main fabric of the buildings and its components remain in good condition. Our programme of planned and cyclical maintenance works for next year (2012/13) is set down opposite and below:

Cyclical works

External painterwork at 179 properties:

- 293-363 Caledonian Road, Wishaw
- 73-109 Cambusnethan Street, Wishaw
- 5-17 Station Road; 184-194 Caledonian Road, Wishaw
- Carbarns, Netherton
- Barons Road; Clyde Terrace; Merryton Road; Muirhouse Drive, Muirhouse
- 2-40 Brendan Way, Muirhouse
- 1-31 Margaret Drive, Muirhouse
- 2-12 Ladysmith Street; 25 & 27 Shieldmuir Street, Craigneuk

Planned and Cyclical Maintenance



Planned works:

Work Description	Address	Units
Replacement roofs	281 Kirk Road, Wishaw	1
Repairs to common pathways and stairs	12-49 Leighton Street, Wishaw	21
Replacement external doors	72-112 Glasgow Road; 1-27 Cleland Road; 10-32 Roberts Street, Wishaw Barons Road; Clyde Terrace; Merryton Road; Muirhouse Drive, Muirhouse 43-47 West Main Street; 1-17 Victoria Street; 1-13 Deer Path; 12-14 Mill Road, Harthill	85
Replacement windows	Nelson Crescent; Barons Road; Clyde Terrace; Merryton Road; Muirhouse Drive, Muirhouse	42
Replacement internal doors	72-112 Glasgow Road; 1-27 Cleland Road; 72-90 Russell Street, Wishaw	38
Replacement central heating systems	Mclnnes Court; East Academy Street; East Thornlie Street; Mclnnes Court, Wishaw	22
Replacement sanitaryware	72-112 Glasgow Road; 1-27 Cleland Road; 72-90 Russell Street, Wishaw	38
Replacement kitchens	293-363 Caledonian Road; 5-17 Station Road; 184-192 Caledonian Road, Wishaw Carbarns East; Carbarns West; Mid Carbarns; Kirknethan, Netherton Auchter Avenue; Braedale Crescent; Hawthorn Avenue; Mavisbank Street, Newmains	91
Replacement extract fans	2-20 Mclnnes Court; 72-90 Russell Street; 23-53 Russell Street; 10-32 Roberts Street; 17-23 Kitchener Street, Wishaw	44
Replacement consumer units	5-17 Station Road; 184-192 Caledonian Road, Wishaw 73-87 Charles Street, Craigneuk	20

- 39-65 Easter Road, Shotts
- 7 Trows Road and 16 Brooklyn Place, Overton

Electrical testing and inspections at 119 properties:

- 44-82 Millbank Road; 1-37 Hallinan Gardens, Wishaw
- Carbarns, Netherton
- 9-54 Valley View, Muirhouse

- 4, 6 and 16 Shaw Crescent, Netherton

We will also carry out gas safety inspections to all of our properties that have gas central heating and fires and will clean all gutters.



How do we perform compared to other landlords?

As an organisation, we are always striving to improve, so we set ourselves targets and we check how we are doing compared to other landlords because we like to know if we are doing better or worse than average. To help us do this we joined a 'benchmarking club' with some other likeminded Housing Associations.

Here are the performance measures on which we have compared ourselves. If any tenant would like to view the statistics in more detail then we would be delighted to provide these on request.

We have performed better than average on:

- ✓ Lower average rents
- ✓ Time taken to relet a house is shorter
- ✓ Lower rate of tenancy turnover
- ✓ Less rent lost because houses are empty (void loss)
- ✓ More effective collection of former tenants' arrears
- ✓ Fewer tenants in rent arrears when they give up their tenancy
- ✓ Fewer rent arrears written off
- ✓ Fewer evictions (as % of number of tenancies)
- ✓ More effective collection of factoring charges
- ✓ More demanding emergency, urgent and reactive repair response time targets
- ✓ Better at meeting all repair response time targets
- ✓ Lower reactive repair costs per dwelling
- ✓ Lower total maintenance costs per dwelling
- ✓ Lower costs for voids safety checks
- ✓ Higher number of repairs pre-inspected
- ✓ Gas servicing more cost effective

- ✓ All gas services complete at end of year
- ✓ Higher tenant satisfaction with repairs
- ✓ All properties meet the Scottish Housing Quality Standard
- ✓ All properties meet energy efficiency standards
- ✓ High levels of board member attendance at board meetings
- ✓ Low staff turnover
- ✓ High levels of staff attendance – very low absence rate
- ✓ Low staff to stock ratio

We have performed at average levels on:

- Number of offers made per let
- Cost of emergency repairs
- % of repair appointments kept
- Number of repairs post-inspected
- Average cost of repairs to empty houses to make them fit for reletting
- Number of abandoned tenancies
- Overall tenant satisfaction
- % of board places filled

We have performed worse than average on:

- ✗ Higher cost per dwelling of management of tenancies and maintenance
- ✗ Higher management costs as a % of total maintenance costs
- ✗ Smaller % of gas services carried out on time – but only by a smidgeon! 99% were on time.
- ✗ Fewer lets made to statutorily homeless applicants
- ✗ Fewer applications from, and therefore lets to, minority ethnic groups
- ✗ Higher current tenants' arrears

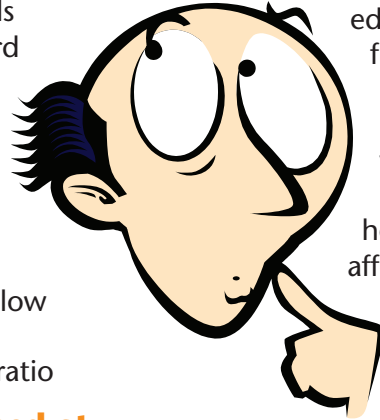
– but not by much!

