

Tenant Participation

We are delighted to confirm that we have secured a place on the Scottish Government's "Next Steps Tenant Participation" programme.

Aimed at housing organisations across Scotland, Next Steps, has been designed for landlords and tenants who want to review, improve, or develop their current tenant participation and scrutiny arrangements and develop an action plan for doing so.

This is funded by the Scottish Government and delivered by the Tenants Information Service (TIS) and Tenant Participation Advisory Service Scotland (TPAS) and will be tailored to meet the needs of our tenants. There will be a session on good practice and support to help us to improve tenant participation. So if you have views on how we can work together to improve tenant participation please get in touch and take part.

The programme should kick off in the New Year so look out for more information from us or get in touch if you would like to be involved.

Christmas is just around the corner and we hope everyone has a great time over the holidays.

We hope that you will find the newsletter helpful and informative.

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Don't Be Afraid Of Participation

A big thank you to everyone who attended our very successful Halloween special event aimed at encouraging tenants, owners and other housing association stakeholders to get more involved in the running of the Association.

The gathering of over 40 people from across the Forth Valley was held in the Beancross Hotel in Polmont. The sessions included a comic drama piece on tenant scrutiny as Naomi Breeze writer and performer gave those attending an insight into the benefits of getting involved through her "Wee Scrutiny Show".

A host of her characters came to life on stage as she told their stories of how getting involved with their local housing association and taking part in tenant scrutiny helped improve services and was fun and rewarding along the way.

The day also included the opportunity for people to meet each other, comment on policies and services and take part in a conversation about how services are being delivered. Members of the Association attending also took part in a Special General Meeting to approve a change of rules and the latest Tenant and Owner Satisfaction Surveys were launched.

Flora Wallace, Chair of the Association and a tenant herself has asked that we pass on her thanks to everyone taking part "After many years involvement in housing I recognised so much of what Naomi was saying through her characters including the sense of satisfaction through getting involved, being able to achieve things and build good relationships. Our message to our tenants and other service users is don't be afraid of participation – please give us your views and let's work together to make sure these are acted on. I hope to see everyone at the next event."

Let's CHAT

(Call at Home About your Tenancy)

In the Summer Newsletter we told you that we were starting our Chat Visits - the aim being that every tenant will receive at least one visit every two years. There are lots of reasons why we thought these visits were important.

- Update household information, to help us to deliver quality and timely services that are tailored to individual needs and that ensure the best use of resources and value for money.
- Check the condition of properties.
- Help identify any support needs enabling us to refer to specialist agencies for individual support.
- Identify breaches of tenancy.
- Enable us to process any requests you might make for assignments, successions, and sole to joint tenancy request.

So far we've carried over 100 CHAT visits and we've been really pleased at how well received they've been. Through the visits our staff have been able to get extra assistance for people and have found that talking about things face to face can be easier than phoning us and not knowing where to start or what to ask for.

If you haven't had CHAT visit yet and would like us to organise one then please phone us on **01324 664966**.

Estates Team — Tackling Flytipping

Flytipping continues to be a big issue, particularly in Grangemouth where there are lots of flats. The Estates Team continues to work with

Falkirk Council's Community Wardens on this. They can help us find out who is responsible and they can issue fixed penalty notices to the guilty parties. This can be a £200 fine and this has been levied in the Grangemouth area.

For example, with the help of the wardens, we identified that two households were responsible for rubbish dumping and we have recharged them for clearing this up. Claire Rowland, Estates Officer says "We would urge residents to contact us if they have any information about rubbish dumping so we can follow it up. If we can target the guilty parties, this will prevent other residents from having to pay for clearing up behind inconsiderate people."

Remember it is your rent that is paying for this rubbish to be cleared! Dumping is not acceptable so please help us tackle it.



Key Changes

Thanks to all our members for attending the Annual General Meeting (AGM) in September and the Special General Meeting (SGM) in October. Both were successful and well attended events and some key changes were made.

Michael Hesketh completed 5 years in the role of Chair and was succeeded by Flora Wallace who has held the office in the past. Flora is a tenant member and well experienced in housing matters and holds a nationally recognised qualification for chairing a housing association. It's not quite back to the "back benches" for Michael as he is serving as joint Vice Chair with June Anderson.

At the SGM the members voted for a change of rules which widens the categories of membership and the composition of the Management Committee. We are in the process of completing the registration of the new rules and will post these on our web site when this is approved.

