

Abertalk



WINTER
2024

*Merry Christmas
and a very
Happy New Year
to all of our
tenants!*



Abertay
HOUSING ASSOCIATION

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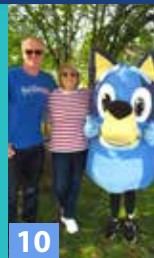
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Welcome to our Winter Edition of our Newsletter

It has been another busy year for the Association. As you can see on pages 8 & 9, we have provided an update on our planned maintenance programme, (spending 52p from every £1 from our rent payers money) on planned, cyclical and other maintenance.

Over the last financial year, the Association has invested £2.2 million on planned and cyclical maintenance in your homes. Our ambitious programme has included kitchen and bathroom installations, boiler replacement, Air Source Heat Pump replacements, window replacements, roof works and electrical checks. We will be investing again in our properties in our planned maintenance programme for 2025/26.

It is almost time to contact you on our annual rent consultation. The long-term financial security and stability of the Association and the health and financial wellbeing of our tenants is at the forefront of the Association's decision making. Through consultation we will seek to understand what is important to you, so please have your say when you receive the survey, for the Association wants to hear your voice and ensure we achieve the right balance between affordability and investment.

The need to provide support to our tenants in relation to debt and energy advice is still important. Our Income Management team can provide support and signpost tenants to much needed assistance and advice, benefitting our tenants at a time when they need it most. On page 23 we have provided you with useful money advice information, invaluable at this time of year.

Another very successful Fintry Gala Day was held on Saturday 7th September 2024, working in partnership with various volunteers and vendors from our local Fintry community. The event was free to all with local entertainment, face painters and lots of fun activities for the kids and once again it all happened on one of the hottest days of the year, You can see some photos on page 10.

On a penultimate note, I would like to thank all our Board members for their time and commitment to the Association and for the dedication they provide in assisting us to continually keep moving that Association forward.

Finally, I would like to wish each and every one of our residents a Very Merry Christmas and a Happy New Year,

Barry Moore,
Chief Executive Officer

Annual Assurance Statement

As part of the Regulatory Framework for Registered Social Landlords, the Association has to submit an Annual Assurance Statement to the Scottish Housing Regulator.

The Board assessed the Association to be compliant with the Regulatory Framework.

A copy of the Assurance Statement is available on our website or from our office.



6 Monthly Rent Direct Debit prize - won by Miss Watson, Fintry. She won a £50 gift card of her choice



Our Where's Wally Winner from our Summer issue was Gwen Fordyce. She won a £50 gift card of her choice





The Return of Bertay

The Abertay Elf has made a welcome return this year. For a chance to win a £25 voucher of your choice, Bertay has hidden 5 festive images throughout our Winter Newsletter, can you spot them?

Let us know where you've spotted Bertay's festive images:



1.....



2.....



3.....



4.....



5.....

You can email your answers to queries@abertayha.co.uk or alternatively cut out this page and return it to us at

**Abertay Housing Association,
147 Fintry Drive, Dundee. DD4 9HE.**

Please make sure that we receive your entries by 31st January 2025

Name:

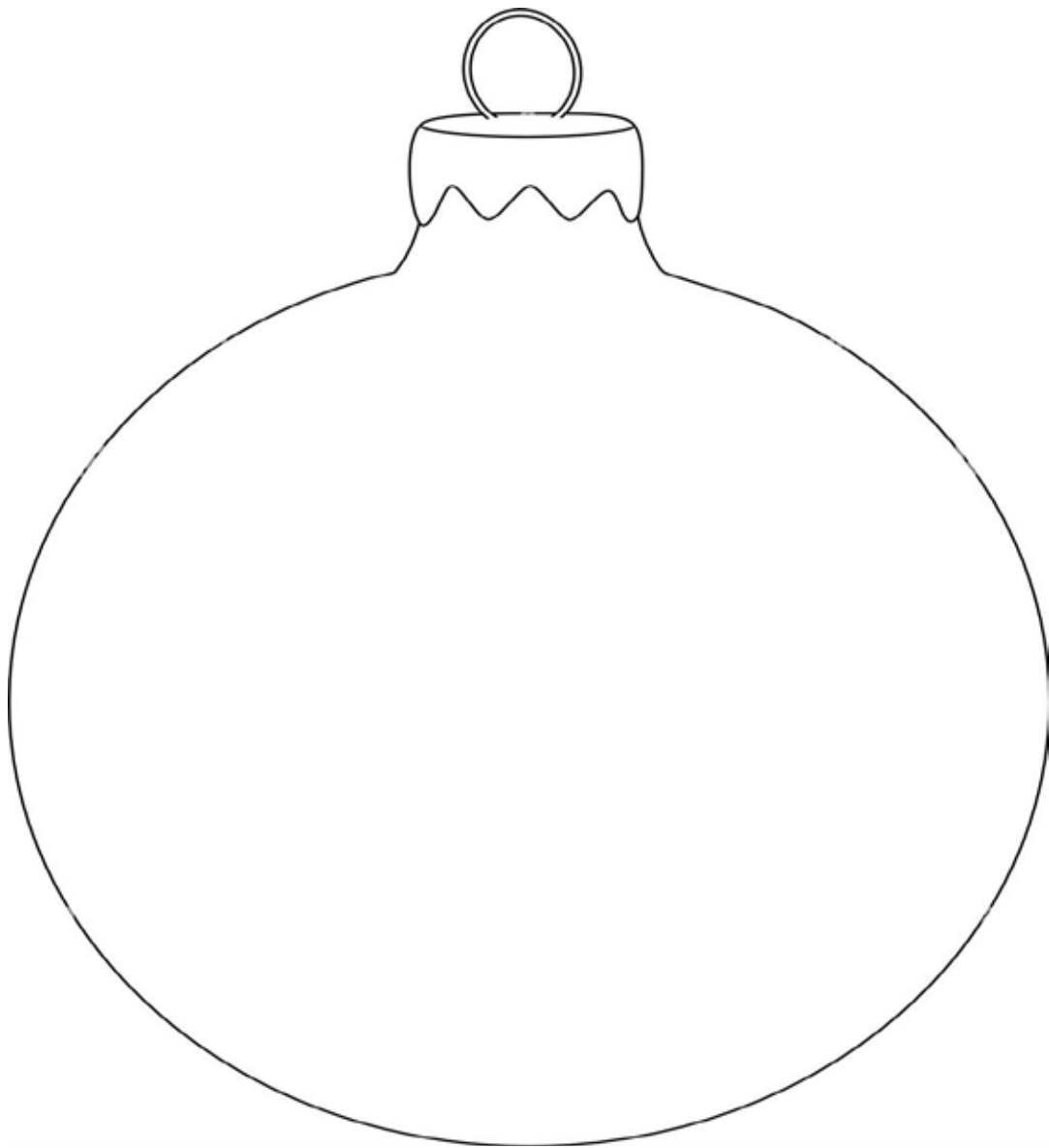
Address:

.....

.....

ONE FOR THE KIDS (THE REAL KIDS)

Design your own bauble



It is time to get creative and design your very own Christmas Bauble and be in the chance to win a £25 voucher of your choice.

Entries can be sent in, dropped off at our office or a photo can be sent to: queries@abertayha.co.uk

Don't forget to tell us your name, address and age (under 16's only)

Name:

Address:

.....

Age:.....

All entries should be received by Friday 31st January 2025.

Abertay Housing Association's Annual General Meeting 2024

The Association held a successful AGM on Wednesday 18th September at our Dryburgh Gardens Complex and online.