- ✗ Higher average debt owed by households when they give up their tenancy
- ✗ Fewer tenant members of our Board

Some comments on our performance

Rent Levels

Although our rent levels are lower than many of our colleague social landlords, this is a double edged sword as rents fund repayment of loans – and how much new housing we can provide is very much determined by how much we can afford to borrow. This is a balance that all social landlords find it hard to get just right.



Maintenance

Our maintenance service continues to tick all the right boxes and almost all measures see us 'in the green'. However some measures of management costs show us to be comparatively expensive. Mainly this is due to our Minor Repairs Service, where instead of appointing contractors to carry out small jobs we employ operatives in-house to attend to these. In any view of overall value we find this approach saves money and additionally, it has proved very popular with tenants. It also creates two local jobs.

Tenants on the Board

Providing a service to tenants and potential tenants is our raison d'être and therefore we are disappointed that we attract the involvement of such a small number of tenants. We are always pleased to hear from tenants who wish to become members, and especially any tenants who would like more information about serving on our Board. If this is of interest to you then please just call our office.

More changes to the Right to Buy



The results of our consultation and our future policy

The legal background...

Whether you have the right to buy or not depends on the type of tenancy you have and when you became a tenant. Some tenants have always had the right to buy at discount and that continues, but until the introduction of the 2001 Housing (Scotland) Act, many tenants did not have the right to buy. The 2001 Act introduced a new Modernised Right to Buy which gave these tenants and any new tenants of the Association the opportunity to buy the house they were living in, although at a slightly lower rate of discount than had been formerly granted. However, the Act also suspended this right for ten years, meaning that the Association did not have to sell its properties until 30th September 2012 at the earliest. It also allowed housing associations to apply for a further ten year suspension until 2022.

Do we? Don't we?

As the end of the initial suspension period is almost at an end, the Association's Board of Directors have had to consider if they wish to make an application for a further exemption. For several reasons the Board considered that it was in favour of doing so but they were also very keen to hear the views and opinions of tenants before making the final decision, and all those affected were consulted in writing.

If you were not included in the consultation exercise it was because you have a right to buy that is not affected by the suspension.

A record response!

We issued 644 consultation leaflets and 195 were returned, which, at a response rate of 29%, is certainly a record for us, especially as we had said that if you didn't respond we would assume you were in favour of a further suspension.

The right to buy is very evidently a subject that people feel very strongly about.

What did tenants say?

We had expected that mostly it would be the people who wanted to buy who would respond but in fact 42% of those who responded said they agreed that the right to buy should be further suspended and they had strong views on the value to the community and the next generation of retaining rented housing in the not for profit sector. A few nice people said we did a good job so thank you very much to them!

However 55% felt equally strongly that we should not apply for a further exemption. (Note: we do know that 42% + 55% only makes 97% - 3% of those who replied did not say whether they were in favour of exemption or not). The tenants in favour of our selling our houses cited their

dearly held ambition to own their own home and many felt that the right to buy with discount was their only realistic chance of achieving this. Many felt that paying rent over the years should entitle them to the right to buy, and that they had always expected to have that right and that it was not fair to take it away.

A few tenants stated that rising rents and low mortgage rates were making buying a potentially cheaper option than renting.

What was the Board's final decision?

After discussing all the relevant points and considering every single comment made by tenants the Board concluded that selling more properties under the Modernised Right to Buy would please and benefit some tenants, but it would be detrimental to the Association and its current and future tenants in the long run. The Board felt that the disadvantages outweighed the advantages. The Board highlighted that:

- The Association's driving force is commitment to the provision of good quality, affordable rented housing for people that need it and who can't afford to buy. This is what motivates our Board members to volunteer their time for no pay and this is what has drawn most of our staff to work in the sector. A lot of effort goes into the production of our very fine new houses and it goes against the grain to sell them off cheaply to the people lucky enough to have been allocated one. That's getting lucky twice! We absolutely support home ownership, many of us are home owners ourselves, but when people are ready and able to buy we would like to see them vacate their rented house so that someone else can be allocated this much needed resource.

- Selling houses makes it more difficult to provide housing for those in need. The Association's waiting list continues to rise, and we now have over 3000 applicants. Last year we only had 45 houses to let, meaning that we were only able to help one in every 66 applicants on our list. Losing stock through the Right to Buy would only make this situation worse in the future. There is the potential for the Association to lose nearly all of its rented stock.
- The Association provides good quality, value-for-money, professional services. When we sell properties it reduces rental income, and contrary to popular belief this is not off-set by the money received from the sale because the price is discounted. We must also repay the loans and grants that originally funded the property.

If too many properties are sold, this could have a serious impact on the level of services we are able to offer to remaining tenants, and /or an upward pressure on rents.

