



Trafalgar

TIMES

THE
NEWSLETTER
OF TRAFALGAR
HOUSING
ASSOCIATION

Winter 2022



Office Christmas Closure

Please note the office will be closed from **4pm** on **Friday 23rd December 2022**
and will re-open at **9am** on **Thursday 5th January 2023**.

Should you have an **EMERGENCY REPAIR** during this time
please contact Bield on **0800 783 7937**.

Trafalgar Housing Association

430a Dumbarton Road, Dalmuir, Clydebank G81 4DX

Tel: 0141 952 4676 Web: www.trafalgarha.co.uk



DIRECTOR'S REPORT



We are aware that many of our residents are concerned about the cost of living increases and Trafalgar will do as much as we can to protect tenants without compromising the long term stability of the organisation due to events outwith our or your control.

Both committee and staff are committed to our Association being locally controlled, providing high service levels and keeping rents affordable.

You can see from recent and previous tenant satisfaction surveys that we have performed well against national averages and our rent levels are well below the national averages.

I hope you find our Newsletter interesting and informative and you can find the time to read through it.

Paul McShane, Director

Rent Freeze

You have probably heard that between now and the end of March 2023, all rents for social housing tenants and for private tenants have been frozen by the Scottish Government as a result of the cost-of-living crisis. This has not affected your rent yet, as housing associations only set rents once a year, every April.

The Scottish Government will decide later this financial year whether housing associations will be allowed to raise

rents in 2023/24. However, both the Scottish Government and Scottish Housing Regulator have said that housing associations should still carry out our normal consultations with tenants on rents for next year. We will contact you again once we know what the Scottish Government has decided. In the event that a rent freeze is imposed by the Scottish Government this would impact in future service provision and investment in our housing stock.



Christmas Card Competition

We were delighted to bring back the Christmas card competition this year. A big thank you to all our entrants who received a selection box each.

A big well done to our winner, Grace-Lilly MacDonald Age 9 whose entry was selected as the winner by our Management Committee. Grace-Lilly is pictured with her winning entry and receiving her voucher for Smyths and a selection box. Well done Grace-Lilly!!



Paying your Rent

We know this is a challenging time for everyone, however we must remind all tenants that rent is due on the 28th of each month and this includes over the Christmas period.

Rent money collected allows us to deliver the services we provide – repairs, planned improvements to your properties, and keeping the area clean and tidy.

Paying by Direct Debit is the simplest and most convenient way to pay your rent. Once it is set up your rent will be collected on the same date each month. Rent can also be paid by bank transfer or by using an AllPay card. Please contact the office if you require information about any of these payment methods.

If you are struggling to pay your rent over the festive period, or at any time, the first thing you should do is contact us at the office on **0141 952 4676** and speak to Chris or Angela. We are here to help and can either assist you directly or make referrals to other agencies that can support you. Doing nothing won't make the problem go away – please get in touch as soon as possible and we will do everything we can to help you.



Annual General Meeting (AGM) 2022

On Tuesday 20th September 2022 we held our 32nd Annual General Meeting. We were delighted to hold this in person in the Clydebank Town Hall for the first time since September 2019. We would like to say a big thank you to everyone who attended and made the night a success. It was great to be able to meet with everyone face to face again.

This year's Agenda included the Election of Management Committee Members; Annual Accounts to 31st March 2022; Appointment of the Auditors for Financial Year 2022/23; Information on the First Minister's Announcement on Rent Freeze and the Implications for the Association; and the Director's Report. Prizes were once again awarded to the best gardens and runners up – congratulations to all our winners and thank you for the effort you put in to your garden.

The night was rounded off with a lovely buffet, a game of bingo and the prize draw for all of our Shareholders who were present. Prizes this year included a 55inch smart TV, a 43inch smart TV, a Tefal Air Fryer, vouchers and more.

Garden Prize Winners

This year our first prize winner received a £50 voucher for B&Q and the runners up a £20 voucher for B&Q.

1st Place – Mr and Mrs Johnsen



Runners Up – Mrs Simpson, Ms Greer, Ms Lamont, Mr and Mrs Knape, Ms Cairney



Good Neighbour Award



Nominate your Neighbour for an Award

Is your neighbour one in a million? Do they make a difference to your life or the lives of people in your community?

This is a chance for you to say 'thank you' to a neighbour who goes out of their way to help you and others, someone who shows kindness and consideration.

The winner of this award receive £50 worth of vouchers and a certificate. We would also like the winner to be featured in an article on the award and why they won it in our next newsletter.

If you would like to nominate your neighbour for this award please send an email to admin@trafalgarha.co.uk or write to our office at:

Trafalgar Housing Association
430a Dumbarton Road
Dalmeir, G81 4DX
Clydebank

In the email or letter please include the name of the person that you would like to nominate, the reason why you think they should win the award and their address.

Unfortunately, we cannot accept nominations from relatives or anyone living in the same property.

Satisfaction Surveys

Research Resource may be in touch with you at the start of the next financial year to carry out an in depth Tenant Satisfaction Survey. This is on top of the quarterly satisfaction surveys currently carried out by MI Housing.

We would really appreciate if you would take the time to answer the questions and give your honest feedback.

We can only react to any issues if you tell us about them.



The Big Disability Group



The Big Disability Group opened its new premises in the former home of the Independent Resource Centre back in July and has been offering a warm, inviting and informative space since. The aim of the Big Disability Hub is to offer a one stop shop for anyone living with a disability – as well as their families or carers.

Their advisors work with you to construct a personalised support plan to identify the changes or support you need and how to make that happen. This can be anything from finding a new hobby, getting out of the house for the first time in years, help to renew your disability bus pass and apply for a blue badge, achieve your personal goals or just find the right help first time.

BDG also offers welfare rights advice several days a week using Voiceability advocates to offer support and guidance on applying for the new Scottish Social Security benefits and even a disability rights solicitor offering free legal advice dealing with PIP issues, disability discrimination, housing issues and power of attorney orders.

There are several groups and projects running throughout the week at the BDG premises too including a Knit and Natter group, Jewellery making group, Focus Group to identify and fight for changes locally for disabled people, We Care We Share support group and much more. They have also recently launched a telephone befriending service for anyone feeling lonely or struggling to get out. What is really special about the Big Disability Hub is the staff and volunteers who work hard and passionately to provide a warm welcome, a non judgemental ethos and a passion for helping people overcome any barriers they face living with a disability. There are lots of new services planned too so it's worth popping in or giving them a call to see how they can help you.