Board membership remains the same as the previous year. Ron Neave continues his role as Chair and Kath Mands as Vice Chair.



How did we do?

We are working hard to improve our services to you and provide value for money. We thought you would like to have a look at how we are currently performing, compared to the previous year.

Performance update	Target	Quarter 1 Performance 2024/25	Quarter 2 Performance 2024/25	Year end 2023/24	Year to Date 2024/25	Target achieved?
Number of emergency repairs		221	182	1,246	403	
Emergency repairs completed on time	4 hours	2.16 hours	2.07 hours	2.35 hours	2.13 hours	😊
Average length of time taken to complete non-emergency repairs	6 working days	6.5 days	5.1 days	8.1 days	5.8 days	😊
Value for money						
Gross rent arrears as at the period end as a percentage of rent due for the end of the year	<5%	1.34%	1.13%	1.23%	1.13%	😊
Average length of time to re-let properties	<21	29.7 days	19.5 days	27.3 days	24.4 days	😞
Percentage of tenants satisfied with the standard of their home when moving in	95%	89.5%	100%	93.3%	92.9%	😞

Our performance in 2023/24 in comparison to other social landlords in Scotland can be viewed in our Annual Report, which was posted out to you in October 2024. A copy of the report is available on our website and in our reception area, main office – 147 Fintry Drive.

Complaints

The year to date, the Association received 60, Stage 1 complaints and 3 Stage 2 complaints. These related to a variety of issues. The Association records any expressions of dissatisfaction, and we use these to improve our processes or procedures in the future.

Complaints	Target average timescales	2024/2025	
Stage 1 complaint	5 days	6 days	😞
Stage 2 complaint	20 days	34.7 days	😞

Welcome to



At Abertay Housing Association, we always aim to improve our services to help you manage your home and tenancy.

When you now log into your online Tenant Portal, you will notice that the Repairs Picker feature for reporting the repairs has changed. This has been designed around you, to ensure that correct repairs are logged quickly and accurately.

Why not log onto your My Home account and check out this new addition?!

- If you currently do not have a My Home account, we would encourage you to do so to benefit from this online service. Take a look at the other benefits of having a My Home account...
- Once registered you can access the following tenant services:**
- Manage aspects of your tenancy
 - Log a repair
 - Check your rent account and make payments
 - Send us letters, photos, feedback, comments and complaints
 - Access your tenancy letters and documents
 - View and send us updates of your family details
 - Have your voice heard as part of our Tenant Involvement
 - Go paper-free and get a faster, greener and more cost effective service



Our friendly Customer Services Team are happy to assist you with setting up your account, please contact customerservice@abertayha.co.uk or phone us on (01382) 903545.

You can also scan the QR code below or access through our website www.abertayha.co.uk



Please feel free to provide any feedback on My Home as would love to hear your thoughts on this, and, we would like to know what other services you would like to see on My Home in the future.

What are you waiting for ...get signed up today!

Need help? Get in touch today and activate your *My*HOME account.

Planned Maintenance

The Association has been making great progress on Planned Maintenance projects over the past couple of years and is on its way to achieving another ambitious target this year.

Here are just a few of the improvements that we have managed to carry out this year.

Roofs

We have completed roof replacements to 5 tenement blocks so far this year. We are currently looking to add to these in strategic areas for next year's program.



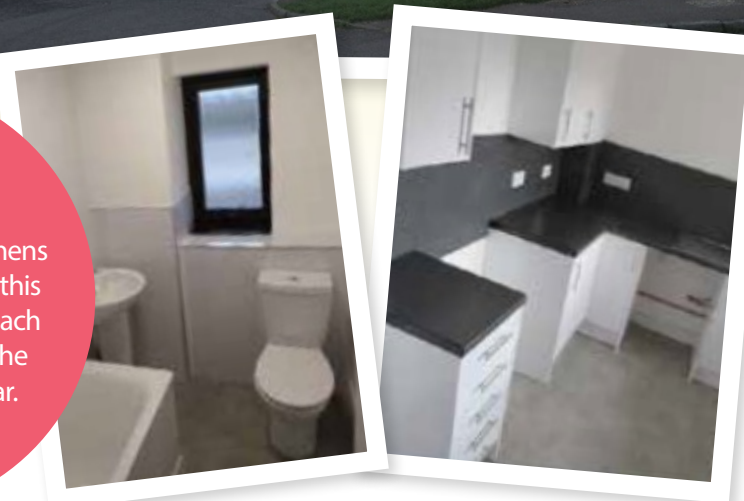
Windows and Doors

We have installed new uPVC windows to 30 properties this year so far and have another 40 or so scheduled for completion by the end of the financial year. Balconies – We have replaced the old metal balcony railings with new glass balustrades to 26 flats.



Kitchen and Bathrooms

We have replaced 30 kitchens and 30 bathrooms so far this year with another 20 of each to be complete before the end of our financial year.





Boilers

70 out of 89 new Worcester Greenstar boilers have been installed. These new boilers will help to reduce gas consumption and lower energy bills for our tenants.



Air Source Heat Pumps

Our contractor is well on the way to completing a programme of replacing another 10. Air Source Heat Pumps. This will continue our road towards the ambitious prospect of installing renewable energy to achieve Net Zero in future.



Electrical Testing – Every Housing Association is required to have an electrical safety inspection (EICR) carried out in every one of their properties every 5 years. We must test around 370 properties every year. This means that we rely on tenants being safety conscious and getting in touch to make an appointment, as soon as they receive a reminder from either Abertay, or one of our appointed contractors. This 5 yearly inspection is mandatory and therefore, access into tenant's homes is vital for the safety of our tenants in the properties.

Upgraded Electrical Heating systems – The Association has already installed a completely new, modern electric heating system in one of our Operational Buildings as a Pilot Project with a view to expanding these upgrades to other properties if it proves to be a success.

Rewiring – We are already carrying rewiring upgrades in properties in need, as part of our Kitchen Replacement Programme and plan to continue with this plan throughout the coming years. We will also be upgrading the electrics in properties when they become empty.



Finlaggan Crescent got a wee bit of a revamp this year. As you can see from the before and after photos this has made a huge difference to the blocks now.



FINTRY GALA DAY

Once again, the weather played ball giving us a beautiful day. The Gala Day was held in Fintry Church in the blazing sunshine. Fun was had by everyone who came along enjoying a range of activities, food stalls, locally made crafts and various fairground rides. The Fire Brigade were in attendance letting people have a go with the hose.



It was so good to see so many local families, four legged friends and people of all ages from the community enjoying themselves. A huge thank you to all the volunteers who plan and organise the event and make it the successful event that it always is. We can't wait until next year.....



WINTER IS COMING.

Are you prepared?

Leaks and how we can work together to prevent them

If you live in a flat, you may have problems with leaks or flooding from neighbouring flats. We find the most common source of water ingress into the flat below is when someone leaves a tap on at the bath, wash hand basin or kitchen sink which results in it overflowing. We would ask that you double check all taps are off before you leave your home, even if you are only popping to the shop or going on the school run.

Washing machines can also be a common cause of leaks so make sure that you regularly check connections and always ensure new machines are plumbed in correctly.

For top floor flats and main door properties, storm damage and heavy rain can lead to water ingress into your home. During spells of incessant rain gutters and downpipes can become overwhelmed which may cause water to find its way under the roof tiles and into your home.

Please report all incidents of leaks and water ingress to the Association as soon as you become aware so that we can quickly diagnose and rectify the issue to avoid further damage to your home and to the building.