We currently have over 180 members and if you are interested in joining please contact us. It only costs a £1 for life and it lets you take part in the vital business of running the organisation.



GET READY FOR WINTER



Simple ways to save energy, save money and keep warm and well

Did you know that heating accounts for about 55 per cent of what you spend in a year on energy bills, and that the average saving you could make by switching supplier is £200 but it could be as much as £300 if you have never switched at all?

You can start to take control of your energy bills in a range of ways, so Paragon Housing Association has teamed up with Home Energy Scotland to help you find out how.

Funded by Scottish Government, Home Energy Scotland provides free, impartial energy advice designed to help householders make informed decisions. Home Energy Scotland has no connection with any energy supplier, and does not cold call.

At this time of the year, heating systems start to be put to the test, so now is a great time to make sure you are set up so as to get the most out of your system. Advisors can help in a range of ways, including how to manage your heating controls, and simple ways to help you save energy and keep your home warmer for less. The team can also see if you're eligible for financial support, benefits and incentives, and advise on shopping around for a cheaper energy supply.

Top tips to keep you cosy for less

1. Set your heating controls to manage the temperature of your home. Remember to use the weekday and weekend settings.
2. By regularly bleeding your radiators you will avoid cold spots and get the most out of your heating system.
3. Keep your radiators clear and avoid putting furniture against them. Drying your washing on the radiator can make your house colder, and can also encourage condensation and mould growth.
4. Your room thermostat should be set to the lowest comfortable temperature, which is typically between 18°C and 21°C degrees. Turning down the room thermostat by one degree can save up to £75 a year.
5. A quick shower uses less water and energy than taking a bath. For every minute you shave off your daily shower, you'll save £7 a year on your energy bills.
6. Use heavier curtains during the winter months and make sure you close them when it gets dark to keep the heat in and the cold out.
7. Regularly comparing energy tariffs and deals can help you make sure you're getting the best gas or electricity tariff for your usage and the best service offer.



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0808 808 2282
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saving
trust**



To find out how Home Energy Scotland help you, family or friends, call free of charge on **0808 808 2282**, quoting **Winter2018**.

Alternatively email adviceteam@sc.homeenergyscotland.org and an advisor will call you back, or contact the team on Facebook (@HomeEnergyScotlandSC) or Twitter (HES_SC).

**HOME
ENERGY
SCOTLAND**

Spotlight on Performance

2017/18 Charter Return



The **Scottish Social Housing Charter** sets the standards and outcomes that all social landlords should aim to achieve when performing their housing activities.

The First Charter came into effect on 1st April 2010, and a revised Charter was introduced on 1st April 2017. The Charter is currently under review, with a new version expected to come into effect on 1st April 2019.

We actually report on 69 Indicators – these range from how many repairs were undertaken and how well were they done, to how many houses did we let and how much rent did we collect. We cannot provide all of these in this newsletter but we have provided information on how you can find out more.

Our tenants are
82.03%
satisfied
overall

Overall Satisfaction	%
Clackmannanshire Council	94.23
Falkirk Council	84.62
Forth Housing Association Ltd	93.89
Link Group Ltd	89.44
Ochil View Housing Association Ltd	87.06
Paragon Housing Association Ltd	82.03
Scottish Average	90.48
Stirling Council	79.17
Weslo Housing Management	89.93

Our information for this one comes from the 2016 tenant satisfaction survey. The 2018 Tenant Satisfaction Survey is currently underway.

Please don't forget to return your form.

% Percentage of Tenants Satisfied with Opportunities to Participate

Clackmannanshire Council	89.12
Falkirk Council	86.91
Forth Housing Association Ltd	95.8
Link Group Ltd	97.62
Ochil View Housing Association Ltd	82.67
Paragon Housing Association Ltd	66.27
Scottish Average	85.92
Stirling Council	68.31
Weslo Housing Management	75.47

Again these are 2016 figures and we are awaiting latest results. In the meantime we are delighted to be taking part in the Next Steps project and that our Tenant Scrutiny Group is about to start its first Tenant Led Inspection on Void Management and Relets. This is about how we let houses and the condition of the house or flat when people move in as new tenants. Their recommendations will go the Management Committee to help improve services.

If you have an interest in this why not consider joining the Scrutiny Group?