Telephone **0141 237 4560**
Email **thebigdisabilitygroup@gmail.com**

Bin Collection

West Dunbartonshire Council have informed us there will be a normal uplift of bins during the festive period and no changes as Christmas and New Year fall on a weekend. Bins should be put out as normal for collection on your usual day.

Close Cleaning

Please note there will be no close cleaning services for the week beginning 26th December 2022. Our contractors will be back as normal from the week of 2nd January 2023. Please be mindful of keeping your close clean and tidy during this time.

Gutter Cleaning

Due to issues out with our control there was a delay in this year's gutter cleaning programme. Gutter cleaning is now due to take place on the following dates subject to weather conditions.

7th, 8th, 9th, 12th, 19th, 20th and 22nd December 2022.

Committee Meeting Updates

Our last Committee meeting was held on Wednesday 26th October 2022 remotely over Microsoft Teams; however we are now having one meeting a quarter in person at the Golden Jubilee Hotel.

Items of interest discussed at our recent committee meetings:

- Annual Assurance Statement
- Annual Report
- Housing Management and Maintenance

Quarterly Reports

- Health and Safety Updates
- Director's Report
- Policy Review

Where can I view the minutes from the Committee meetings?

The minutes from our Management Committee meetings can be viewed on our website at **www.trafalgarha.co.uk** under the 'Documents' section



Defibrillator at

Golden Friendships

In our last Newsletter we advised the Defibrillator outside Golden Friendships club was being installed.

We are delighted to advise that this is now fully functional and available for use if required. This is a vital piece of equipment for the local community – however one that we hope won't be needed!

Why is a defibrillator needed?

Cardiac arrests can affect anyone at any time. 30,000 occur outside of hospitals across the UK each year. Currently less than 10% of these people experiencing cardiac arrests in the community survive.

With speedy emergency treatment, chances of survival shoot up by a whopping **80%**.

CPR and AED shocks given within the first four minutes are crucial to enable survival.

CPR alone can double the chances of survival. When you use a defibrillator in addition to quality CPR, the odds of someone's survival can jump from around 6% to 74% – an incredible difference.

How does a defibrillator work?

An AED is an Automatic External Defibrillator – which means that it automatically detects if someone is in a shockable rhythm and it speaks to you, to tell you what to do.

Defibrillators do not jump start the heart like jump starting a car; they stop it like rebooting a computer. Ultimately this allows the individual heart cells to recharge simultaneously and the pacemaker in the heart to hopefully restart it in a normal rhythm.

The defibrillator administers a shock to stop the heart if it is in an abnormal but shockable rhythm. Enabling the heart's own system to reboot and hopefully restart in sinus rhythm (normal beat).

AEDs are used in **addition** to CPR to save the lives of those suffering cardiac arrest.

Research has shown that deploying a defibrillator within 3–5 minutes of collapse can produce survival rates as high as 50–70%.



Home Energy Scotland

Home Energy Scotland is an energy advice service funded by the Scottish Government which helps people in Scotland create warmer homes, reduce their energy bills and lower their carbon footprints. The service has no affiliation with any energy providers and will never cold call.

The Home Energy Scotland Team can:

- Provide practical tips and impartial advice for reducing the amount of energy you use at home to keep your bills low.
- Help you get benefits and tax credit checks so you're not missing out on additional funding.
- Direct you to help with financial support like debt, emergency funding and fuel vouchers.

If you or someone you know is worried about energy bills please contact the office on 0141 952 4676 for a referral to Home Energy Scotland. Alternatively you

can contact them on Freephone 0800 808 2282, send an email to adviceteam@sc.homeenergyscotland.org, or request a call-back via their website at homeenergyscotland.org



Net Zero
Scotland
Scottish
Government



Annual Gas Servicing

We have a legal obligation to ensure that all residents are safe by carrying out annual gas servicing to boilers when they are due. It is also a condition of your Tenancy Agreement that you allow access each year for these checks to be carried out.

Our contractors have been trained on safe working practices, including adhering to social distancing rules during the pandemic. They will contact you by text, telephone or letter to arrange a date suitable for you to allow them access to your property to complete the safety inspection. Ideally, we would ask that you vacate the room the operative is working in and they will let you know when they are finished.

As you will be aware, it is vital that all gas systems and appliances are checked on an annual basis. This is to ensure the safety of yourself, your family and your neighbours. As your landlord, Trafalgar Housing Association has a legislative duty (under regulation 36 1-12 GSIUR) to ensure that an annual safety inspection is carried out on all gas appliances and flues within their domestic properties

Generally most tenants work well with us to provide access; however in the rare cases where access is not gained, the Association will enforce the conditions of your tenancy agreement and force entry in order to meet our legal obligations. **Please note if the forced access goes ahead you will be liable for the cost and recharged.**



Please remember if you have a pre-payment electric or gas meter then you will need to have credit on your meter for the work to be completed. This can be as little as a pound (even in emergency credit.)

Should you receive a notification that your gas service is due and you have concerns about granting access to your property or anything else regarding your gas service, please do not hesitate to get in touch.

Reminder for tenants:

Gas servicing will be carried out by HiFlow. If they are in the area

doing other services they may visit properties that have services due to be completed. If this is not a convenient time for you then you will be able to reschedule the visit. If you are not home, they will leave a call card to let you know that they have visited. Please call the Association on 0141 952 4676 to arrange a more convenient time for the service to be carried out.

Please remember that it is crucial to have your service arranged and completed within the anniversary date.

GAS SERVICING AND MAINTENANCE

You may have noticed that Hiflow have been carrying out your gas servicing and repairs on behalf of Trafalgar and that McGills/Kingdom Gas are no longer present in the area. Unfortunately McGills appointed a liquidator in the autumn and as Hiflow worked with us previously they were able to take up the contract

immediately with no break in the service offered to tenants. They will carry on with the contract until the end of the financial year and we will once again go out to tender for the Gas Servicing and Maintenance Contract. We are grateful to Hiflow for stepping in at short notice.



