

# White Cart Credit Union Comes to Ferguslie



Your local Estate Management Officer Evelyn Milligan has arranged for White Cart Credit Union to expand its area of operation to Ferguslie residents.

Credit Unions are a good way to save money and borrow at reasonable rates of interest.

Your Association is supporting White Cart Credit Union in order to give residents alternatives to the expensive credit offered by other organisations.

### What is a Credit Union?

A Credit Union is a non profit making financial co-operative which offers convenient saving and low interest loans to its members.

### How do I become a member?

Anyone living and/or working in a particular area, defined as the Common Bond, can apply to join. Please contact the number given to find out more about the Common Bonds and check your eligibility.

### Who runs Credit Unions?

Members are elected to run the Credit Unions. All Credit Unions are registered in accordance with the Credit Unions Act 1979 and the Industrial and Provident Societies Act 1965 - 78. Credit Unions are required to be audited once a year and submit the accounts to its members and The Financial Services Authority.

### Are the Credit Unions insured against fraud or robbery?

**YES.** The Treasurers and all other persons handling the money or books, are bonded so, in the event of dishonesty or robbery, members' money would not be lost.

### Is my business private in the Credit Union?

**YES.** All officers and volunteers must sign, and are bound by, a declaration of secrecy form.

### How much do I have to save?

As little or as much as you like, preferably on a regular basis. For our members' convenience, savings can be made by Standing Order. Payroll deduction may also be possible. See your relevant Credit Union for details.

### How do I get a loan?

Anyone who has been a member, usually for 3 months, has a minimum number of shares (determined by the Credit Union) and is over 18 years old is entitled to apply for a loan. The credit committee will look at your savings record and your ability to repay when deciding whether or not to grant a loan.

### Am I insured against my death?

**YES.** Your loan would be paid off and all savings made before the age of 65 are doubled. Members aged 65 - 79 years receive 25% of savings but are subject to the 6 month pre-condition clause. Our insurers regrettably do not offer cover for those over 80 years old.

The money will be transferred to the person(s) nominated by you on your application form.

### Why join a Credit Union?

Credit Unions in Great Britain are well established, with over 500,000 members, and play an active part in the Co-operative Movement.

If enough members join we hope to open a local branch of the Credit Union to make it easier to save and borrow without even leaving Ferguslie.

## Performance Improvements

It's been another good year in our Repairs and Maintenance Department. We issued 4285 reported repairs to our approved contractors and we are delighted to report that we exceeded our performance targets.

Contractor's performance is monitored on a monthly basis and is reported to our management committee of local people and tenants. This monitoring ensures that high standard of repairs performance and timescales are constantly achieved by our contractors. The table below details our performance.

Repairs	Ordered	Attended	Timescale	Target	Completion
Emergency	344	344	6 hours	95%	100%
Urgent	224	224	1 working day complete within 3 days	95%	99%
Routine	2704	2704	10 working days	95%	98%
Right to Repair	1013	1013	Statutory required Completion times	95%	100%

This shows staff and contractors are working well together and also highlights a good level of access given by tenants.

This newsletter was prepared and published in-house by the FPHA staff. Ferguslie Park Housing Association, The Tannahill Centre, 76 Blackston Road, Paisley PA3 1NT. Tel: 0141 887 4053 - Fax: 0141 842 1333 Email: admin@fpha.org.uk

# FERGUSLIE PARK NEWS

NEWSLETTER OF FERGUSLIE PARK HOUSING ASSOCIATION JUNE 2006



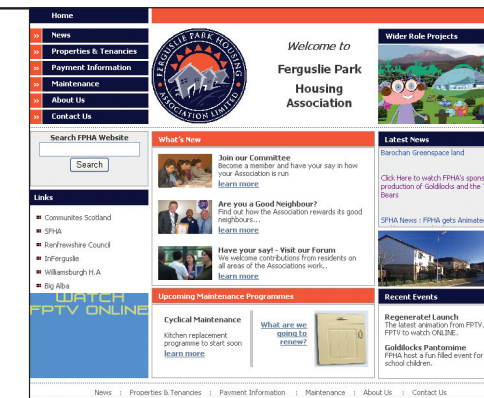
## At Home With FPTV

You can now watch your favourite local channel FPTV without leaving your home.

Thanks to new enhanced technology there are a host of FPTV programmes now available on our website for you to watch anytime.

Simply log on to our website [www.fpha.org.uk](http://www.fpha.org.uk) and click on the FPTV section on the homepage. A selection of programmes will appear on screen and you just have to click on the programme you would like to see.

A wide variety of FPTV programmes such as the animations Ferguslie Forever and Ferguslie Regenerates



are available on line. You can also keep up to date with all the latest FPTV releases as these are produced.

So why not log on and let FPTV bring you up to date with what's happening.

## New FPTV Releases



This summer a range of new FPTV programmes are coming your way. The all new Repairs and Allocations guides are now showing. These animations will guide you through the Associations Repairs and Allocations policies and help you report repairs and apply for housing.

Work has already begun on a new animated film about the role and responsibility of your local

management committee and every month a new feature will be added to FPTV to keep you entertained.

We are always looking for volunteers to become involved in making and presenting new programmes. So if you are interested in becoming involved in your local TV station please contact Susan Johnstone at the Association office.

## Our Summer Student Placement

I am currently studying the Housing qualification at Stirling University. It is a post graduate diploma and takes 2 years to complete. As part of the course I have been on placement at Ferguslie Park Housing Association for 20 weeks. I chose my placement within Ferguslie because of its successful regeneration record.