- For the same reasons, there is no surplus to fund the construction of new housing to replace that sold.
- Again, contrary to popular belief, the rent that tenants pay does not contain any 'extra' over and above the cost of provision and management of the property, in fact, our rents are lower than market rents.
- Over the years we have found that some tenants who buy find that they cannot sustain the costs of maintenance and this causes us problems in making sure that repairs are carried out and bills are paid where common components such as

roofs, walls, drainage etc need attention. Sometimes we have found that we have had to delay repairs to our rented houses whilst we negotiate with owners.

For all these reasons, the Board has made the decision to submit an application for a further ten year suspension to the right to buy. It will now be up to the Scottish Government to decide whether or not to grant us this exemption. We realise that it may have a serious impact on the future personal plans of some tenants as they will not be able to buy their house until 2022 at the earliest, and we do apologise for this, but we do feel that the greater good of the community must be put first.

We will be writing to everyone involved in the consultation to give you more detailed feedback.

Have your say over how we design our services

The Association is committed to providing the best range and quality of services possible to all of our customers. To help us achieve this we regularly review the policies and procedures that set the standards we work to.

Under the terms of the Housing (Scotland) Act 2001, the Association is obliged to consult with tenants on any proposals that affect their tenancy. Although only tenants have this as an automatic legal right, the Association has always extended the consultation exercise to include sharing owners.

Tenants and sharing owners are therefore invited to ask for copies of and to make comment on the following policies and procedures that are either new documents, or existing documents that have been reviewed and updated.

Rechargeable Repair Policy

Details the circumstances under which the Association may recharge a tenant for work undertaken in their home and the costs associated with this work.

Medical Adaptations Policy

Details how, in partnership with other agencies, we arrange and fund adaptations to tenants' homes in order to meet changing physical needs. *If you have a disability this may be of interest to you.*

Customer Satisfaction with Technical Services Strategy

Details how we measure tenant satisfaction with our maintenance service and any new houses that we build.



Comments and/or suggestions will be treated in the strictest confidence and can be presented to the Association's Board of Directors for consideration either named or anonymously.

You can obtain a copy of any of the above documents and/or submit your comments by contacting the office in any of the following ways:

- Tel: 01698 377200
- Post: 55 Kirk Road, Wishaw, ML2 7BL
- Fax: 01698 358712
- Email: assoc@wishawdha.org.uk
- Web: www.wishawdha.org.uk (Contact Us – Comments / Complaints)

All comments/suggestions must be submitted to the office no later than Thursday 31st March 2011.

What do you think of us?



Back at the start of the year, the Association carried out a survey of all of our tenants. We wanted to find out how satisfied you were with the range, standard and quality of services we provide so that we could identify areas where we need to improve.

Although the response rate was disappointingly low, we are delighted that the majority of those that did give us their views indicated that they were extremely satisfied with all aspects of the Association's services.

If you would be interested in receiving a full breakdown of the responses please contact the office. However, a summary of the key points is noted below. **Note:** where numbers do not add up to 100% this is because some of those responding did not answer that particular question.

About the Association

Satisfaction with WDHA as landlord	
Very or fairly satisfied	93%
Fairly or very dissatisfied	2%

Association staff friendly and helpful	
Yes	100%
No	0%

Satisfaction with range and quality of services	
Very or fairly satisfied	94%
Fairly or very dissatisfied	4%

Note: We believe our officers are a great asset to the Association and we are particularly pleased that tenants share this view.

Consultation

Importance of consultation	
Very or quite important	99%
Not very or not important	0.5%

Satisfaction with opportunities to contribute	
Very or fairly satisfied	90%
Fairly or very dissatisfied	3%

Note: The high number of respondents who thought that consultation with tenants was an important service came as a bit of a surprise as we always have a very poor response to consultation events. However we shall continue to offer our customers the opportunity to have a say on matters that affect them. We will also continue to encourage all our service users to work with us to develop and shape the range and type of services.

The services

Satisfaction with how WDHA deals with:		
Anti-social behaviour	Very or fairly satisfied	80%
	Fairly or very dissatisfied	9%
Neighbour disputes	Very or fairly satisfied	77%
	Fairly or very dissatisfied	8%
Rent arrears	Very or fairly satisfied	90%
	Fairly or very dissatisfied	2%
Complaints and appeals	Very or fairly satisfied	85%
	Fairly or very dissatisfied	6%

Note: Analysis of those responses that expressed dissatisfaction with our service revealed that few of those respondents had actually used the services. Nonetheless, we are keen to further discuss what it is about those services that is creating disapproval.

Keeping you informed

How good is WDHA at keeping tenants informed of its activities?	
Very or quite good	96%
Quite or very bad	2%

Description of newsletter	
Very or quite interesting and informative	94%
Dull/too much information/waste of time	6%

Note: We are obviously pleased that so many of our tenants find our newsletters interesting and we see it as a good way to keep all tenants informed about what is happening in the Association as well as on wider housing issues. This is something that the Scottish Housing Regulator expects us to do.