ELECTRICAL INSPECTIONS

Trafalgar as a landlord, is required under electrical safety regulations to carry out periodical electrical inspections in properties and common areas every 5 years. All of our closes were tested during the summer/autumn this year and we have managed to complete most of the properties where a test was due, with only a handful outstanding – we thank those tenants who have co-operated and allowed our electricians access.

However, despite several attempts by Trafalgar and our electrical contractors, Garring and Clyde Electrical, to contact tenants using a variety of methods i.e. telephoning, text messaging, emailing, visiting and leaving cards, and numerous reminder letters, a few tenants have still failed to respond to

requests to contact us to make an arrangement to allow the inspection to take place. This safety check is to make sure that the consumer unit, the wiring, the sockets and switches within your home remain to an acceptable standard to protect you and the members of your household. We would therefore urge any tenant who is contacted regarding this inspection to please respond straight away and would stress that if you fail to do so then we will have no alternative but to only carry out emergency repairs in your property until a current electrical certificate is issued so that we can ensure the safety of our contractors.



COMPLAINTS (QUARTERLY FIGURES)

This is a summary of our complaints figures from the end of March 2022 until present. We have currently had no Stage 2 complaints.

What is a Stage 1 and Stage 2 complaint?

A **Stage 1 Complaint** is when we will give you our

decision within five working days or less, unless there are exceptional circumstances.

A **Stage 2 Complaint** would be a situation where you remain dissatisfied after stage 1 and/or any complaints that clearly require investigation, and so are handled directly at this stage.

	QUARTER 1		QUARTER 2		QUARTER 3		QUARTER 4		Total
	CATEGORY		CATEGORY		CATEGORY		CATEGORY		
	STAGE 1	STAGE 2	STAGE 1	STAGE 2	STAGE 1	STAGE 2	STAGE 1	STAGE 2	
Received	2	0	1	0					3
Resolved	2	0	1	0					3
Unresolved	0	0	0	0					0
Total number of days to complete	12	0	1	0					13
Average number of days to complete	6	0	1	0					3.5

Q2 SPSO Complaints Breakdown	Contractor	Staff	Tenant	Other
	1	0	0	0

Q2 SPSO Complaints Breakdown	Upheld	Not Upheld
1	0	1



Join our Management Committee

We are actively looking for local residents from Trafalgar Street/Dumbarton Road area and the Terraces/Radnor Park area to join our Management Committee.

You will join a fantastic group of members, take part in making important decisions for the Association and play your part to make a positive impact for your community

This is a voluntary unpaid role. New members will be provided with necessary equipment and comprehensive training. Meetings take place in the evening once every 4 weeks and are currently conducted remotely using Microsoft Teams.

How do I join?

If you wish to join the Management Committee you must firstly become a General Member of the Association (see page 9). If you apply you could be invited on to fill any 'casual vacancies' that exist. However, you would then need to be formally elected at the next AGM (Annual General Meeting) which takes place every September.

If you are interested in this opportunity please visit our website at www.trafalgarha.co.uk and download an application form and recruitment pack from the 'Get Involved' section of our website.

Have you thought about becoming a housing association committee member?

It's a great way to volunteer in your community and help change it for the better.

Local housing associations provide affordable rented housing for a wide range of people who need it. They provide quick, efficient repairs and other services, and some are also involved in building new homes.

Community based housing associations often provide all kinds of other services to support local people – such as benefits and fuel advice, help with getting into

employment, and places for people to hold meetings and community activities.

Housing association staff members are paid professionals, but associations are run by voluntary committee members, and usually the majority live in the local area.

Here are some of the benefits of serving on the committee...

Benefits for you

- Gain confidence, build a sense of achievement, improve your self-esteem and have a new sense of purpose.
- Develop your understanding, skills and knowledge, add to your CV, and potentially open new career paths.
- Be involved in a stimulating and mutually supportive environment where your views are heard.
- Meet new people, develop friendships, and socialise with others with a shared commitment.
- Attend social & networking events, as well as training courses, to build up your skills.
- Open up opportunities to apply to serve on important national/regional bodies in the housing sector.
- Become a part of one of the most important and effective movements for physical and social improvement that has happened in Scotland over the last 40 years.
- Get personal satisfaction from giving something back to the local community whilst making a real difference.
- Broaden your horizons and have fun along the way!

Benefits for the association and the wider community

- You'll help to raise awareness of the Association's work both within the local community and beyond.
- The time and energy you commit to the Association will directly contribute to its work in improving the quality of life for tenants and the wider community.
- You can help to ensure good quality housing and services.
- As a voluntary committee member you'll join hundreds of local people and other volunteers who play such a crucial role in taking forward the work of community controlled housing associations in Scotland.



Glasgow and West of Scotland
Forum of Housing Associations



supporting
social
employers



BECOME A GENERAL MEMBER OF TRAFALGAR FOR JUST £1



Anyone can become a General Member of the Association as long as you are aged 16 or over and meet the requirements set out in our rules which are available to view online at: www.trafalgarha.co.uk/becoming-a-general-member.

Membership costs just £1 and you will remain a member for as long as you reside within the area.

By becoming a member of the Association you are eligible to vote at the AGM, which takes place every September. This will allow you to influence how the Association operates.

To become a member of Trafalgar Housing Association please fill out the information below, cut out this application form and return it to our office.

I would like to apply for membership of Trafalgar Housing Association and I have enclosed £1.00 for one share.

Name: _____

Address: _____

Telephone: _____

Email: _____

I would like to hear more information about joining the Management Committee YES / NO

Join Our Residents Panel

We are seeking help from the residents of Trafalgar Housing Association (tenants and owners) to get involved and join our Residents Panel to help improve the standard of our service.

The Residents Panel discusses and gives their views on different aspects of the Association's services and performance and advises where improvements could be made and is also consulted on policies that affect residents and other service users.

Our residents are at the heart of the Association and we love to hear your opinions on the work that we do. As residents you experience our services first hand therefore there is no one better to provide us with feedback.

If you would like to get involved, please contact us on 0141 952 4676 or email admin@trafalgarha.co.uk



ENERGY Saving Tips this Winter



With Winter firmly here and the energy prices increasing, there has never been a better time to start thinking about ways to save energy and reduce your bills whilst still keeping your home warm in the colder weather.