Average Time to Re-Let Empty Properties (Number of Days)

Clackmannanshire Council	33.04
Falkirk Council	31.80
Forth Housing Association Ltd	3.41
Link Group Ltd	39.10
Ochil View Housing Association Ltd	17.87
Paragon Housing Association Ltd	42.92
Scottish Average	30.72
Stirling Council	48.48
Weslo Housing Management	25.93

Since these figures were reported we have seen an improvement in re-let days and we are currently letting properties in an average of 37.6 days.

Our tenants are
94.64%
satisfied
with the condition of
property when moving in

Percentage of Tenants Satisfied with the Condition of Property When Moving In

Clackmannanshire Council	97.14
Falkirk Council	89.66
Forth Housing Association Ltd	89.29
Link Group Ltd	92.99
Ochil View Housing Association Ltd	78.26
Paragon Housing Association Ltd	94.64
Scottish Average	90.24
Stirling Council	88.33
Weslo Housing Management	88.76

In April 2019 the Association appointed a new contractor CTS as heating repair contractor alongside The McDougall Group as main repairs contractor.

The appointment of contractors was made with assistance from tenant volunteers committed to getting a good service for tenants.

Current satisfaction rates continue to be positive.



Percentage of Tenants Satisfied with the Repairs Service %

Clackmannanshire Council	99.61
Falkirk Council	93.78
Forth Housing Association Ltd	99.32
Link Group Ltd	98.92
Ochil View Housing Association Ltd	91.40
Paragon Housing Association Ltd	92.41
Scottish Average	92.13
Stirling Council	83.08
Weslo Housing Management	99.84

Average Number of Days To Complete Non Emergency Repairs

Clackmannanshire Council	4.14
Falkirk Council	7.97
Forth Housing Association Ltd	3.74
Link Group Ltd	6.47
Ochil View Housing Association Ltd	7.59
Paragon Housing Association Ltd	5.22
Scottish Average	6.38
Stirling Council	4.62
Weslo Housing Management	4.35

Percentage of Properties Meeting the Scottish Housing Quality Standard (SHQS) %

Clackmannanshire Council	97.66
Falkirk Council	97.42
Forth Housing Association Ltd	99.10
Link Group Ltd	99.58
Ochil View Housing Association Ltd	80.69
Paragon Housing Association Ltd	90.97
Scottish Average	94.20
Stirling Council	99.19

Average Weekly Rents All Properties

Clackmannanshire Council	71.02
Falkirk Council	64.11
Forth Housing Association Ltd	75.69
Link Group Ltd	82.40
Ochil View Housing Association Ltd	79.31
Paragon Housing Association Ltd	75.16
Scottish Average	76.23
Stirling Council	64.08


92.13%
are satisfied
with our
repairs service

The properties failing the SHQS are in the main where we have been unable to install door entry systems where there are owners in the block of flats concerned and they have not agreed to the work.

We continue to contact owners on a regular basis to establish if they are willing to take part in the works.

We have taken this opportunity to give you some information on our performance compared to other social landlords in the areas where we have housing.

There is more information on our Facts and Figures Section of our web site www.paragonha.org.uk. You can also use the Scottish Housing Regulator's Comparison Tool to look at the performance of all Scottish social landlords. Visit their site www.scottishhousingregulator.gov.uk and go to their Find and Compare Landlords Section.

If you are interested in finding out more about Paragon's performance or getting more involved in the work of the Association then please contact Evelyn Mathershaw, the Housing Manager on **01324 664966** email: enquiries@paragonha.org.uk



HOUSING OPERATIONS SUPPORT TEAM

The Housing Operations and Support Team deliver a "host" of services on behalf of the Association and they are located in our office in Grangemouth. They are available 9am till 5.00pm Monday to Friday (excluding public holidays) and you can reach them on **01324 664966** or by email enquiries@paragonha.org.uk.

So if you:

- Need to report a repair
- Want to pay your rent at the office or by phone
- Interested in renting a house or lock up
- Just have a general enquiry

**Contact our
HOST Team
Here To Help**

HOST Team – Here To Help

Looking For A Lock Up Garage?

We currently have available lock up garages in the following areas:

Strowan Road, Grangemouth

The monthly rent is £29.06 and is due monthly in advance on the 29th of each month. You don't have to be an Association tenant to rent a lock up.