Contacting the office

Convenience of opening hours	
Very or quite convenient	95%
Not very convenient, quite or very inconvenient	5%

Ease of talking to the right person	
Very or quite easy	97%
Quite or very difficult	3%

Satisfaction with the advice and assistance given by staff

Very or fairly satisfied	98%
Fairly or very dissatisfied	1%

Note: It is extremely important to us that all our customers feel they can easily contact the office to discuss issues with the right person and get the proper information they need. We are therefore delighted at the high levels of satisfaction recorded in the survey.

Where you live

General condition of home

Very or quite good	94%
Quite or very bad	3%

Neighbour, estate/area as place to live

Very or quite good	93%
Quite or very bad	3%

Note: As your landlord it is important to us that you are happy with where you live, so it is pleasing to note that the vast majority of people are pleased with their home and the surrounding environment.

Your rent

Rent as value for money

Very or quite good value	82%
Quite or very bad value	3%

Note: We were very pleased to see that so many respondents felt the rent they paid represented good value for money.

Repairs and maintenance service

Satisfaction with the repairs service

Very or fairly satisfied	95%
Fairly or very dissatisfied	2%

Satisfaction with out-of-hours repairs service

Very or fairly satisfied	76%
Fairly or very dissatisfied	19%

Note: We have always prided ourselves on providing a first class repairs service so were pleased that the responses reflect this. However, we are concerned at the relatively low level of satisfaction with the Out-of-Hours Repairs Service and will be investigating further how we can improve this service for tenants.



The Survey

Will your opinions given in the survey be taken into account by WDHA

Yes definitely or yes probably	93%
Probably not or definitely not	7%

Note: We know many people think that their landlord doesn't really listen to them but we want to assure everyone that we value the views and opinions of our customers. Any comments, complaints, views and opinions given to the Association are considered and used to help shape the services we provide.

Survey Results

We would like to thank everyone that took the time to complete the survey. We had a prize draw from the returned responses and were delighted to present **Miss Devin** (pictured centre) of Braedale Court, Newmains with a shopping voucher.



The Scottish Housing Charter



As part of the implementation of the 2010 Housing (Scotland) Act, the Government is required to introduce a Scottish Social Housing Charter that will set out the standards that landlords like the Association should be aiming to achieve.

The Charter has now been drafted and has been issued to landlords and tenant representatives for consultation. The proposed draft covers a number of the services that social landlords are expected to provide to their tenants and customers, including:

- **Participation**
- **Communication and Customer Service**
- **Repairs, Maintenance and Improvements**
- **Estate Management**
- **Access to Housing and Support**
- **Anti-Social Behaviour, Neighbour Nuisance and Tenancy Disputes**
- **Rents and Service Charges**

Although there are likely to be some changes to the content and format of the Charter, Scottish Ministers are intending to have the first standards come into effect by April 2012. Once in place the Charter will form the basis on which the performance of social landlords are assessed by both service users and the Scottish Housing Regulator.

The Charter is therefore important for both the Association and you, as a tenant or sharing owner. If you want to read more about the Charter, keep up-to-date with any changes made to the proposals or post your own ideas or comments, there is a dedicated, interactive website at <http://housingcharter.scotland.gov.uk/>

Scottish Housing Regulator Review



The Scottish Housing Regulator has a statutory duty to safeguard and promote the interests of tenants and others who use landlords' services. The Housing (Scotland) Act 2010 has established the Regulator as an independent body directly accountable to the Scottish Parliament. To underpin their operations they have been consulting with landlords and tenants groups and others on the application of a set of core principles which are:

- **Independence – exercising regulatory judgements impartially.**
- **Public focus – putting the perspective of tenants and others at the heart of their work.**
- **Accountability – for their conduct, impact, costs and decisions.**
- **Transparency – being open on how they regulate and on their decisions.**
- **Targeting – focussing on areas of performance, risk and service delivery.**
- **Consistency – consistency in approach whilst recognising landlords' different risk profiles, the local context, organisational set-up and performance outcomes.**
- **Proportionality – matching the regulatory response to the nature of the issue and the level of risk.**

In general the Association supports the new regulatory regime and the principles that underpin it. In particular we have always been committed to ensuring that tenants have a voice. However, we have taken issue with a few of the proposed changes. The following are the main issues that we are concerned about.

- The proposals to monitor the new Housing Charter will be onerous and expensive with the value of the process for the tenant and other service users exceeding the cost.
- The proposed limit to the length of time a board member may serve is contrary to local democracy, wasteful of resources and could weaken governance.
- Proposals that Housing Associations may be able to pay board members in the future destroy the ethos of local control and voluntarism that has made Housing Associations a strong and respected sector.

Our full submission may be read on request.

If you receive Welfare Benefits there are some things you should know...

As we reported in our last issue of 'WDHA Matters' the national welfare benefits system is about to be radically reformed. Whilst some of the earlier proposals have been amended or abandoned, it still looks likely that the final system is going to be very different from the one we are all used to. The final details of the proposals are not in place yet, but the changes that are most likely to occur include:

- **Income Support** – Lone parents with children aged five or older will lose their entitlement to income support from January 2012. This means

that only lone parents with children under five will be able to claim income support. All other lone parents will be moved onto job seekers allowance.

- **Housing Benefit** – For young people entitled to shared accommodation rates, the age has been extended from 25 to 35 from January 2012.
- **Youth Employment Support Allowance** – This will be abolished for new claimants from April 2012. Existing claimants will have their claims protected for up to 12 months.