- **Is your fridge and freezer too cool?**
Fridges should be 5°C and freezers -15°C. If yours are lower you are wasting energy.
- **Take the one degree challenge – try dropping your thermostat temperature.**
The World Health Organisation says 18 degrees is enough for a healthy adult; slightly higher for the very young or elderly. Yet many have thermostats set in the 20's. Try turning it down one degree or more and adding extra layers of clothing to see how it goes.
- **Carpet is an exceptionally good insulating material.** Carpet fibres are natural insulators with low heat conduction values. Using an underlay will also provide an extra barrier for heat trying to escape.
- **Put a rug over hard flooring.**
Rugs store heat about 10-12% better than hard floors. They are a cost effective way to reduce heat loss caused by cold air entering through the floor.
- **Use tactical curtains.**
Remember curtains block the sun and heat. So open them when there's daylight to let light and heat in, and close them at night to keep the heat in. Line your curtains with cheap fleece to boost the impact.
- **Don't be afraid to turn radiators off.**
Make sure you control which rooms you heat, so you are not wasting cash heating empty spaces. Go round the house and turn off radiators in the rooms you don't need to heat.
- **Not all energy-saving light bulbs are equal.**
LED lights use about half the energy of the bigger fluorescent spiral 'energy-saving bulbs'.
- **Tumble dryers are one of the most expensive appliances; so minimise use, maximise load.**
You are typically paying up to £1 a load, so drying clothes outside or on an airer to shorten or even avoid the tumble dryer completely, can heavily cut costs. (When drying clothes inside always ensure the room is well ventilated to avoid condensation.)
- **Microwaves are cheaper than the oven for smaller dishes.**
Microwaves only heat the food, not the air around it. So if you are cooking a single jacket potato, the microwave is up to 80% cheaper.
- **Check your TV is on a low energy setting.**
On average we spend around 4 hours a day watching TV, so check TV and Sky settings that can reduce energy use.
- **Put reflective panels behind radiators.**
These sheets of reflective materials can be placed behind radiators on external walls so heat doesn't escape.



Our Commitment to Human Rights and Equality

The Equality Act 2010 **legally protects people from discrimination in the workplace and in wider society.** The Equality Act 2010 introduced 9 'protected characteristics' and aims to prevent discrimination against someone on the grounds of any of these characteristics. The 9 protected characteristics include;

- age
- disability
- gender reassignment
- marriage and civil partnership
- pregnancy and maternity
- race
- religion or belief
- sex
- sexual orientation

Trafalgar Housing Association

believes that providing equality of opportunity for its staff, Management Committee members, tenants, residents and other stakeholders is fundamental to the Association's values. It is not just a legal or regulatory requirement, put simply, equality of opportunity is morally the right thing to do.

Our Equalities and Human Rights Policy supports our commitment to equalities and human rights and provides guidance to ensure that all employees and customers are treated with fairness and respect. The Policy is supported by an Equality & Human Rights Action Plan that was put together by our staff team. This is used to help us meet the objectives of

the Policy and to ensure that we can be proactive in our equality and human rights work. The action plan will be reviewed by our Management Committee annually.

The Equality and Human Right Policy was approved by our Management Committee in March 2022 and is available to view online via our website at www.trafalgarha.co.uk or you can request a copy via post, email or in another format.

We recently sent out an Equalities Questionnaire and we would appreciate if you could please complete and return it to our office. This questionnaire is completely anonymous but can help Trafalgar shape the services it provides.

Free bus travel for under-22s

Young people aged 5-21 living in Scotland can now apply to access free bus travel.

Even if you already have a National Entitlement Card or Young Scot National Entitlement Card, you must apply for a new or replacement card to travel by bus for free.

Parents or guardians must provide approval for children aged 5-15 to access the scheme by applying on their behalf. Young people aged 16-21 should apply themselves.

The Transport Scotland website provides all the information needed to apply.

There are two ways to apply:

- Online at **GETYOURNEC.SCOT**
- Local council: if you cannot, or do not want to, apply online please email contact.centre@west-dunbarton.gov.uk or phone **01389 738282**



Golden Friendships

There is lots going on at Golden Friendships every week – have a look at their weekly programme and see what you fancy trying out.

MONDAY

Knit and Knatter

11.00am - 2.00pm

Come along and enjoy some companionship. If you can't knit we can show you how.

MONDAY

Disability Fitness Fun

11.00am - 3.00pm

Fitness Fun followed by karaoke.

TUESDAY

Arts and Crafts

10.00am - 12.00pm

Come along and join in and get crafty!

TUESDAY

BINGO

1.00pm

Bingo, Play Your Cards Right, Raffle & Music

WEDNESDAY

DRAMA

10.00am - 12.00pm

Come along and join our Drama Group

WEDNESDAY

Dinner Club

1.00pm

2 course meal for £5, 3 games of bingo and entertainment.

WEDNESDAY

G.F FUN CLUB

6.00pm - 8.00pm
Fun Club

WEDNESDAY

BINGO NIGHT

8.00pm - 9.30pm

THURSDAY

Arts and Crafts

10.00am - 12.00pm

Come along and join in and get crafty!

THURSDAY

KARAOKE

12.00pm - 3.30pm

FRIDAY

BOCCAI

10.00am - 12.00pm

FRIDAY

KARAOKE

12.00pm - 3.30pm

Christmas Programme

Free Panto Aladdin

6th, 7th and 15th December 2022
at 6.30pm

Free Christmas Grotto

Thursday 22nd December 2022
4.00pm - 7.00pm - Primary School Age

Friday 23rd December 2022
12.00pm - 2.00pm - Toddlers - Under 5's



PLANNED MAINTENANCE

The kitchen replacement programme for properties in Terraces Phase 2, which includes houses in Crown Avenue, Singer Street and Windsor Crescent Lane took place during August-November 2022. We hope tenants are happy with their new kitchens and will be sending out satisfaction surveys shortly.

There are no upcoming plans for further kitchen or bathroom replacement contracts in the near future.



National Debtline: Who are we and how can we help?

NATIONAL
DEBTLINE

We are a national charity for people with debt problems. We have been providing advice for over 30 years. Our service is free, confidential and independent.

You can contact us for expert, professional advice by phone or webchat.

To phone, call 0808 808 4000 Monday to Friday 9am to 8pm, and Saturdays 9.30am to 1pm.