Frozen Pipes

As winter approaches it is important to be aware of the risk of burst pipes in cold weather. When temperatures remain below 0c freezing for 2 to 3 days there is a possibility that pipes will freeze and burst which will cause leaks as the temperature starts to rise again.

To help with the prevention of frozen pipes we ask where possible that you keep your home as warm as you can as warmth offers the best protection against frozen pipes. Keeping you heating on at low can help with this.

In the event of a burst pipe, carrying out the following can minimise damage to your home:

- 1. Turn off the main stopcock, if you are able to.**
- 2. Switch off any water heaters or boilers.**
- 3. Turn on all taps to drain your storage tank.**
- 4. Contact the Association as soon**

as possible. Even if out of hours as the emergency plumber will attend.

- 5. Warn neighbours who may be affected.**
- 6. Use buckets, containers etc to collect as much water as you can. This water can be used to flush your toilet at later stage if necessary. Please note that any water collected from burst pipes is not suitable for drinking or cooking with.**

Going away over the winter months?

If you are going away from home over the winter months you may wish to consider leaving your heating on low to help prevent your pipes freezing while you are away. If you intend being away from your home for an extended period during the winter months we ask that you contact us on **01382 903545** to advise of this and to leave a contact number or access arrangement in the event of an emergency.



Christmas Quiz

Just a bit if fun

1. If you are born on Christmas Day, what is your star sign?
2. What new(ish) tradition for the month of December was invented by American mother and daughter duo Carol Aebersold and Chanda Bell?
3. What colour was Santa Claus' suit before Coca-Cola decided to dress him in a festive red for an advertising campaign?
4. In which US state would you find the town Santa Claus?
5. What festive item was eaten by single women in Tudor times in the hope it would help them find a husband?
6. In the film Elf, what is the first rule of the Code of the Elves?
7. Which former President of the United States makes a cameo in Home Alone 2?
8. What is the Grinch's dog named?
9. What is the highest grossing Christmas movie of all time? Choose one: Dr Seuss' The Grinch, Home Alone, or Love Actually.
10. Which Christmas hit originally released in 1984 has been UK Christmas number one three times?

Answers:

1 - Capricorn, 2 - Elf on the Shelf, 3 - Green, 4 - Indiana, 5 - Gingerbread man, 6 - "Treat every day like Christmas", 7 - Donald Trump, 8 - Max, 9 - The animated Dr Seuss' The Grinch (2018), 10 - Do They Know It's Christmas.



Condensation is water that collects on cold hard surfaces when warm air touches them. It most commonly occurs in winter on surfaces such as windows, doors and walls, and unventilated spaces, such as built-in wardrobes and cupboards.

How can condensation be prevented inside?

1. It is recommended that you ventilate your rooms daily for at least 20 minutes - open your windows to allow air to circulate more freely.
2. Open the trickle vents on your windows at night and keep bedroom doors open.
3. Use extractor fans when bathing or cooking, or open windows to allow moist air to escape.
4. Never dry clothes inside on radiators.

If you have condensation on the outside of the windows this is a good sign that the double/triple glazing is working correctly.

The Estate Walkabouts have now finished for 2024.

It was nice to see some residents attending the Estate Walkabouts along with our Maintenance and Housing Officers.

Why do we carry out Estate Walkabouts?

- To ensure that our properties, open spaces and communal areas are being maintained to a good standard.
- To ensure that our neighbourhoods are safe places to live
- To offer our tenants the opportunity to engage with their landlord on neighbourhood and community matters.



Although the walkabouts have finished for this year. It does not mean that we stop repairs. If you do see any issues in your local area that you feel needs looking at. Just give us call on 01382 903545 or email us at queries@abertayha.co.uk and we will have a look at what we can do.

The walkabouts will be starting again next year, and all details will be on our website and Facebook page once they have been finalised.

We look forward to seeing more of you in 2025.

Christmas Treats

Word Search

DIRECTIONS:
Find and circle the
vocabulary words
in the grid. Look
for them in all
directions including
backwards and
diagonally.

BUCHE DE NOEL

CANDY CANE

CHOCOLATE

CLOVES

COOKIES

CRANBERRIES

EGGNOG

FRUITCAKE



FUDGE

ORANGES

GINGERBREAD

PUMPKIN PIE

GOOSE

SCRUMPTIOUS

GRAVY

STUFFING

HAM

SUGARPLUMS

MINCEMEAT

SWEET POTATOES

NUTS

TURKEY

Answers on page 35

Retirement Housing News...

Gordon Street

In June the tenants had a fantastic time being pampered getting massage therapy and some beauty treatments. Everyone looked amazing and refreshed, and we are sure they are all looking forward to the next time.



In July the residents enjoyed a lovely trip across the water to St Andrews. A leisurely bus trip got them to their destination and on the way back everyone enjoyed a lovely meal at the Inchture Hotel before heading home.



Throughout the year the residents always enjoy their usual activities. Bingo, bacon roll mornings etc are always on at the Complex Lounge and all Abertay retirement housing tenants of the Gordon Street area are welcome to join. Just ask at the Complex.

The residents have a bus trip to Ikea organised. I am sure that they will have fun and hopefully the bus will be big enough to store all the purchases that they make.

In December the complex lounge will be the venue for Pie and a raffle. We are sure they will receive many donations for prizes and the lucky winners will enjoy their prizes.

The Complex will also be collecting toys for their annual Christmas Toy Appeal. Like all other years they will make it a great success and make lots of children very happy on Christmas morning.



Dryburgh Gardens

In July our tenants at Dryburgh hired the indoor curling set from Dundee Voluntary Group. Everyone who participated had a great time with lots of laughs. They enjoyed it so much that they decided to hire it again in November.



Something fishy was going down at the complex in September - A fish supper night was held in the complex lounge with entertainment from Rab Clark. A great night was had by all the tenants and their friends. Probably won't be long until the next one.

The tenants held a Halloween/Guy Fawkes night in the complex with pie & beans on the menu. A fun time was had by all the residents, and they got dressed up for the occasion. Entertainment on the night got people up dancing and made it a great night.

DECEMBER:

December will be a busy month up at Dryburgh Gardens. There will be fun and prizes at our Christmas Bingo Night with a buffet. A festive fun filled night is assured at our Christmas Party in the Complex with a 3-course meal from Yorkes the Butchers – family and friends all welcome. The Complex Christmas raffle will be held on the same day as the meal. Then to finish off the festive season we will be having our full Scottish Breakfast on Friday 20th December.

The tenants are all looking forward to the fun that 2025 will bring.



This August saw Ken retire from Dryburgh Gardens. Ken started with us at age 62 has worked at Dryburgh Gardens for 13 years as a Caretaker - a well-loved member of the Abertay staff. Ken was our strong man at the staff away days showing up the younger members of the team. Who would believe he could hold two 2ltr bottles of Iron Bru at arm's length for so long.

Many people who Ken has met, helped and worked with over the years turned up to say their thanks and best wishes at the Dryburgh Gardens Complex. Ken was so grateful and thankful for the lovely messages and gifts.

Enjoy your Retirement Ken.



Coffee Morning

Some of the tenants got their pinnies on to bake some goodies for a coffee morning in November. Looks like there was a fantastic selection of cakes and bakes on sale. There were also some crafts that were available on the day and the fantastic effort made by everyone means that a healthy amount was raised for the comfort fund.



Fintry Mains

Things seemed to have moved on so quickly from our summer to winter report.