- **Working Tax Credits** – From April 2012, in order to qualify for WTC couples with children must be working at least 24 hours a week between them and one partner must be working at least 16 hours a week. In addition, further restrictions will be placed on backdating claims and changes in circumstances, and claims will now only be backdated for up to one month rather than the current period of three months.

Remember, if you want to know how these changes will affect you or if you need a helping hand to prepare for the changes ahead you can talk to advisors from the AFTAR Project or the Older Persons Advice Service.

Development news

Main Street Wishaw

We are delighted to report that we have appointed a preferred development partner, CCG Scotland Ltd, to help steer forward our new development project at the bottom of Main Street Wishaw, where the old Tesco used to be located.

Working with CCG and our design team, we are progressing proposals for two-storey affordable rented housing and a potential new care home for the elderly on this prominent town centre site. We intend to submit a planning application at the start of next year, and there is a possibility that construction could start in autumn 2012.

The future

The outlook for funding new, affordable housing, particularly rented housing, remains uncertain in the continuing

recession and following cuts in the Government's housing budget plus a reduction in the level of grant available for each project. This means that the Association has to channel more and more of its own resources into each project. We do, however, remain committed to

building new, affordable housing and we are exploring innovative ways of funding and procuring properties so that this vital part of our service can continue.

Below: Remediation works underway at Main Street.



What is the hardest but most important job in the world?

Parenting is the hardest most important job in the world, and it's hardest of all if you have to do it by yourself. But don't despair!

There is some very good help out there.

As we have said elsewhere, everyone can use a little bit of help sometimes.

One Parent Families Scotland operates the **CHOICES** project in the west of Scotland. It offers independent advice, support and training to lone parents and practitioners. The CHOICES project has a dedicated team of people working to support single parents by giving them the information, advice, contacts and confidence to take control of their lives. You can speak to them by phone or in person at their offices.



The **CHOICES** team can be contacted at:
100 Wellington Street
Glasgow G2 6DH
Tel: 0141 847 0444
Email: enquiries@opfswest.org.uk

One Parent Families

Scotland is also looking to make their support services more accessible by piloting a new **CALLBACK** service. The new service is designed to give additional support to single parents by offering a weekly or fortnightly telephone call to discuss issues and problems. You could make use of this any time but you might find it particularly useful if you are experiencing a change in family life such as a new pregnancy, a separation or divorce, or you are starting a new job or training course.

Parents may self-refer by calling the **Lone Parent Helpline** on: **0808 801 02323**, Monday – Friday 9.30am – 4.30pm.

Calls are free from landlines and the following mobile networks – Vodaphone, 3, Orange, Virgin and T Mobile.

More information on the work carried out by One Parent Families Scotland and the services they provide can be obtained from their website at **www.opfs.org.uk**

A little extra help for our new tenants

In June 2010 the Association launched its Credit Union Voucher scheme at its 'Easy Money' advice session. To encourage tenants to join their local credit union we offered every tenant a £10 starter deposit and covered the joining costs. For tenants who were already members of a credit union we also offered a £10 voucher to deposit in their account.

The Association also recognised that moving was a very expensive time for our new tenants. We are particularly keen to help tenants avoid the need to buy essential items for their home via expensive finance packages or high interest loans.

We have therefore continued to offer the Credit Union Deposit voucher to all new tenants as a way to encourage them to join and take advantage of the savings and low loan rates offered by the Credit Unions.

As all the expenses of Christmas are approaching you may want to think about forward planning for next year. If you are not a member already, why not

make joining the Credit Union one of your New Year's Resolutions?

If you are interested in joining more information is available at any of the local Credit Union offices at:

- **Wishaw Credit Union**
261 Main Street, Wishaw ML2 0DP
Tel: 01698 360631
Email: enquiries@wishawcu.co.uk
- **Craigneuk and Wishawhill Credit Union**
46 Laurel Drive, Wishaw ML2 7RD
Tel: 07931 748080
Email: craigneukwishawhillcu@yahoo.co.uk
- **Motherwell and District Credit Union**
142 Merry Street, Motherwell ML1 1JU
Tel: 01698 266433
Email: office@mdcu.co.uk
- **Newmains Credit Union**
96a Manse Road, Newmains ML2 9BD
Tel: 01698 383397
Email: newmainscreditunion@btopenworld.com

Everyone needs help at some point...

As you will see from many of the other articles in this newsletter, the Association has been doing a lot of work developing projects, activities and services not traditionally associated with our role as a landlord. These 'Wider Role Activities' are important in our quest to help make life better for residents in our communities.

It is a sad fact that more and more people are finding it increasingly hard to manage and, with fuel and food costs constantly going up and changes and delays in the benefits system we are coming across more and more of our customers that are struggling to afford even the basics like essential furniture and even food.



The Association has therefore recently been working with a number of voluntary organisations such as **The Basic Food Bank** and **St Vincent De Paul**, both of which offer practical assistance to households that are at crisis point. These organisations have agreed to accept referrals from the Association and have already helped four of our residents get access to second hand furniture and emergency food packages. If you are struggling to afford even the most basic essentials please contact your Housing Officer who will be happy to offer you advice or information and, if necessary, refer you to our colleague organisations for assistance.