- ✓ Free from landlines and mobiles.
- ✓ Access to a telephone interpreting service with interpreters for over 240 languages.

- ✓ Works with Relay UK.

To webchat with a National Debtline adviser, go to www.nationaldebtline.org/scotland.

On our website you can also:

- ✓ read this guide;
- ✓ fill in your budget online;
- ✓ look at our fact sheets; and
- ✓ fill in sample letters to send to your creditors.

If you prefer to get advice and help online, you can use our online advice tool instead of this guide. Go to <https://tools.nationaldebtline.org/dat-reg> and click on 'Get started'.

Medical Adaptations

If you or a member of your household are struggling to live in your own home because of a medical condition and think there is any equipment or alteration that could be made within your property to make life easier, you can contact your GP and ask for a visit from an Occupational Therapist.

They will come out and visit you at home and make recommendations to the Association of what work could be done to assist you.

The Association receives Government funding every year to carry our medical adaptations so please don't suffer in silence.

If you would like further information contact the Association's office.



HOME CONTENTS INSURANCE

We strongly recommend that you take out home contents insurance to cover your belongings and decoration from damage or loss, as a result of flood, fire or theft. Contents insurance is designed to help protect your possessions. No matter how careful you are, there's always a risk that your belongings could be broken, damaged or stolen so home contents insurance can help provide peace of mind.

Thistle Tenant Risks, and Royal & Sun Alliance Insurance plc provide the Diamond Insurance Scheme, a specialist Tenants Contents Insurance policy. This can provide you with insurance for the contents of your home including cover for items such as furniture, carpets, curtains, clothes, bedding, electrical items, jewellery, pictures and ornaments.

Want to know more?

- Ask our Housing Officer for an application pack.
- Or call the administrators Uris Group on 0345 671 8172

Tenants & Residents if you don't have home contents insurance you should think about protecting your personal possessions and home contents.

These include your furniture, carpets, curtains, clothes, bedding, and electrical items. And don't forget your jewellery, pictures and ornaments.

FIRE, FLOOD, THEFT

All our tenants are eligible to apply for the Diamond Insurance Scheme. There's no excess, you can pay as you go, you don't need special door or window locks. For further information ask your landlord for an application pack.

sfha
Scottish Federation of Housing Associations

Diamond
INSURANCE SCHEME

Police Scotland Cyber Advice



Tip 1: Have Strong Passwords

Your password is the key to your online life – make sure it is strong.

Tip 2: Use Antivirus

Antivirus is your first line of defence – make sure you use it and it's kept up to date.

Tip 3: Always Update Software

Vulnerabilities are like holes in your device's system – updates and patches fill the holes in.

Tip 4: Always Back-up Data

Make Copies of the things that are important to you – keep these copies safe.

Tip 5: Turn on Two-Factor Authentication (2FA)

Two-factor authentication (2FA) proves you are who you claim to be online.

Tip 6: Don't Use Free WI-FI for Everything

Public or free WI-FI isn't secure – someone could be monitoring everything you do.

Tip 7: Don't Click on Links or Attachments

Clicking on unverified links or attachments can give criminals access to your devices.

Tip 8: Don't Share Everything on Social Media

Unless you're careful on social media, you could be sharing personal information with the wrong people.

Tip 9: Always Question Requests for Personal Information

Criminals will tell you all sorts of stories to get you to part with your money or your data.

Tip 10: Report All Fraud and Cyber Crime to Police Scotland

It's important all crime is reported – cyber-crime is no different.

Forward suspicious emails to the National Cyber Security Centre via www.ncsc.gov.uk/information/report-suspicious-emails

Report all scams to Advice Direct Scotland on 0808 164 6000 or through their website at <https://www.consumeradvice.scot>

For more information please visit <http://www.ncsc.gov.uk/cyberaware>

For our helpful videos please visit <http://www.met.police.uk/littlemedia>

Or contact us at <http://www.scotland.police.uk/contact-us>



STAY SAFE on a night out

With the festive season upon us we are all looking forward to some nights out and fun with friends and colleagues. Please see Police Scotland's advice for keeping safe on a night out.

What can I do to keep safe on a night out?

If you're going on a night out then have fun and enjoy yourself.

Unfortunately, people can be victims of crime. Here are some steps to follow to stay safe:

- Plan your night out and how you will get home
- Take your mobile phone with you and make sure it's fully charged
- Stay with friends and don't leave with strangers
- If you feel very drunk or unwell after a small amount of alcohol then ask a trusted friend or a member of the club / pub management for help
- If you think you have been spiked, report it to the police and seek medical assistance. All reports will be investigated
- Don't take drugs or new psychoactive substances (sometimes misleadingly called 'legal highs')
- Don't have sex with anyone who is too drunk or under the influence of drugs as this means they can't give consent and in Scots Law this is rape
- Look after bags and valuables
- Keep enough money to pay for your journey home

- Use a trusted taxi company that you have used before, or arrange for a friend or family member to collect you
- Stay alert at cash machines, be aware of who's behind you and keep money and your PIN out of view

How do I keep myself safe when meeting new people?

Meeting new people through dating sites and speed dating is now very popular. Take care as not everyone will be who they say they are.

There are risks. This includes your immediate personal safety, stalking or harassment or being exploited financially. Here are some steps to follow to stay safe:

- The first time you get together, meet and stay in a busy public place
- Meet in a public place until you feel safe enough to do something different
- Tell someone where you're going, who you're meeting and when you'll be back
- If possible, make arrangements to go with a friend
- Don't accept a lift from someone you have just met even if they seem genuine
- Be alert to hard luck stories, this could be part of a con
- Follow the night out safety advice we've provided above.



Legionella Information

Legionella is a type of bacteria found naturally in freshwater environments, like lakes and streams. It can become a health concern when it grows and spreads in human-made water systems like showerheads, taps, hot water tanks and heaters. People can contract Legionnaires disease, which is a form of pneumonia, when they breathe in small droplets of water in the air that contain the Legionella bacteria. It can make you very ill. Symptoms are similar to the flu and the illness is treated with antibiotics.

Thankfully, catching Legionnaires disease in your home is rare. Most incidents of the disease are caught from faulty air conditioning systems or cooling towers. It is also not infectious so it can't be passed from person to person.