Nan Traynor, our lovely previous tenant (recently moved to alternative housing) who had been a resident in Fintry Mains for almost 25 years celebrated her 90th birthday in September this year. To celebrate this milestone with her and to wish her well, some of her friends from Fintry Mains made a wee surprise visit with her family who had organised a get together at her new home.

Fintry Mains has enjoyed a couple of day trips out this summer. On one they headed to Perth which was followed by a very enjoyable meal at the Inchture Hotel on their way home. The other trip was in August a coach trip was arranged to St Andrews during the Lammis Fair continuing onto Crail stopping off at the Crail Hotel for another tasty meal before returning home.



Fintry Mains



In September some of the Fintry Mains residents holidayed together in Blackpool, where they shared some memorable moments, and much laughter was had.

We celebrated Halloween with a spooky evening in the complex. Entertainment was provided by Mike Lees together with an enjoyable buffet from Nicoll's Rosebank Bakery.



At the end of November the Complex will be celebrating St Andrews Day with an evening of entertainment and a meal.

In December we will have a prize raffle (tickets are on sale now at £1 per strip) from which all proceeds will go to the comfort funds.

A Christmas Party will be held in the complex lounge in December. Further

details will be circulated to all tenants about all upcoming events.

The regular weekly Bingo is still a big hit with the residents to help raise money for the comfort funds and the Beauty Therapy sessions are also a regular occurrence in the complex. (These sessions would not be possible without OPEN grant funding obtained from Dundee City Council).

Caldrum Street & Rosebank



In September a wee birdie told us that it was Agnes's 80th Birthday. So, we couldn't miss the opportunity to pop down and surprise her with some flowers.

Agnes was a hard working and enthusiastic member of the Rosebank Place Complex Committee, where she was always on hand to help organise events and outings etc.

We hope that she had a fantastic day and was really spoilt by her family and friends.

Beauty Morning

Some of the residents enjoyed being pampered at the complex. Along with a coffee and natter, they also got their nails done. As you can see even the guys joined in and looks like they enjoyed the experience



Bingo Time

Bingo remains a huge favourite on Monday and Thursday afternoons. Everyone that attend has so much fun and look forward to shouting "HOUSE".

Any Abertay retirement residents of the Caldrum Street or Rosebank Street area that fancy their luck at the bingo, Just contact the Complex for further information.



McMillan Coffee Morning

Our residents at Caldrum Street held a McMillan Coffee Morning. They did an absolutely fantastic job raising a total of £357.39. There was delicious homemade soup, sandwiches and cakes on offer. There was also a tombola and raffle on the day and all the loose coppers from their bottle were added to the amount raised.

On the day of the coffee morning the residents took the time to remember Joan Cook who sadly passed away only a few days before. Joan was a valued member of committee during her years at Caldrum Street.

We are sure that McMillan will be over the moon with their efforts. Looks like a fun time was had by everyone and the food looked delicious.



Caldrum Street & Rosebank

Caldrum Street & Rosebank – Halloween

There were some spooky goings on at the complex in October. The residents held a fancy-dress party with some Halloween treats provided by Nicoll's Rosebank Bakery. There was also entertainment provided by Jon McLauchlin. As you will see from the photos it looks like everyone had fun and the residents made a great job of the decorations at the complex. There were also some great prizes donated for the raffle and we hope the winners are enjoying their prizes.



One of the Rosebank tenants starting a new jigsaw in the complex. This is one of her favourite pastimes and it won't be long until she is onto the next one:

Future Activities

Coming up at Caldrum Street & Rosebank Place:

There will be a "Stovie Night" in November (too late for the magazine but we will post photos next issue). Where there will be a raffle and entertainment provided by Debs with karaoke.

There will be a trip to the Little Theatre to see "The Steamie" at the end of November which the residents will love. They were at the Little Theatre earlier in the year to see Dad's Army and had lots of fun.

The Christmas party will be held in the Complex in December where the residents will enjoy a 3-course meal from McKenzie Catering. There will also be entertainment from Alex Strachen and a raffle. There may even be a visit from the Tori Barclay Dance Academy. This will definitely be an evening to look forward to.

The residents will be collecting gifts to donate to the local Maxwell Centre. This will see them donating presents to 25 children ranging from 6 to 12 years old (26 girls and 9 boys).

Palms Lane

Not much news from the Perth Road area but the complex continues to be used regularly by the tenants to meet up and have a natter and socialise.



Some of the residents got together to paint the shed in the garden area of the Complex.



Let us introduce Opi to you...



Abertay Housing Association work with One Parent Families in Dundee. In 2024 One Parent Families Scotland have been celebrating their 80th Anniversary.

During their celebrations Opi the bear was recruited by One Parent Families. The aim was for Opi to join various organisations and take photos of Opi's journey along the way.

Opi the bear joined us at Abertay Housing Association during September. Opi had a very busy schedule to complete. Here are a few photos of Opi on his journey with Abertay. Opi got involved in installing new kitchens and bathrooms and as you can see Opi even attended our AGM as a VIP guest.



**COMING
SOON**

Tenant Satisfaction Survey 2025

In 2025 we will be sending our Tenant Satisfaction Survey to all tenants. The survey will focus around key services, enabling the Association to be more aware of and sensitive to the needs of our tenants, making appropriate changes to services and improve the tenant experience.

The information collected will be used by landlords and the Scottish Housing Regulator to ensure service improvement and identify any areas of concern.

YOU, our tenants are our priority, without you, we would not exist.

The ethos of the Association is to continually look at how we can do things and seek to improve wherever and whenever we can and add value to the quality housing that has been provided over the years.

We are committed to listening to you and using your views to continually improve the services we provide.

To help us achieve this we aim to carry out our tenant satisfaction survey every 2 years, this will take place in 2025, and you will shortly receive your survey in the post.

The survey will ask your views on the services we provide, how we communicate with you, priorities on how we spend your rent money and how happy you are with your home and neighbourhood. All information provided will be entirely confidential.

This will allow us to develop Housing Services in line with what you, our tenants, want.

You will be able to complete the survey in a few ways; complete the survey sent to you and return it using the prepaid envelope, online either by scanning the QR code or via My Home our online tenant portal (contact John for more details should you wish to activate your My Home account 01382 903545). We will also be contacting a random selection of tenants to conduct the survey face-to-face. Alternatively, should you require assistance to complete the survey, please contact John who will be more than happy to assist.

Once the process has been completed, we will then use the results to improve how we currently work and to shape the way we will deliver services in the future. Keep a look out in our next newsletter for the results and feedback.



Should you find yourself struggling with your finances over the Festive season, we have included some useful contact details for your information.

How to contact and access services

All of the services on this leaflet will provide free and confidential advice and support and will refer to other support services, including energy advice. The council advice services (Connect Team and Welfare Rights) use the same telephone number.

CT Connect Team

The Connect Team can help you access benefits, deal with any benefit issues and support with income maximisation (including identifying in-work benefits and any benefits you may be entitled to). We can also help you to complete benefit claim forms and challenge decisions and we work alongside the Welfare Rights Team to ensure you can get help with longer term problems. We offer face to face appointments across Dundee and can discuss issues over the phone. Please call to make an appointment.

Tel: 01382 431188 (select option 2)
Mon - Fri 9.30am – 4.30pm

WR Welfare Rights

The Welfare Rights Team can help Dundee residents sort out a wide range of benefit and tax credit problems. We can identify what benefits you may be entitled to, assess the merits of your case if you want to challenge a decision, and represent you at tribunal if you have a case - e.g your claim for benefit or tax credits may have been refused, your benefit may have stopped, you may want to see if benefit can be backdated or report a change in circumstance.