If you are interested in applying for one of these lock ups please contact a member of HOST at the office. We also occasionally have vacancies in other areas, including

Culvain Place, Hallglen

Claret Road, Grangemouth

Fendoch Road, Grangemouth

Westerton Road, Grangemouth

Leven Court, Alloa

Gill Park, Denny

Blaefauld Crescent, Denny

If you would like to go on the waiting list for any of these areas, please contact a member of HOST on **01324 664966** or email enquiries@paragonha.org.uk

Money Matters

Christmas can be an expensive time for all of us – here are some hints to get you through.



Need A Loan? Think It Through!



With Christmas fast approaching, we can all spend more than we mean to on Christmas presents and celebrating. This can sometimes lead to us wanting to borrow money to cover festive costs. Payday Loan companies can be quite appealing when we have to borrow money, but they can very quickly become problem debts due to the high interest charged.

If you do find yourself having to borrow money at Christmas, consider the following options which are less costly ways of borrowing:

- If you are in receipt of an income based benefit (Job Seeker's Allowance, Income Support, Employment and Support Allowance, Pension Credit or Universal Credit) you may be eligible for a Budgeting Loan, or Budgeting Advance if Universal Credit, from the Department for Work and Pensions. This is an interest free loan that is paid back through deductions from your benefits over an agreed period of time.
- If you are working, you may be able to ask your employer for a pay day advance. This would be an interest free borrowing option that could help you to avoid paying back extortionate amounts in interest. This method won't allow you a lot of time to pay it back and may reduce your following month's salary.
- If you have a bank account, you could arrange an authorised overdraft of a set amount to help you meet those extra/unexpected costs. There is interest attached to this, but it is a much more manageable amount. The interest will vary between accounts and banks.
- Borrowing money from friends/family may be an option. When borrowing from friends and family make sure that you agree a repayment plan that you're both happy with and stick to it to avoid hurt feelings or worse.
- If you have a Credit Union account, and have some savings with them, you may be able to access a low interest loan. The interest is generally lower than most other lenders, an average of 13% in Central Region for an unsecured loan, and comes with no hidden charges. Credit Unions also offer free life insurance that covers your loan in case of your death. Your local Credit Union can provide details on the level of loans they can offer.

Problems? Don't Panic- please speak to us!

We are here to help and you should contact the Tenancy Management Team immediately if you are unable to keep up with your rent payments. The Tenancy Management Team can arrange for you to repay your arrears by instalments over an agreed period of time. Your instalment payments can be made on a weekly, fortnightly or monthly basis and we will negotiate payments with you. Sarah our Tenancy Sustainment Officer can help too with advice on benefits.



Paying Your Rent

Most of the Association's income comes from rents paid by tenants, this income is essential as it enables us to carry out repairs and invest in the improvement programme to make homes warmer, more secure and more comfortable places to live.

If tenants fail to pay rent or make late payments, it makes it difficult for the Association to maintain tenants' homes to the best possible standards. You can help by making sure you pay promptly and contact us as early as you can if you have problems.

If you pay your rent regularly and on time we would like to offer you our thanks. If you are having problems making payments and are falling behind then please take action now. We can help.

Ways to Pay

Rent is due monthly in advance on the 29th of each month. If you would prefer we can offer you a weekly payment arrangement but you must agree this with us.

The Association offers a wide range of ways you can pay

- Bank Standing Order or by Internet Banking
- Allpay card which can be used at the Post Office or any shop / outlet displaying a Paypoint sign.
- Online using an Allpay card - you have to register your card - www.allpayments.net
- In person at the office
- Debit card by phone or in person (Credit Cards not accepted). Call **01324 664966** – we will send you a receipt
- By post by cheque to the office- we will send you a receipt

If you are paying at the office or by phone check out our opening times over the holidays – see Page 8

WARM HOME DISCOUNT SCHEME



You could get £140 off your electricity bill for winter 2018 to 2019 under the Warm Home Discount Scheme.

The money is not paid to you - it's a one-off discount on your electricity bill, between September and March.

You may be able to get the discount on your gas bill instead if your supplier provides you with both gas and electricity. Contact your supplier to find out.

The discount will not affect your Cold Weather Payment or Winter Fuel Payment

Eligibility

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

- you get the Guarantee Credit element of Pension Credit- known as the 'core group'
- you're on a low income and meet your energy supplier's criteria for the scheme - known as the 'broader group'

How you apply for the Warm Home Discount Scheme depends on how you qualify for the discount.