However, there is a possibility that when certain conditions exist in the home it increases your risk. Water that is between 20 - 45°C (lukewarm to hot) is a suitable breeding ground for bacteria to grow. This can happen in large water tanks in lofts that are not used much, or pipes that go to a tap that is hardly ever turned on. The likelihood of Legionella being in your home is very low as most households do not store huge amounts of water and water is used regularly so it's not standing still in pipes. However, here are some tips to make sure the water in your home is safe.

It is worth noting that all Trafalgar's properties have mains fed water i.e. there are no stored water tanks and all heating systems are combi boilers that provide instant hot water. These are too hot for bacteria to survive.

How to Reduce the Risk of Legionella Bacteria Growth

- If you move into a new home or your home has been lying empty for at least a week, for example, if you've been on holiday, then you should flush out your water.
- If you aren't using showers or taps regularly, make sure you flush them through at least once a week.
- To flush out your water you need to run the water in all showers, baths, wash basins, sinks and taps continuously for at least two minutes, beginning with the sink taps. You must do both hot and cold taps.
- When turning taps on, turn them on slowly so that you don't splash water, as this might release water droplets into the air.
- When flushing showers, remove the shower head and lower the hose into the bath. If you're unable to remove the head, wrap it in a towel or facecloth to make sure there is no spray. Legionella can grow and multiply on grime, scale, algae and rust. Make sure you clean and descale all your taps and showerhead every three months or when there is an obvious build up by using a nylon brush or diluted bleach.

Clydebank Library Re-opened!

Clydebank Library is now re-opened to the public.

After an extensive refurbishment they now have a fabulous library fit for the future, while retaining its historical charm and beauty.

They provide free computer access and WIFI, a wonderful book collection, comfy seating and a fantastic new children's library – there is something for everyone.



Opening times can be found on the WDC website and West Dunbartonshire Libraries Facebook page.





Old Kilpatrick Food Parcels

Old Kilpatrick Food Parcels (OKFP) will help anyone from any area without the need for a referral. Please do not struggle – **they will help everyone, no matter the household situation, without judgement and absolutely no refusal.** They will help anyone regardless if you are working, unemployed, retired or a student.

They are based in the OKFP Hub in Station Road Industrial Estate, Old Kilpatrick, G60 5LP, Mon-Fri 12-4pm. They can also be contacted by any of the following routes.

- Website – www.okfp.org.uk
- By Calling – **07368 496836**
- Facebook – <https://www.facebook.com/oldkilpatrickfoodparcels/>

In the Free Community Food Pantry you can collect

- Food Parcels
- Free Fresh Bread
- Free Frozen Foods
- Free Baby Food
- Free Toiletries
- Free Sanitary Products
- Free Pet Food

If you would like to support them, donations can be dropped off at their hub in Old Kilpatrick or you can donate via their PayPal account. Details can be found on their website and Facebook page.

OKFP Hub and Chatty Café

If you need to talk and chat things through over a cuppa in complete confidence there is always someone available in the Chatty Café.

The Chatty Café offers

- Free WIFI
- is a recognised **Warm Space**
- is pet friendly

The café offers a delicious selection of food and drinks from tea, coffee, cakes and homemade soup all FREE although any donations are gratefully received if you are able to.

The staff in Trafalgar have been doing all they can to help support OKFP by donating money, food, debt advice booklets and even roping in family members to donate knitted items for their Christmas Appeal.





Safety Precautions - Locations of shut off valves for gas and water

1. **Always carry a torch**
2. **Phase 1 and Phase 2 – 426 to 434 Dumbarton Rd, 2 – 8 Trafalgar St.**
 - a. Water main stopcocks are located in old Gledhill storage tank cupboards.
 - b. Gas shut off valves are located beside the meters and are located inside corner kitchen base units.
 - c. Electric meters are located in the entrance lobby and mains switch is located in adjacent distribution boards.
3. **Phase 3 – 12 to 20 Trafalgar St**
 - a. Water main stopcocks are located in electric meter cupboards or in pipe chase in bedroom wardrobe nearest front door.
 - b. Gas shut off valve located beside meter in electric meter cupboard in hall.
 - c. Electric meter in hall cupboard.
4. **Phase 4 – 22 to 30 Trafalgar St**
 - a. Water main stopcocks under kitchen sinks in all properties except upper flats located at foot of stairs.
 - b. Gas shut off valves located in external meter boxes.
 - c. Electric meter in hall store cupboard in all properties, except upper flats isolation switches at foot of stairs.
5. **Phase 5 – 438 to 448 Dumbarton Rd (cottages)**
 - a. Water main stopcocks located in hall store cupboard.
 - b. Electric meter located in hall store cupboard.
 - c. Gas meters located externally
6. **Phase 5 – 450 – 456 Dumbarton Rd, 32 & 34 Trafalgar St**
 - a. Water main stopcocks located in meter cupboard in hall nearest front door except 32a, G/1, G/2, 34a, G/1 and G/2 located under sink in kitchen.
 - b. Gas shut off valves in meter cupboards in hall except 32a, G/1, G/2, 34a, G/1 and G/2 which are located externally.
 - c. Electric meter in hall cupboard nearest front door.
7. **Phase 6 – 480, 482 Dumbarton Rd & 36, 40, 42, 46, 48, 52, 54, & 58 Trafalgar St - Main Doors**
 - a. Water mains stopcocks located under kitchen sinks.
 - b. Electric meters located in hall cupboard.
 - c. Gas meters located externally.
8. **Phase 6 – 38, 44, 50, 56, & 60 Trafalgar St (flats)**
 - a. Water main stopcocks located in meter cupboard in hall.
 - b. Gas meters in cupboard in hall.
 - c. Electric meters in cupboard in hall.
9. **Phase 1 & 2 Terraces Houses**
 - a. Water main stopcocks located under kitchen sink.
 - b. Gas meters located externally.
 - c. Electric meters located in under stair store.
10. **Phase 1 & 2 Terraces Flats**
 - a. Water main stopcocks located in hall store nearest front door.
 - b. Gas and electric meters in same store.



Winter Road Safety



Winter means changes in the roads, shorter days and changing weather. We all have a responsibility to keep Scotland's roads safe during the winter months.