All the Staff and Management Committee have made me feel very welcome. I have met a lot of tenants too, through assisting the different Housing

Officers as they call out to tenants in their homes. This has enabled me to receive a lot of valuable and interesting training in areas such as rents, void housing and estate management. I have also gained a good understanding of the different Wider Action projects which Ferguslie has made happen through Communities Scotland funding.

I have also become a familiar face on the front desk answering tenant's queries and taking repairs face to face and

over the telephone. I have thoroughly enjoyed my time during my placement and would recommend my course to anyone interested in gaining a housing qualification. There are also other qualifications that you can study at different levels in order to pursue a career in housing. These can be studied full or part time.

For more information on where these courses are you can log onto [www.cih.org](http://www.cih.org) for more details, or ask to speak to our Publicity Officer.



Jennifer at work

**INSIDE** New Service at Your Housing Association  
Kitchen Contract  
The Associations Cyclical Programme  
Good Neighbour Figures at an all Time High

Get Your Garden Plants, Shrubs & Flowers Now!  
White Cart Credit Union Comes to Ferguslie  
Performance Improvements

## Editorial

Over the last six months the Association is pleased to announce that we continue to improve throughout all aspects of running the Association both managerially and financially.

Our performance has improved with less money spent on vandalism due to our estate efforts to combat and deal with vandals. This means we can direct more financial resources towards our planned maintenance programme. Installations of over 160 new kitchens have begun on schedule this month.

We have a much improved level of design and many varied choices for tenants to pick from regarding tiles, kitchen taps, worktops and doors. We want you to design your kitchen the way you want it.

Good Neighbour Union Membership is increasing as we come up to our latest bonus bond issue; a sure sign that people are getting the message that looking after your community pays dividends!

Enjoy the good summer weather we are having at the moment and keep in mind that we will be judging the gardening competition this month, another opportunity for winning a prize!

## New Service at Your Housing Association Housing Benefit

The Association continues to improve its services to our tenants. We would like to highlight that staff are now able to authorise and verify Housing Benefit forms and any additional information needed to process applications such as; proof of income, changes in your circumstances and proof of identification.

Staff will issue receipts for all information provided. This means that tenants no longer need to,

although can still choose to, visit the Renfrewshire Private Rent Allowance section at Cotton Street, to personally hand in forms and other information as the Association will forward all forms to the Council.

This improved service should result in quicker processing of Housing Benefit claims and enable you to provide all necessary information required within the 4 week deadline. This will help you to avoid unnecessary rent arrears.

## Kitchen Contract

Dearle & Henderson Consultants are well underway in carrying out the surveys for the new kitchen replacement programme, which starts this year with properties at Dalskeith Crescent, 1 - 29c Dalskeith Road, 137 - 195 Ferguslie Park Avenue (odd

numbers only) and 1 - 8 Dalskeith Avenue. If you have not had your kitchen surveyed yet you can contact Paul Lindsay direct at Dearle & Henderson on 0141 948 0618 for an appointment.

## The Associations Cyclical Programme

Every year the Association carries out cyclical repairs to your home to ensure it is maintained to a good and safe standard. On a yearly basis we carry out Gas Servicing, external painting and gutter cleaning.

### Gas Servicing

Every year the Association arranges for your gas appliances to be serviced. There is a legal duty on the Association to carry out a gas service on your boiler within a twelve month period. We must also check your gas cooker if you have one fitted.

We would ask tenants to provide access for this work to be carried out. However we appreciate that some tenants may have difficulty providing access. If you are unable to give access on the date that your gas service is booked in for please call the Association on 0141 887 4053 to arrange a more appropriate date that suits you.

### Painting Programme

We have successfully completed our external painting programme for 2005-2006. 200 properties were included in this painting programme at a cost of £35K. Properties included in the programme were Bankfoot Road, Blackstoun Road, Fergus Avenue, Fergus Drive, Westburn Avenue, Westwood Gardens, Woodvale Drive and numbers 1-19b Dalskeith Road.

The next external paint contract is due to begin later this year. If you feel that the exterior of your property could do with an early lick of paint please contact the Association on 0141 887 4053 and we will also consider it for possible inclusion.

### Gutter Cleaning

It has been another clean sweep for the cleaning of gutters. If you have any comments or queries relating to the gutter cleaning programme please do not hesitate to contact the Association on 0141 887 4053.

## Good Neighbour Figures at an all Time High

We are delighted to announce that Good Neighbour Union membership has reached an all time high. Currently 536 tenants are members of the Good Neighbour Union. This means that 69% of our tenants are being Good Neighbours.

By now all you Good Neighbours will have received your 6 month reward of up to £30 of Bonus Bond Vouchers and we hope you enjoy spending them.

For those of you who have not managed to qualify for the Good Neighbour Union reward

this time why not start now to ensure you reap the vouchers rewards in December 2006. Gaining membership to the Good Neighbour Union couldn't be easier. All you have to do is meet the Good Neighbour Union qualifying conditions.

A Good Neighbour Union information leaflet providing full details about the scheme is available from the Associations Office.

So why not become a Good Neighbour. It benefits you, the Association and the community.

## Get Your Garden Plants, Shrubs & Flowers Now!



Put your garden to the test in our annual garden competition and brighten up the neighbourhood. All gardens will be judged in the following categories:

**Best Front Garden House**  
**Best Front Garden Flat**  
**Most Improved Garden**

There will be a first prize of £30.00 and a second prize of £20.00 in each category.

Judging will take place in July

## Why don't you become a Member of the Association?

Membership applications are encouraged from anyone who is interested in supporting and further developing the aims and objectives of the Association. For further details contact: Erica McNeill on 0141 887 4053 or call into the office.