Tel: 01382 431188 (select option 2)
Mon - Fri 9.30am – 4.30pm
E: welfare.rights@dundee.gov.uk

CAB Citizens Advice Bureau

CAB gives free, confidential and impartial advice on a wide range of topics, including benefits, energy, housing, employment, NHS complaints, debt and income maximization, including budgeting. We can help with applying for benefits and challenging benefit decisions, including representation at tribunal and we offer FCA registered debt advice and support including statutory debt options.

We can also help with energy grants, discounts, disputes and reducing fuel debt, and we have dedicated Armed Services and Older Persons advice projects.

Appointments are available Monday - Saturday by phone, email, video or face to face.

Tel: 01382 214633
Mon - Fri 10.00am – 4.00pm
Saturday is advice appointments only
E: Bureau@DundeeCAB.casonline.org.uk

BC Brooksbank Centre

We can help you with a range of issues, including benefit checks and challenging benefit decisions. We also offer various debt solutions and can help people complete a range of forms and access housing, legal and energy advice. We host drop-in sessions on Tuesdays (9.30am to 3pm) and Thursday afternoons (1.30pm to 4.30pm) at the Brooksbank Centre. In addition to drop-in sessions, we have a range of bookable appointments, please call us to arrange. We also have advisers co-located at the following GP surgeries: Terra Nova, Hillbank Health Centre, Newfield Surgery and Coldside Medical Practice and we can offer debt & benefits advice to inpatients at Carseview Centre as needed.

Tel: 01382 432450
Mon - Fri 9.00am - 5.00pm
Brooksbank Centre, Pitairlie Rd, Mid Craigie Rd

Dundee Law Centre (DLC)

Dundee Law Centre provides free, accessible, confidential and quality legal advice and representation to Dundee residents. We support people with debt, benefits, housing issues, including repossessions, evictions, rent, homelessness, council tax and disrepair issues, as well as welfare, housing and care needs relating to disabilities. We can appeal cases when appropriate and advise clients of the process along the way, and work in partnership with other support services. Please call to make an appointment or fill in our online enquiry form.

Tel: 01382 918230
Mon - Fri 9.00am - 5.00pm
Online enquiry form:
www.dundee-law.org/need-help/

Energy Advice

Dundee Energy Efficiency Advice Project

DEEAP provides advice on fuel tariffs, how to reduce bills, energy efficiency measures, benefit checks, advocacy work resolving debts with energy suppliers, and other advice and referral work.

Scarf (Home Energy Scotland)

Scarf delivers the Home Energy Scotland (HES) service, which offers free and impartial advice on a variety of energy saving matters, including help with accessing financial assistance, lowering fuel bills, and making your home more energy efficient.

DEEAP Tel: 01382 434840
Scarf (HES) Tel: 0808 808 2282

Christians Against Poverty (CAP)

We provide free advice and support for local people in Dundee who are struggling with unmanageable debt. We also have a befriending service and emergency aid fund (only available for those receiving support from our Dundee Debt Centre). Please phone the CAP team to book an in-person appointment with the centre and find more information and advice on our website.

Tel: 0800 328 0006
www.capuk.org/get-help

Funeral Link

We are here to help the bereaved save money on all things funeral. If you are planning a funeral and struggling to meet the costs, our friendly team provide one-to-one support and independent advice.

Tel: 01382 458800 www.funeralinkdundee.org

What's the problem?	What are some options?	Who can help?
<p>I suddenly have no money</p> <ul style="list-style-type: none"> Emergency (<i>lost money or unexpected expense</i>) Disaster (<i>such as flood or fire</i>) Relationship breakdown Money stopped (<i>sanctioned / failed a medical</i>) Lost Job <p>SEE OPTIONS: 1 2 4</p>	<p>Financial advice and support</p> <p>All of the organisations on this leaflet will discuss your options and help you make the decisions that are right for you. They can also help with form filling and will refer you to other support services, including those who help with problems around gas/electric, such as Dundee Energy Efficiency Advice Project.</p>	<p>BC Brooksbank Centre</p> <p>Tel: 01382 432450</p>
<p>I'm waiting on a payment / decision</p> <ul style="list-style-type: none"> Made a new claim for benefit Benefit is delayed Waiting for a benefit decision to be looked at again <p>SEE OPTIONS: 1 3</p>	<p>1 Scottish Welfare Fund – Crisis Grant</p> <p>People on low incomes may be able to get a grant from the Scottish Welfare Fund in the event of a crisis. This is a one-off payment to help you cope during an emergency or disaster, or due to unexpected expenses. Crisis grants may be given as cash or as vouchers, e.g to buy food or fuel. You may be required to request a hardship payment or benefit advance before being awarded this grant. Crisis grants do not have to be paid back (not a loan).</p> <p>WHO CAN HELP: BC CAB CT DLC</p>	<p>CAB Citizens Advice Bureau</p> <p>Tel: 01382 214633</p>
<p>My money doesn't stretch far enough</p> <ul style="list-style-type: none"> Deciding between food and fuel Low income or zero hours contract Not sure if eligible to claim for benefit Change of circumstances (<i>e.g new baby / bereavement / illness</i>) <p>SEE OPTION: 5</p>	<p>2 Hardship Payment</p> <p>If you have no money because of a sanction, you may be able to claim a hardship payment from the Jobcentre. Hardship payments are not always paid immediately, and they're not available to everyone. Hardship payments of Universal Credit need to be paid back, but hardship payments of JSA or ESA do not.</p> <p>WHO CAN HELP: BC CAB CT</p>	<p>CT Connect Team</p> <p>Tel: 01382 431188 (select option 2)</p>
<p>I have debt</p> <ul style="list-style-type: none"> Rent or Council Tax arrears Gas or electricity Payday loans or owing friends and family Benefit repayments <p>SEE OPTION: 6</p>	<p>3 Benefit Advance</p> <p>If someone has made a new claim for benefit but has not yet been paid, they may be able to get an advance. Advances are typically paid within 3 working days but you can ask for it to be paid the same day you apply. Benefit advances must be paid back, and the money will be taken from your future benefit payments (a loan). It's important to get advice from one of the services before taking out an advance.</p> <p>WHO CAN HELP: BC CAB CT WR DLC</p>	<p>WR Welfare Rights</p> <p>Tel: 01382 431188 (select option 2)</p>
	<p>4 Challenging a decision</p> <p>You can challenge a benefit decision if your benefit has been stopped/sanctioned/reduced and you believe the decision is wrong. Most benefit decisions need to be challenged within one month.</p> <p>WHO CAN HELP: BC CAB WR DLC</p>	
	<p>5 Benefit check</p> <p>Some people may need support to make a claim and may not be getting all of the benefits they are entitled to. A benefit check can ensure that they are receiving their maximum entitlement.</p> <p>WHO CAN HELP: BC CAB CT WR DLC</p>	
	<p>6 Debt Advice</p> <p>Advice and support to reduce outgoings to creditors and consolidate and manage repayments for all types of debt.</p> <p>WHO CAN HELP: BC CAB WR DLC CAP</p>	

Please turnover for full details of these services and others, including Dundee Law Centre (DLC) and Christians Against Poverty (CAP)

Garden Competition 2024

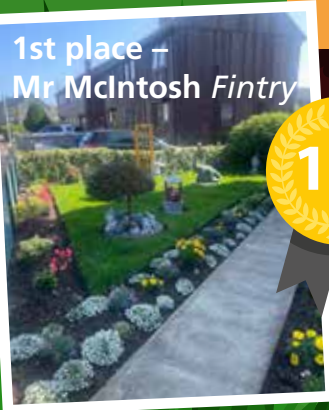


A massive thank you to everyone who took part or nominated someone for our 2024 Garden Competition. The tenants have all worked hard on their gardens this year considering it has not been the best summer. Our judges from QAPM (competition sponsors) and our Chair and Vice Chair of the board found the judging very difficult this year.