Advice for pedestrians

Advice if you are out walking during winter:

- Dress for the weather by wearing reflective or bright-coloured clothing so other road users can see you when it's dark or visibility is poor
- If you are walking home late at night, make sure someone knows where you're going and when
- Vehicles can take up to ten times longer to stop on slippery road surfaces so take extra care crossing the road
- Stick to pedestrian crossings
- If there are no crossings nearby, find a place with a clear view and wait for long gaps in the traffic before crossing the road
- Don't cross the road between parked vehicles, unless it can't be avoided then take extra care (look out for vehicles that suddenly pull out or reverse)
- Never cross the road behind a bus
- If there is no pavement, keep to the right hand side of the road so you can see traffic coming towards you.

Advice for cyclists

Advice to consider if you are cycling during winter:

- Make sure your bike can be seen by people on the road
- Use a good set of front and rear lights (white at the front, red at the back)
- Wear clothes that help you be seen on your bike, such as bright and light reflective items

- Pay attention to road signs, markings and particularly red lights
- Do not cycle on the pavements, they may be slippery and can also endanger pedestrians
- Be mindful of the effects poor weather can have on other road users
- Make sure you know about the dangers around you
- Cars can take twice as long to stop in wet weather
- Braking can be unpredictable in ice and snow.

Advice for drivers

Advice for drivers during winter:

- Make sure your car is ready for winter
- Check that your tyres, brakes, windscreens, wiper blades and windows are free from defects and clean
- Drive to the road conditions. Road conditions can change without warning, stopping distances will be affected by the weather
- Make sure your windows are clean and aren't misted up
- Make sure there is no snow and ice on your windows before you drive
- When the roads are icy, drive at a slow speed in a high gear
- Accelerate and brake very gently
- Driving distracted (for example, using a Sat Nav) can cause additional stress. It is dangerous to yourself, passengers and other road users.



Stepping Stones

Stepping Stones is a registered charity and user led organisation that provides a range of support services for people who experience common mental health problems. Available services are Support Work; Person Centred Therapy; Guided Self-Help; Peer Support; Peer, Wellbeing and Therapeutic Groups.

The services at Stepping Stones are available to people who reside in West Dunbartonshire and are aged 16 years and older. These services can be provided in the form of one to one support and/or group support.

Services Offered

- Bereavement Support
- Counselling
- Loss & Grief Support
- Stress, Anxiety and Wellbeing Support

For more information contact:

Main Telephone Line & 24 hour voicemail facility: 0141 941 2929

Mobile Phone – Texting and Callbacks: 07848 042521

Email: admin@stepstones.org.uk

Website: www.stepstones.org.uk

Address:

Unit A10
Whitcrook Business Centre
78 Whitcrook Street
Clydebank
G81 1QF



Stepping Stones Services

Groups - Mostly in person at various locations across West Dunbartonshire following the Recovery College approach (microlearning opportunities with a social element)

Social Events - Regular one off monthly events for service members, for example, quizzes, bingo.

Gender based groups - In person and online at various times.

Peer2Peer groups - Various times during the month. This is an opportunity to tell us what you think!

Aspire to... Social Networking Peer Group self managed by Stepping Stones members - meets weekly face to face and access by referral only

Relaxation Classes - Re-established in Clydebank and Dumbarton

Tai Chi - Re-established at Dalmuir CE Centre for 10 weeks- Members on the list will be contacted.

Bereavement and Loss Peer Support group - Accepting referrals for this group!

Bereavement and Loss Therapeutic Group Support - Accepting referrals for this group!

Distress Service - Started on the 21st March 2022 and accepting referrals.

Recovery College - Started on the 31 January 2022 and accepting referrals.

1:1 Support Sessions - All in person, via telephone and video link.

Person-Centred Therapy (Counselling) - time limited therapy on a one to one basis.

Individual Support - Practical and emotional support with goal setting.

Peer Support - 1:1 support for people who would benefit from working with a Support Worker with lived experience.

Guided Self Help - Workbook/sheet based brief support over 4-6 sessions for people who are experiencing stress, anxiety and low mood, usually lasting for 6-8 weeks.

Digital Stepping Stones - 1:1 and group support for people who experience digital exclusion.

New Referrals - You should be at least 16 years of age and live in West Dunbartonshire. People can self-refer. Referral forms are available from our main office on 01419412929 or admin@stepstones.org.uk, or through completion of our online form at www.stepstones.org.uk/referrals/

Stepping Stones is a registered charity (SC 019270)

WARM SPACES

Did you know we have 3 recognised 'Warm Spaces' locally that anyone can go to over the winter for a heat? Some will provide food and will help if you are struggling in any way they can.

The Big Disability Group and Dalmuir Barclay Church in Dalmuir, and also the Old Kilpatrick Food Parcels and Chatty Café in Old Kilpatrick.

Details can be found in <https://warmspaces.org/>



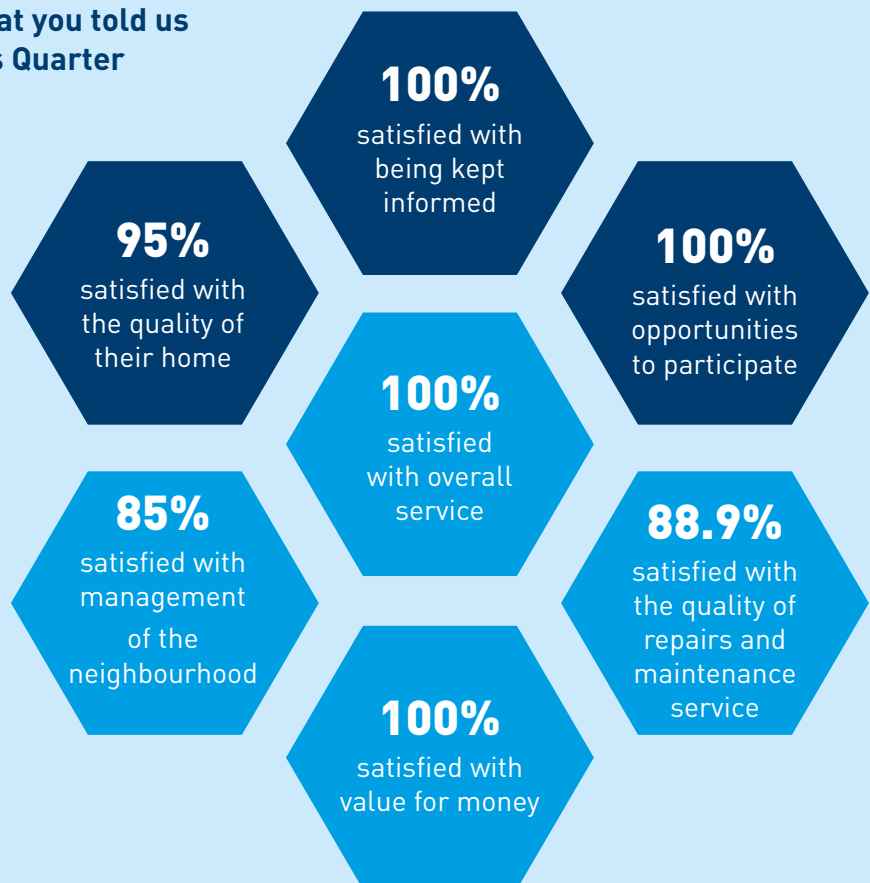
Trafalgar Housing Association Quarterly Tenant Satisfaction Results