Help is on its way!

'Tenancy Sustainment' is the new buzz word in housing and social landlords like the Association are looking at ways to help vulnerable tenants adhere to their tenancy conditions, and therefore remain living in their home and be part of the community.

It may sound a simple thing for most of us but there is an increasing number of people that struggle to manage their tenancy and who are in constant danger of losing their home. People find it difficult for a variety of reasons. Maybe they cannot budget properly, maybe they have physical or mental health problems, maybe they are just young and inexperienced, maybe they have problems with people who visit their house, or maybe they are just feeling lonely and isolated.

Whatever the reason, the Association does not like to see a tenancy fail and so we are working with other local social landlords to deliver a 'Tenancy Sustainment Project'.

If we can successfully secure Government funding we are hoping to work in partnership with the Simon Community and Barnardo's to provide independent advice, support and assistance to tenants whose tenancy is at risk.

This is an exciting initiative for the Association as it is the first opportunity we have had to provide direct assistance to our more vulnerable households rather than rely on external agencies. If successful we may be able to expand the project so that we can help more of our tenants.

All being well we hope the project will be up and running by the end of year so watch this space, and our website for updates.

Helping protect your personal information

We recently amended our Tenancy Agreement for new tenants so that we could include a new Data Protection Statement. This was done to resolve difficulties that we have with information sharing, particularly with utility companies.

The revised statement reads: ***"Your personal information will be held and used in accordance with the Data Protection Act 1998. Wishaw & District Housing Association will not disclose such information to any unauthorised person or body but where appropriate will use such information in carrying out its***



various functions and services. The Association may also use this data in connection with the prevention or detection of fraud or other crime."

Please note that to prevent the Association being inappropriately charged by utility companies for energy used by tenants we will share information with utility companies or their agents.

Advice for tenants continues

AFTAR

We last reported that our innovative 'Advice For Tenants and Residents' (AFTAR) project, delivered by the Motherwell & Wishaw Citizen's Advice Bureau, was due to end on 31st March 2011. We are very pleased to be able to advise that we have been able to secure funding from the Scottish Government to allow the project to run for another year.

The project has proven to be extremely beneficial for its clients and has helped them secure almost £220,000 additional income.

All of the partner landlords were therefore very keen to ensure the project could continue to as long as possible.

The AFTAR project employs two advisors, Alan Marley and Stewart McMahon, who can offer a helping hand with a range of matters including welfare benefits assistance and fuel and debt management. You can arrange for an advisor to visit you in your own home via:

- **The CAB office in Wishaw**
Tel: 01698 376767
- **The CAB office in Motherwell**
Tel: 01698 265349
- **Your Housing Officer at the Association's office**

OPAS

Last year we also reported that our partnership with the Older Person's Advice Project (OPAP) was due to end at the end of March. However we are pleased to let our more elderly residents know that the project has been replaced by the Older Person's Advice Service (OPAS).



The AFTAR team.

OPAS is advice provided by the Scottish Government to older residents and the scheme has won national awards and earned high praise from everyone that has used and benefitted from the project.

The scheme's team of advisors can offer advice on a wide range of issues including:

- **Welfare benefits**
- **The tax system**
- **Local services**

So if you are 60 years young or older or have someone in your

household that is and you feel you could benefit from the scheme why not contact your Housing Officer who can refer you for a home visit. Alternatively you can get an information leaflet from the office that has a reply paid slip that you can use to access the service yourself. You can also contact the team directly by:

- **E-mail: opas@linkhaltd.co.uk**
- **Tel: 0845 002 0941**
- **Post: OPAS, Watling House, Callendar Business Park, Falkirk, Stirlingshire FK1 1XR**



The OPAS team.

How does your garden grow?



If you live in our new houses at Easter Road in Shotts you will know that the 'Eco Garden' has not turned out quite the way we had hoped and unfortunately it has become a bit of an eyesore.

Due to access requirements for a storm cell unit we are not able to build on the site and therefore we consulted with tenants on an alternative use for that section of ground. We have also been in discussion with Dykehead Primary School who have been very keen to work with the Association to turn the garden into something the pupils can get involved in and use to help them learn.

As a result the ground is to be used for a 'Community Garden' in which the children from Dykehead Primary can learn about growing vegetables and flowers and the importance of biodiversity. We also hope that

the garden will become a focus for the community so that they may also become involved and work with the children to maintain it and keep it as a nice place to meet and work.

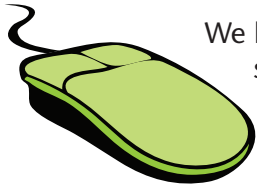
We are delighted that we were awarded funding through the Blacklaw Windfarm Community Fund towards the cost of equipment and materials.

We are hoping to start the project very soon. If you would like more information about the project and how you can get involved please contact either Susan Tait (Housing Officer) or Mykela Heath (Development Officer) at the Association's office.



Early days for the plot...
but getting there!

You could save money at the click of a button...*read on!*



We have been searching the internet to ferret out ways that we all might save money.

Are you thinking about buying things for your house, things like kettles or washing machines? Well, if so then you might be interested to know that there may be a cheaper way of doing this than going to your local shop or big retailer. You could go to an **AUCTION**.