The winners of this year's Garden Competition are:

BEST GARDEN CATEGORY

1st place –
Mr McIntosh *Fintry*



Joint
2nd Place



Mrs Curran
*Caldrum
Street*

Joint
2nd Place



Mr McDonald
South Road



BEST VERANDA/BALCONY



Joint 1st place –
Ms Kennedy *Fintry*



Joint 1st place –
Mr & Mrs Duncan *Fintry*

BEST COMMUNAL GARDEN AREA

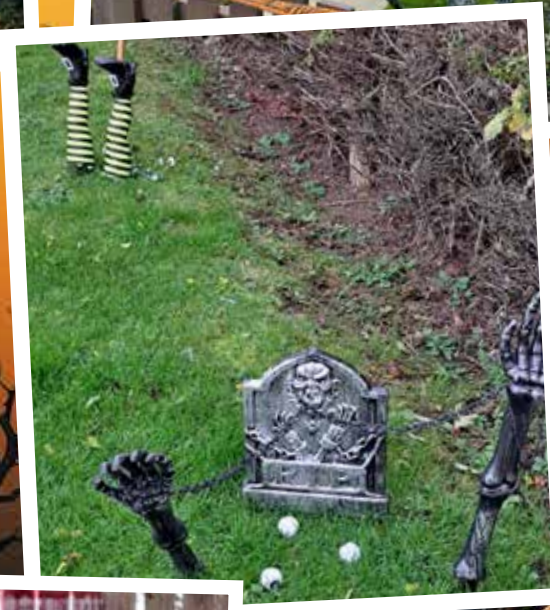
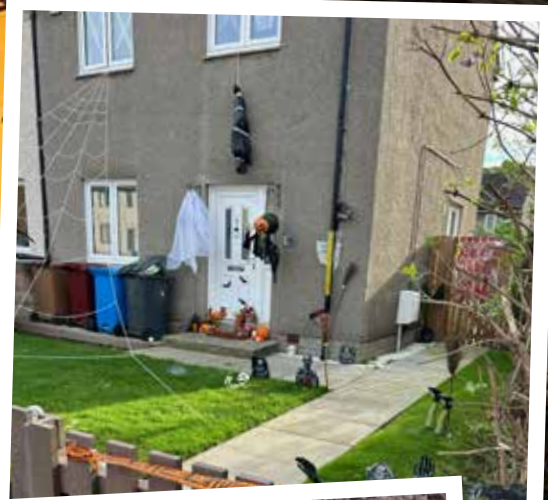


*Caldrum
Street*

We hold this competition every year, so get your green fingers ready once the better weather comes and get started on your balcony or garden. We will remind you in the next Newsletter on how you can enter. Who knows, you could be next year's winner. Good luck.

HALLOWEEN

As you can see from the photos, a few of our tenants got into the Halloween spirit and decorated their homes. We are sure that they had loads of trick or treaters around on the night and everyone was suitably impressed with the effort they all went to make it look scary.



Avoid arrears this Christmas

It's that time of year for buying presents, party nights, adding new decorations to the tree, and there's no doubt about it, Christmas is a very expensive time for most of us. But there's good reason to put paying the rent at the top of your Christmas to-do-list.

Paying the rent over the Christmas period can sometimes be a problem for tenants. Some tenants feel that the Christmas period shifts their priorities to presents and parties.

Putting a plan in place to prevent rent arrears will help to ease some of the financial stress associated with the Christmas and New Year period.

3 easy money tips to help you relax this Christmas

- 1. Get Ahead.** Where possible, try to pay an additional week/month's rent early in December so you're not caught out as Christmas draws closer. The festive season carries us away at the best of times, but if you've paid an extra week/month of rent in advance, it removes the burden of extra financial pressure.
- 2. Pay extra.** Should paying an additional week/months rent in advance be a struggle? Continue paying your rent as normal but consider adding a little extra each week/month. Some people do this, and it means by the time December has come they have already paid that month's rent or are even a little bit ahead.
- 3. Communication is key.** It is important to stay in touch with us if you feel you might be under some financial pressure towards the end of the year (or indeed any other time of the year for that matter). Are you already worried about being able to pay your rent? You can contact our Income Team for advice, who can also signpost you on to specialist agencies who may also be able to help.

Experiencing difficulty paying your rent?

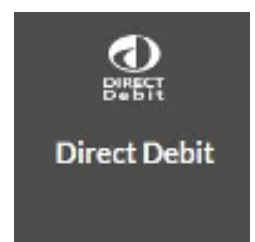
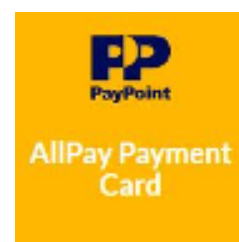
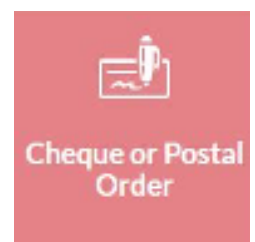
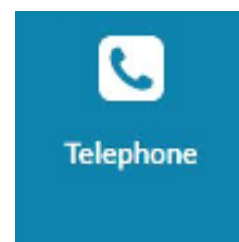
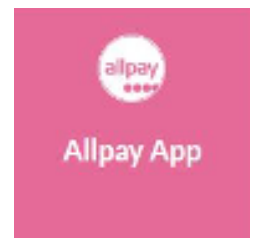
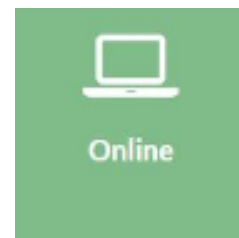
Don't panic, our staff are here to help, just contact our Income Team direct:

Natalie – 01382 513818

Alison – 01382 513809

Cat – 01382 513807

There are different and convenient ways for you to pay your rent which we've listed below. Paying by Direct Debit is the simplest and most convenient way to pay your rent.



For your rent to go straight onto your account immediately we recommend paying by Direct Debit, My Home or telephone us direct on 01382 903545.



Darker nights safety advice

Now that the longer winter nights are well and truly upon us, it's time to review your home security and remind yourself of how to stay as safe as possible when out and about.

at home

- Keep front and back door locked at all times and keep keys and valuable out of sight and reach from cat flaps, letterboxes, downstairs door and windows.
- If you're out in the evening, make sure that you leave a light on and close any curtains or blinds. If it's dark before you get home use a timer switch on energy saving lights.
- Light up your front door with appropriate lighting – making sure it is visible from the street.
- Do not forget about gardens, sheds and outbuildings – make sure they are locked and secure too.
- Try not to leave your house in silent darkness. Just leaving a radio on could make a potential burglar think twice.
- Never leave a spare key outside your house, burglars know all the usual hiding spots.
- Keep bins away from windows when they are not being used as they can be used as a climbing aid for burglars.
- Please ensure you have the relevant insurance to cover your personal possessions and home contents should the worst-case scenario occur.

out and about

- Plan before you go out. Know where you're going, how you'll get there and how you'll get back. Let someone know where you're going and be prepared for any change of plan.
- Keep your purse/wallet and keys close and secure. Only take out essential items, and if you can leave valuables at home, do.
- When you're out, always walk with confidence and stick to well-lit busy areas, using the route that you know best.
- Avoid quiet or badly lit alleyways, subways or isolated carparks. Walk down the middle of the pavement if the street is deserted.
- Remain aware of your surroundings – don't walk along texting, making a phone call or listening to music. As well as being distracted this advertises your valuable to criminals.
- Trust your instincts – if you don't feel safe then change your route, remembering to stay in well lit and busy areas. Don't be tempted to take short cuts.
- Stay safe by sticking together. Always avoid walking alone at night.
- If you regularly walk home in the dark, get a personal attack alarm – they are widely available and inexpensive.
- If you regularly jog or cycle – vary your route and times you go out, particularly if you go alone. Try to avoid wooded or remote areas and stick to well-lit roads, or main paths and open spaces. Stay fully alert of your surroundings and don't use headphones.