CORE GROUP

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

- your energy supplier was part of the scheme
- your name (or your partner's) was on the bill
- you were getting the Guarantee Credit element of Pension Credit (even if you get Savings Credit as well).

How to apply

You'll have received a letter by 7 December 2018 telling you how to get the discount if you qualify.

Your letter will say if you need to call a helpline by 28 February 2019 to confirm your details.

Your electricity supplier will apply the discount to your bill by the end of March 2019.

If you did not get a letter

Contact the Warm Home Discount Team if you did not get the letter and you think you're eligible for the 'core group'.

Warm Home Discount Team

Telephone: **0800 731 0214**

Monday to Friday, 8:30am to 4:30pm

Find out about call charges

Warm Home Discount Team
Blue Zone, Ground Floor Phase 1
Peel Park, Brunel Way, Blackpool FY4 5ES

IF YOU'RE ON A LOW INCOME

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

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

This is known as being in the 'broader group'.

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

How to apply

Your electricity supplier decides who can get the discount - check with your supplier to see if you're eligible and how to apply.

Check with your supplier as early as possible. The number of discounts suppliers can give are limited.

Pre-pay or pay-as-you-go meters

You can still qualify for the discount if you use a pre-pay or pay-as-you-go electricity meter.

Your electricity supplier can tell you how you'll get the discount if you're eligible, for example a voucher you can use to top up your meter.

Quick Guide To Dealing With Burst or Frozen Pipes

Burst Pipes

- Turn off the water supply at the stop cock- this will help limit damage to the property and your possessions
- Drain the water system
- Switch off electrics if affected- do not touch wet fittings
- Switch off water heaters and heating where there is a boiler – unless it's a combi boiler
- If it's a combi you can use your heating unless the burst is in the system

Call the repairs service if you are a tenant. If you are an owner make sure you have a plumber's number available.

Frozen Pipes

- Turn off the water supply at the stop cock
- Protect the area around the pipe as it may burst when thawing
- Open the tap nearest the frozen pipe
- If the pipe is not damaged try to thaw it gently – no naked flames !
- Work from the tap end backwards to the pipe
- Don't use electrical equipment near wet areas

We have a more detailed guide to dealing with burst and frozen pipes on our web site www.paragonha.org.uk

Top Tip
Know where the stop cock is for water supply entering your home



CONTACTS

QUICK GUIDE

Paragon Housing Association	Telephone: 01324 664966 Website: www.paragonha.org.uk Email: enquiries@paragonha.org.uk
Out of Hours Emergency Reactive Repairs - The McDougall Group Gas/Boiler Repairs - City Technical Services	0800 975 1234 0333 202 0708
For Gas Leaks National Grid Emergency Services	0800 111 999
Scottish Water Helpline Helpline	www.scottishwater.co.uk 0800 0778 778
Flooding warnings and advice SEPA Floodline	www.sepa.org.uk 0345 9881 188
Electricity Suppliers - may vary by area	
Scottish Power Energy Networks	0800 092 9290
Scottish Hydro	0800 300 999
Note some phones lines may be free from a landline but not from a mobile. Some companies offer online reporting facilities- visit their web sites for more information.	
Council Bulk /Special Uplifts Please note that arrangement and charges differ in each council are so please contact them direct if you need an uplift . Your housing officer can also provide you with advice on refuse collection and special uplifts.	
Clackmannanshire Council	0500 545 540
Falkirk Council	01324 506 070
Stirling Council	01786 404 040




Have a great Christmas and New Year.

**FESTIVE PERIOD
PUBLIC HOLIDAYS**

Office Closed
Tuesday 25th Dec 2018
Wednesday 26th Dec 2018
Thursday 27th Dec 2018
Tuesday 1st Jan 2019
Wednesday 2nd Jan 2019
Thursday 3rd Jan 2019

***Remember only emergency repairs will be dealt with during these periods.**

PARAGON
HOUSING ASSOCIATION LIMITED



Paragon Housing Association Limited
Invergrange House, Station Road,
Grangemouth FK3 8DG

Telephone: 01324 664966
Email: enquiries@paragonha.org.uk
www.paragonha.org.uk

SHR Registration Number: HAL 298
Scottish Charity No: SC 036262
Property Factor Registration No: PF000282