You may think of auctions as places people go to buy and sell antiques, or cars like at the Newmains Car Auction. However, times have changed and there are now a number of well-known high street retailers operating auction websites where you can buy new or nearly new items. These items are selling at a reduced rate for a number of reasons; clearance stock; slightly damaged goods; customer returns; refurbished stock etc.

So if we take a washing machine as an example, you may be able to go onto one of these auction sites and pick up a brand new washing machine at a reduced price purely because it has a scratch or a dent on the side.

We have found the following sites:

- www.currysauktion.co.uk
- www.clearance-comet.co.uk

There are also a number of dedicated retailer areas on ebay which are probably most easily accessed through Martin Lewis's 'Money Advisor' website at www.moneysavingexpert.com. These retailer areas include Argos,



Tesco, Debenhams and Dyson amongst others.

Martin Lewis also has a link to a clearance section on the Amazon website, which on its own is always a good place to look for all kinds of bargains. It is worth considering that whenever you are looking to buy **anything** you check out that website first to see where the current bargains are to be had!

Remember to shop around as these websites are only a small example of what is out there. And make sure that you are sure of what you are buying before completing any purchases. For example if you buy a cooker for £1 it is quite possible that you have skimmed over the section that said it was for a dolls house!!!

Another thing to look out for is **CASHBACK!** There are a number of sites now offering cashback. One which has been tried and tested is Quidco at www.quidco.co.uk. They work by passing on a percentage of the cashback they receive from the retailer to you. You pay the first £5 that you receive from them each year for membership, and the rest of the cashback you earn is yours!

Simple...Ka-ching!



We are reviewing our Allocations Policy

The Association is undertaking a major review of its Allocations Policy that will look at how we assess applicants and how we identify who is to be offered a tenancy with the Association.

For all of our history Wishaw and District Housing Association, like other social landlords, has concentrated solely on providing good quality housing for rent to people that are in priority order as determined by measurement of housing need.

Housing need is generally understood to be those people who are:

- homeless
- overcrowded
- needing to live nearer family for support
- having a medical condition that makes their current housing unsuitable

Although these issues still remain a priority for the Association the Board of Directors are keen to ensure that our communities are sustainable by means of containing a balanced mix of households that can support and complement each other. They also want to facilitate tenants moving to other types of house or to other areas, even if there is no element of 'need', so that everyone has a chance of getting the type of house they aspire to.

Bearing in mind that we have a very limited number of houses to let in any one year, and that it may be a year or two before we finish construction of any new houses, then however we cut the cake it is only a very small percentage of applicants who will be successful. The majority will always be disappointed.

Given this, and the importance of allocations to the everyday lives of people in our communities, how do you think we should prioritise applicants and who do you think we should we let our houses to?

We are keen to hear your views and suggestions. If you are interested in joining a small and shortlife focus group that will work with staff and Board on shaping how the Association allocates it houses, please contact Elaine Lister at the office by the end of December 2011.



It's a gas...

Remember to take note of the appointment date for your annual gas safety inspection.

Remember also to let us know straightaway if you are unable to keep the appointment so that we can rearrange it with you at a more

suitable time. It is vital that we gain access to your home to undertake this inspection each year as it ensures your gas boiler, and gas fire if you have one, are operating safely.



Missed appointments will also cost you money...

If our contractor can't gain access at a pre-arranged time then he will charge the Association for an abortive visit and we will re-charge this cost to you. This is only fair as the contractor will have organised his day's work around carrying out a set number of services and he will have committed a gas engineer to do that work. If you don't allow access or don't contact us in advance to rearrange the appointment for the work then this time slot is wasted.

And please remember to ensure there is a credit on your meter...We need there to be gas in order to carry out the service.

We will force entry if we have to...

The Association takes its gas safety responsibilities very seriously and we have forced access to a property recently to cap the supply as there was no credit in the gas meter and so we couldn't undertake the service. Not only did the tenant have to pay for the previous missed appointments, they also had to pay for the engineer's time to cap the supply and the joiner's time for changing locks. All of these costs could have been avoided if they had allowed access at the first appointment and made sure their gas supply was in credit.

We need an adult present...We have been asked on a few occasions if a child can be present to let in the contractor. We are sorry but the answer is no, there must be an adult there. There are a number of reasons for this, partly there may be information to relay in connection with the service and partly it is for the protection of our engineers.

Winter weather tips

Forecasters are warning of another very cold winter ahead. Extremely cold, icy and snowy weather can cause problems in the home, particularly when temperatures remain below freezing for a long period of time. Here are some actions you can take to prevent these problems or to minimise their impact if they do occur:

Boiler/heating problems

Some of the newer boilers have a condensing pipe that drains to the outside and the liquid in this pipe can freeze in extremely low temperatures causing the boiler to shut down. If this happens pour hot water (not quite at boiling point) over the pipe and this will defrost the trapped liquid and allow the boiler to fire up again.

If the pressure drops in your boiler, top it up – your boiler instruction manual will explain how to do this. The pressure gauge should sit between 1.5 and 2.0 when the boiler is running. If the pressure keeps dropping then there may be a leak in one of the heating pipes. Report this fault to the Association and we will attend as soon as we can.