Staff News



Clare has moved to the role of Corporate Services Officer - Clare has moved from her role of Tenant Involvement Officer (which she really loved) and has taken up the very responsible role of Corporate Services Officer. She has settled into her new role and is being kept very busy.



John has moved to the role of Tenant Involvement Officer – John has moved from Customer Services and Property Services and taken over the role of Tenant Involvement Officer from Clare. John is looking forward to the hard work and challenges that this new role will bring.

Welcome

We are delighted to welcome Karen who has joined the Association as a cleaner. She has settled into her role very quickly and is a great asset to the Association.



We also welcomed Pat to the Association. Pat took up the role of cleaner and responsible for cleaning the Association complexes around Dundee.



We are also delighted to welcome Brian who has taken over the post of Caretaker at Dryburgh Gardens. Although Brian is quite new in the role, he is already doing a great job.

Happy Retirement



As you will see from the Dryburgh Gardens news. Our Caretaker Ken retired in August 2024. We wish Ken all the best in his retirement and hope he can finally put his feet up



Winter safety advice and keeping warm

When heating your home, you should heat it to a temperature comfortable for you with a recommendation of at least 18°C for rooms you frequently use, such as your living room or bedroom. You should keep bedroom windows closed at night.

Maintaining indoor temperatures is particularly important if you are not mobile, have a long-term illness, or are 65 or over. It is also advised to avoid exposing yourself to cold or icy outdoor conditions if you are at a higher risk of cold-related illness.

Additional or alternative methods include heating your body rather than the home. To do this you can:

- wear several layers rather than one thick layer, this could include a base layer and using hats and scarves
- keep your feet warm with slippers or the right socks and footwear
- use a hot water bottle (see safety advice below)
- turn on an electric blanket or other heated electrical items (see safety advice below)
- gentle exercise or move around - preferably every hour
- eat regularly and try to include one hot meal a day.

Safety at home

As the cold weather keeps many indoors, staying safe at home while keeping warm is essential. Find below a few safety tips to keep in mind during the coming winter period and colder weather.

- **Hot water bottle use** - Ensure your hot water bottle is in good condition. Hot water bottles can be used for up to two to three years. However, if the item looks faded or damaged in any way it should be replaced. Hot water should be cooled slightly before being added to the bottle and the bottle stored empty to maintain its integrity.

Tip: At the top of your hot water bottle on the funnel, there should be a small flower motif (this might look like a daisy) on one side. This sign will have a number in the middle which is the year it was made. To find out the month, check the individual petals (12 petals to represent 12 months) for dots inside. One dot in the first petal means the first week in January, if it has 13 dots across four petals then it would be the first week of April.

If your hot water bottle doesn't have the daisy sign, check for the BS safety standard (BS 1970:2012). If you cannot find either, you may need to think about getting a new hot water bottle.

- **electrical safety** - turn electrical items, such as electric blankets, off at night. Make sure they are well looked after and used in the correct manner, for example, by not turning on an electric blanket when wet.

- **gas safety** - Abertay Housing Association have WRB Gas check all tenant's boilers at least once a year. It is essential that you let them in to carry out this check.

Check in on vulnerable neighbours, family and friends

During winter, neighbours, friends and families who are older or more vulnerable may need extra help. Whether that be securing food supplies or medication if they are unable to go out due to the weather or a medical condition, encouraging them to wear shoes with good grip and a scarf if going outside, or just having a chat to check in on how they're feeling.

If they require help over the holiday period when their GP practice or pharmacy is closed or they're not sure what to do, NHS 111 is available. The service can be accessed by phone or online at 111.nhs.uk

Be prepared and stay up to date

The weather can change quickly so keep up to date with the forecast.

If you need to travel, make sure your vehicle is winter ready and safe to drive.

Fire Risk Training



Abertay Housing Association invited some of our Leased properties along to some Fire Training with some of the Abertay staff. This was an informative as well as required training for everyone present. It was an enjoyable and well-presented training course.



Homemade Truffles

Pop these homemade Christmas truffles in a pretty box if you want to give them as a gift. Kids will love giving them to family and friends.

INGREDIENTS

- 150g dark chocolate, chopped
- 150g milk chocolate, chopped
- 150ml double cream
- 50g unsalted butter
- cocoa powder, sprinkles, lustre powder, icing sugar, chopped nuts, for coating
- flavourless oil (such as sunflower), for shaping

METHOD

- **STEP 1**
Put the dark and milk chocolate in a bowl, then put the cream and butter in a pan and bring to a simmer. Pour the hot cream over the chocolate and stir until it melts. Leave to cool, then chill in the fridge for 7 hrs.
- **STEP 2**
Put the coatings into separate bowls. To shape the truffles, lightly rub your hands with flavourless oil and roll teaspoons of the truffle mix between your palms – this can get messy!
- **STEP 3**
Gently roll the truffles in the bowl until evenly coated, then put in a box and chill. Store in the fridge in an airtight container for three days, or freeze for up to a month. Defrost in the fridge overnight.



Hi Everyone

I would like to introduce myself. I am John your new Tenant Involvement Officer and my role is to ensure that our tenants are at the heart of everything we do here at Abertay Housing Association.

I have worked in Abertay Housing Association for nearly 8 years, working in Customer Services and Property Services. It is likely you may have spoken with me if you have called or visited the office.

Here at Abertay Housing Association we are committed to providing our tenants with plenty of opportunities to get involved and help shape, influence and improve our services. As one of our tenants you are the best person to share your knowledge and understanding of the issues and concerns you have for your families, neighbours and the communities you live in – this is invaluable in making sure that we focus our attention on addressing the areas that concern you.

So, if you fancy getting involved in one of the opportunities we would love to hear from you: -

There are a few ways that you can get involved:

- Register of Interested Tenants
- Estate Walkabouts
- Responding to Repair Satisfaction Surveys

To get involved. Contact me (John), your Tenant Involvement Officer on 01382 903545 or email queries@abertayha.co.uk

I look forward to hearing from you.

PENSION CREDIT

WHAT YOU NEED TO KNOW



We know that many pensioners will have lost the £300 Winter Fuel Payment. However, you may be eligible for Pension Credit. Pension Credit gives you extra money to help with your living costs if you're over State Pension age and on a low income.

The average Pension Credit award is worth over £3,900 per year and it opens doors to other support, including help with housing costs, council tax and heating bills.

There are up to an estimated 880,000 households across the UK eligible for Pension Credit who are yet to claim, and the Department of Work and Pensions are urging people to check whether they or their loved ones are eligible for this support.

Who can claim Pension Credit?

You can claim Pension Credit if you're of State Pension age and on a low income. You must live in England, Scotland or Wales to qualify.

Pension Credit is separate from your State Pension, and savings, a private pension or owning a home are not necessarily barriers to receiving it.