Every quarter the Association carries out tenant satisfaction surveys to obtain your views on the services we provide.

This information is reported back to the Scottish Housing Regulator and it will help us to continuously improve our services and ensure that they are designed and delivered to meet your needs and expectations.

We would like to say thank you to each person who has taken the time to provide us with feedback to help drive improvement on the services that we provide.

What you told us this Quarter



Updating Your Household Details

It is important that we have your most up to date details. This allows us to keep in contact with you.

If you have changed your contact number, or have a new email address please let us know by emailing admin@trafalgarha.co.uk or contact the office on 0141 952 4676.

If your household composition changes please contact us immediately to ensure you do not lose any of your rights to assignation or succession. If you wish someone to move into your property you are required to contact us to seek permission. Should you wish to discuss changes to your household please contact either Chris Chalk or Angela Wood on 0141 952 4676.



West Dunbartonshire Citizens Advice Bureau



How we can help

If you live in West Dunbartonshire then wherever you are, whatever the problem, we are here to help.

West Dunbartonshire Citizens Advice Bureau provides local residents with free information and advice on a wide range of subjects. Our team of skilled and trained Advisers recognise that one problem is often linked to another so, rather than simply focusing in on one single problem, we will look at the bigger picture. By doing this we will attempt to identify and even prevent other potential problems which can stop them escalating into anything more serious.

Our volunteers and staff won't tell you what to do – that is your choice – but we will explain your options and possible consequence you can expect

if you choose a particular course of action. We want to help you take control of your situation and to get the best outcome for you.

We provide independent advice on a wide range of subjects:

- Benefits – questions about entitlements, support with applications, appeals against unfair decisions, benefit checks;
- Debt advice – maximise your income, improve your financial situation, negotiating with your creditors;
- Employment problems – questions about your terms and conditions of employment, disciplinary and grievance procedures, redundancy, dismissal;
- Consumer issues – we can advise and assist on everything from a complaint about a broken kettle to problems with gas and electricity suppliers, mobile phones, fitted kitchens, bathrooms, etc;
- Family & Relationship problems – issues relating to splitting up, bereavement, disputes around access and custody issues regarding children;
- Housing – problems with public sector and private sector landlords, problems with neighbours, environmental issues, threatened or actual homelessness

To speak with our advisors you can call us on **Freephone 0800 484 0136** (Mon-Thu 8:30am - 4:30pm, Fri 8:30am-3pm)

Vandalism and CCTV

We know that most of our residents take pride in their homes and their communities. So it can be extremely frustrating to find vandalism in your neighbourhood.

If there is graffiti, dumped rubbish or fly-tipping in communal areas of our estates, please contact us and report it.

If we know who was responsible, we will charge them for the cost of clearing. If there are persistent problems on the estates, we may have to increase the service charge to cover the cost of repeated removals.

If your property is vandalised, or you feel targeted or harassed in any way, please report this to the police. Recently we have had calls from tenants reporting that their front doors have been kicked at night and close doors being damaged. This is concerning and we advise anyone who experiences this to report it to the police immediately.

Please note our CCTV system in the Trafalgar area is now back up and running.



KIDS PUZZLE

Can you spot 15 differences?



Wildlife Corner

Thank you to our tenants and staff who have sent in some pictures of local wildlife spotted along the canal in Dalmeir and into Old Kilpatrick.

If you have any interesting pictures of your pets or local wildlife please send them to admin@trafalgarha.co.uk so we can share them with your neighbours in the next newsletter.



USEFUL TELEPHONE NUMBERS



TRAFALGAR HOUSING ASSOCIATION 0141 952 4676

EMERGENCY REPAIRS (OUT OF HOURS)

Bield 0800 783 7937

MENTAL HEALTH SERVICES

Breathing Space 0800 838587

CARA
(Challenging & Responding to Abuse) 01389 738595

Goldenhill Resource Centre 0141 941 4400

Primary Care Mental Health Team 01389 828203

Riverview Resource Centre 01389 812070

Stepping Stones 0141 941 2929

Samaritans 116 123

Vale Centre for Health and Care 01389 828200

WEST DUNBARTONSHIRE COUNCIL

Emergency Homelessness 0800 197 1004

WDC Main Number 01389 737000

WD Carers Centre 0141 941 1550

WD Mental Health Forum 01389 742294

WD Welfare Rights 0800 980 9070

POLICE

Emergency 999

Non- Emergency 101

OTHER USEFUL NUMBERS

Lomond & Argyll Advocacy Service 01389 726543

NHS 24 111

West Dunbartonshire CAB 0800 484 0136

West Dunbartonshire Advice Service 01389 776929

West Dunbartonshire CVS 0800 484 0136

Old Kilpatrick Food Parcels 07368 496836

West Dunbartonshire Community Foodshare 0800 345 7050

Crisis Counselling 0141 812 8474

Dumbarton Council on Alcohol - Clydebank 0141 952 0881

Alternatives - Clydebank 0141 951 2420

Women's Self Injury Helpline 0808 800 8088

Trauma Counselling Line 0808 802 046

Women's Aid Clydebank 0141 952 8188

Y Sort It 0141 941 3308

Trafalgar Housing Association, 430a Dumbarton Road, Dalmuir, Clydebank G81 4DX
Tel: 0141 952 4676
www.trafalgarha.co.uk



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