Particularly cold temperatures can cause a drop in gas pressure and, in extreme cases, can cut off your gas supply. Unfortunately the Association can do nothing to restore the gas supply and you must contact Scotia Gas Networks on their National Gas Emergency number 0800 111 999.

Frozen water pipes/toilets



When temperatures drop below freezing keep your heating on if you can, even at a low temperature.

This will help keep the water in the pipes flowing.

If pipes do freeze and you can easily access the area where the



pipes are you can try to defrost them with a gentle heat from a low voltage fan heater, or even a hair-drier. If the pipes are within a kitchen cupboard leave the doors open to let the heat from the room in to them. Do not use a gas heater as this fierce heat could damage the pipes and cause a burst. Keep an eye on things as the pipes defrost, in case there is a leak, and be ready to turn the water off if necessary.

If pipes do burst report this to the Association immediately and turn the water off. Make sure you know where your water stop cock is and how to turn off the water supply. It's much better to be prepared for this type of situation, rather than having to scramble around looking for the stop cock when water is gushing out of a pipe. It also helps to use buckets / towels to contain water leakage as much as possible. The quicker you can turn off the water supply the less damage there is to the building and to your possessions.



Leaking/broken gutters and down pipes

Broken or leaking gutters should be reported to the Association and we will attend to these as soon as possible. If there is snow or ice on the ground it may not be safe for our contractors to access the area to carry out repairs. However, be assured that we will attend to all reported repairs once conditions improve enough for ladders to be used safely. In the meantime, be extra vigilant when walking near buildings as the ground may be more icy below a leaking gutter, or snow may fall off the roof onto your path, or even onto you.

Contents insurance

Make sure you have contents insurance in place and your premium payments are up to date. Remember, if there is a leak or burst pipe in your home the Association's buildings insurance will only cover the cost of repairs to the structure and building fabric. The cost of repairs to or replacement of your own possessions –including floor coverings, furniture, electrical goods, etc – would have to be met by your own contents insurance.

Snow covered paths and driveways

It is your responsibility to clear snow from your pathways and driveway. If you have an elderly neighbour or know someone who could use some help why not offer to clear their paths too? The Association cannot clear snow from roads and footpaths around your home. The Council will clear the main roads and will provide grit bins for residents' use on minor roads.



New Board Members, Jim Robertson and Frank Mackay with Chairman, Eddie Mullen.

Board news

Councillor Sam Love

We reserve one place on our Board so that we may co-opt a representative from North Lanarkshire Council, with whom we work closely and in partnership. Our readers will know that our former Council Representative, John Pentland, has now been elected as MSP for Motherwell and Wishaw, and in view of these new duties he has stepped down from our Board. The Council appointed Councillor Sam Love, member for Wishaw, to serve in his place.

New members elected

The Association's members elected two new board members at the AGM held in July this year, these being Frank Mackay who is also a Councillor for Wishaw and a former Council Representative but who now wishes to sit on our board in an independent personal capacity, and Jim Robertson, a housing professional working with North Lanarkshire Council.

Old and new

One of our newer recruits, Kash Arshad, has had to leave us. Newly married and with a budding career in supermarket management, Kash found that much as he enjoyed serving on the Board he just couldn't spare the time at this point in his life. Whilst we are sorry to lose Kash we just had to accept that we couldn't compete!

However, we were delighted to co-opt new member Grant

Kennedy, local resident and Housing Advice worker with North Lanarkshire Council. Grant is also the youngest person we have ever had on our Board.

John Forbes MBE

We are very sad to have to inform you of the death of our board member and Secretary, John Forbes, suddenly on 3rd October 2011, just a few weeks shy of his 90th birthday, and leaving his wife Fay, two sons and his grandchildren. An electrician by trade, John also spent many years as a volunteer in the Territorial Army, helping train new recruits and reaching the rank of Colonel and the accolade of a much deserved MBE.

John had been a stalwart board member for over 11 years, performing the Secretary's duties willingly and assiduously, and at board meetings he would always let us know when we had discussed a subject long enough and needed to knuckle down and make a decision! John will be missed by all his colleagues.

Staff news

Louise McGarrell now works full time as Maintenance Assistant, which means it is most likely going to be Louise you will speak to if you phone in to report a repair or enquire after its progress. Additionally Donna Beattie, is now our Allocations Assistant and Gemma Lumsden moves to rent accounting.

Website

Don't forget, for the latest Association news...log onto our website www.wishawdha.org.uk



Useful Telephone Numbers

Scottish Power
Emergencies: 0845 2727999

Transco (Gas)
Emergencies: 0800 111999

Scottish Water
Emergencies: 0845 601 8855

Police: 01698 483000
Motherwell, Wishaw and Shotts

Wishaw & District Housing Association: 01698 377200
Out of Hours
Emergencies: 0800 0735148

Opening Hours:
Mon-Thur 9.00am - 4.30pm
Fri 9.00am - 4.00pm
Closed for lunch:
Mon-Fri 12.30pm - 1.30pm

"W&DHA matters" Newsletter is the Association's way of keeping in touch with its Tenants.

We value your input, so if you have any questions to ask or points to make, then please contact us at:

Wishaw & District Housing Association, 55 Kirk Road

Wishaw ML2 7BL

Tel: 01698 377200

Fax: 01698 358712

E-mail: assoc@wishawdha.org.uk