When you apply for Pension Credit your income is calculated. If you have a partner, your income is calculated together.

If your income is higher, you may still be

eligible for Pension Credit if you have a disability, care for someone, or have housing costs.

How much is it?

Pension Credit tops up:

- Your weekly income up to £218.15 if you're single.
- Your joint weekly income up to £332.95 if you have a partner.

Do you qualify - It is always a good idea to have a benefit check from an experienced adviser who can check your entitlement and answer any questions you have. Benefit rules can be complicated and benefit rates change every year. A full benefit check will look at your entitlement to Guarantee Pension Credit, Savings Credit and other help too. You can contact:

- **Citizens Advice Bureau – 01382 214633**
- **Welfare Rights – 01382 431188**
- **Age Scotland – 0800 12 44 222**



HOME AND CONTENTS INSURANCE

As your landlord, The Association provides a buildings insurance policy. This covers the property and the fixtures and fittings in your home. We don't, however, cover your items or personal belongings. This is where you need to get contents insurance.

A contents insurance policy covers goods in your home, such as furniture, clothing and electrical items. For example: If your toilet leaks onto your vinyl flooring and through to your kitchen below, causing damage to your appliances (like a toaster). We would repair the leak and any ceiling damage, but not the vinyl flooring or toaster. This is where home contents insurance would help.

The Thistle Tenants Risk Home Content Insurance Scheme is specifically designed for social housing tenants, has minimum requirements and flexible payment options. You can visit their website at www.thistletenants-scotland.co.uk for more information. There are lots of other Insurance providers and comparison sites out there who can also provide home contents insurance, the important thing is to have the insurance to protect your personal belongings.



WARM HOME DISCOUNT

Some of the major energy providers still have their Warm Home Discount schemes available. This could mean that you qualify for £150 added to your energy account if you meet your energy suppliers qualifying criteria.

Normally the Warm Home Discount is applied to your Electricity account. However, some suppliers can add this to your gas account if you prefer. However, this would be entirely up to your energy provider. Have you applied for yours yet? We would recommend that you contact your energy supplier as soon as possible as these schemes are only available for limited times.



A REMINDER FOR ALL THOSE STRUGGLING AND STRESSING OVER CHRISTMAS



YOU DO NOT NEED MATCHING CHRISTMAS PJAMAS TO BE HAPPY.



A CHRISTMAS EVE BOX IS NOT NEEDED TO MAKE IT MAGICAL.



THE SIZE OF YOUR PRESENT PILE IS NOT A REFLECTION OF YOU AS A PARENT.



YOU DO NOT NEED TO HAVE HUNDREDS OF PHOTOS WITH SANTA AT DIFFERENT VENUES TO HAVE A GOOD CHRISTMAS.



A CHRISTMAS MOVIE NIGHT DOES NOT HAVE TO BE IN A PICTURE-PERFECT HOME ON A 65" STATE OF THE ART TV.



YOUR KIDS WILL GROW UP AND REMEMBER THE LOVE AND LAUGHS YOU GAVE THEM AT CHRISTMAS. NOT WHAT THEY GOT.



CHILDREN NEED PRESENCE MORE THAN PRESENT - FAMILY AND FRIENDS ARE EVERYTHING.



COLOUR CO-ORDINATED DECORATIONS MEAN NOTHING TO CHILDREN. THEIR OWN HAND-MADE ONES ARE SO MUCH BETTER AND MEAN SO MUCH MORE.



YOU DON'T HAVE TO FILL SOCIAL MEDIA WITH LOADS OF PHOTOS OF ALL THE PRESENTS YOU GOT OR GAVE.

YOUR CHRISTMAS IS PERFECT. DO NOT LET SOCIAL MEDIA MAKE YOU THINK OTHERWISE!

YOUR RENT...



YOUR SAY...



RENT CONSULTATION 2025/26

At Abertay Housing Association we are committed to consulting with our tenants on the issues which affect our tenants.

We will therefore be consulting with you in the coming weeks on the proposed rent increase, and we want to hear your views on what a fair and consistent rent increase would look like.

The rent setting consultation will include information on how your rent money is spent, what the costs of delivering housing services are, and the impact the rising costs and inflation, as well as sharing with you our extensive planned maintenance programme and details of works carried out to date.

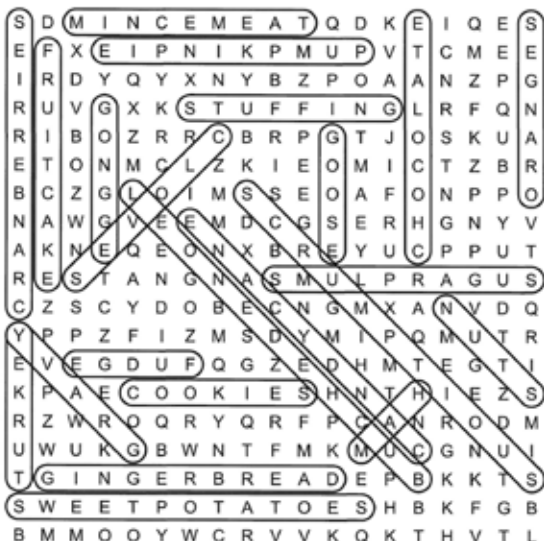
The consultation exercise will carry on until 6th January 2025. You will be able to provide your feedback in a variety of formats; either digitally or by returning the paper consultation form in the pre-paid envelope that will be provided.

This also includes responding via My Home, our online portal. Should you wish to provide your response in this way, and you still have not activated your My Home account, please get in touch with us on (01382) 903545 and we can action this on your account.

Christmas Treats

Word Search

SOLUTION



CHRISTMAS CRACKER JOKES

What did the stamp say to the Christmas card? Stick with me and we'll go places!

What's every parent's favourite Christmas Carol? Silent Night.

How do sheep wish each other happy holidays? Merry Christmas to ewe.

DID YOU KNOW THAT SANTA'S NOT ALLOWED TO GO DOWN CHIMNEYS THIS YEAR? IT WAS DECLARED UNSAFE BY THE ELF AND SAFETY COMMISSION.

HOW DO SNOWMEN GET AROUND? THEY RIDE AN ICICLE!

What do snowmen have for breakfast? Snowflakes!



Tell us your good news stories...

We always try to include good news stories in our Newsletter and really appreciate it when tenants tell us of the good things that happen in the community.

Have you lived in the same property for many years or have you just moved into one of our properties and want to share your experience. Do we have any local heroes or neighbours who go above and beyond?

We want to hear from YOU and share these stories.

Get in touch and have a chat with John:

Telephone: 01382 903545

Email: queries@abertayha.co.uk



Want to keep up to date with all our latest updates, news and stories? Pop on to the Abertay Housing Association Facebook page, give us a like or why not leave a review for us?!



Opening Hours	Phones	Office
Monday 23rd December	08:30-16:30	10:00-16:00
Tuesday 24th December	08:30-12:00	10:00-12:00
Wednesday 25th December	CLOSED	CLOSED
Thursday 26th December	CLOSED	CLOSED
Friday 27th December	CLOSED	CLOSED
Monday 30th December	08:30-16:30	10:00-16:00
Tuesday 31st December	08:30-12:00	10:00-12:00
Wednesday 1st January	CLOSED	CLOSED
Thursday 2nd January	CLOSED	CLOSED
Friday 3rd January	CLOSED	CLOSED

Should you require urgent assistance please call 01382 903545

Wishing all our customers a very Merry Christmas and a Happy New Year!