

WE ARE BUILDING NEW HOMES IN YOUR AREA



Remember our Roxburgh House office is now closed to the public

HOW TO CONTACT US

FIRST

Call us for free to report any issue or repair, or call into one of our offices. If we can, we will deal with your issue there and then.

SECOND:

If you need more detailed advice and support we will try to resolve your enquiry that day and will keep you up to date with the progress. If you need advice about a complex issue, we may need to seek the assistance of an officer from one of our specialist teams. We will give them your contact details and have them call you back.

THIRD:

We can, if you wish, pass your details to one off our specialist team members and ask them to arrange to visit you in your home at a time that suits you.

BY PHONE:

© 0800 013 2196 (free from a landline or mobile) For out-of-hours emergency repairs use this number only

ONLINE:

customerexperience@riverclydehomes.org.uk

www.riverclydehomes.org.uk

(27) @rivclydehomes

f @river.c.homes

IN WRITING:

River Clyde Homes: Roxburgh House, 102 - 112 Roxburgh Street, Greenock PA15 4JT

SERVICE LOCATIONS:

We have offices close to you, where you can:

- Apply for a new home
- Bid on properties
- Receive financial advice
- Access factoring services
- Discuss housing options & support services
- Report repairs
- Report antisocial behaviour.

Clyde Square, Greenock

Mon 9:00am - 5:00pm Tue 9:00am - 5:00pm Wed 9:00am - 5:00pm* Thu 9:00am - 5:00pm Fri 9:00am - 4:00pm

*We are closed on the fourth Wednesday of the month from 1pm for staff training

Broomhill Way, Greenock

Mon 8:45am - 12:30pm & 1.30pm - 4.30pm

Tue 8:45am - 12:30pm

Wed 8:45am - 12:30pm & 1.30pm - 3.30pm*

Thu 1.30pm - 4.30pm Fri 8:45am - 3.45pm

*We are closed on the fourth Wednesday of the month from 1pm for staff training

Up Close is available in other formats, on request.

Please contact: Keith Moore

01475 788800

communications@
riverclydehomes.org.uk

Welcome

The last 12 months has seen significant change at River Clyde Homes, with the successful completion of a restructure of our services and the new ways of working intended to bring us closer to our customers. You can read about some of these initiatives in this magazine.

Albert Henderson MBE, Chair of the Board

Our aims, as outlined in our new corporate values are to ensure that every customer is happy, every home is loved, every penny counts, every opportunity is taken and every person is positive. The enclosed Annual Review booklet uses these themes to illustrate our performance ratings.

River Clyde Homes aims to be a significant developer of new homes in Scotland and while we look forward to the opening of our latest development in Bay Street, Port Glasgow early next year, we have ambitions to build 750 new homes over the next 10 years.

Talking of decades, December marks the 10th anniversary of the creation of River Clyde Homes and we're planning a number of events for customers to celebrate. These details will be announced soon.

You only have to walk or drive through any of our neighbourhoods to notice the very real differences that have been made in those 10 years. Unpopular homes have been demolished, changing the landscape forever, almost 500 new homes have been built and 90% of our properties meet the Scottish Housing Quality Standard.

As we celebrate our anniversary, we also look ahead to the future. These are exciting times for River Clyde Homes and at the end of the year we will launch our new Business Plan that outlines our journey to 2022 and next year will see the launch of a new community CCTV system that will help deal with trouble spots in our neighbourhoods and give customers increased peace of mind. We will continue to replace outdated heating systems to help tackle fuel poverty in Inverclyde and continue to make significant investment in homes to ensure they have a sustainable future.

I hope you enjoy reading about these plans in Up Close. Albert Henderson MBE, Chair of the Board

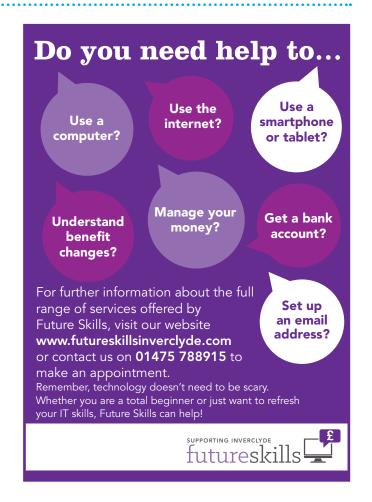
WHAT DO YOU THINK?

River Clyde Homes is proud of the improvements we have made this year to help our customers contact us at a time and location that suits them. Our new Customer Experience team is available to take your calls 24 hours a day seven days a week and our Housing Officers can visit you at home and use their new handheld mobile technology to deal with your enquiry. We've had great feedback on the service and more contact from our customers as a result. Because of this we want to trial closing the Hub at Clyde Square on Saturday mornings from 18th November for 6 weeks due to a fall in the number of our customer's using the office during these hours.

We want to hear your views on this so please contact our Customer Experience Team by calling **0800 013 2196** or by emailing customerexperience@riverclydehomes.org.uk

Up Close is produced by River Clyde Homes and delivered to 5,600 customers. Designed by: Solo Creative.

River Clyde Homes is a company limited by guarantee, registered in Scotland (SC329031) and a Scottish Charity (SC038584). Property Factor Registration Number: PF000152.



Fire Prevention

Fire Safety

The tragic fire at Grenfell Tower in June has obviously brought the issue of fire safety to the forefront of everyone's minds.

The safety of our customers and communities is at the heart of everything we do at River Clyde Homes and this is reflected in the robust fire safety policies and procedures we already have in place, as well as in the standards we adhere to in the construction and refurbishment of our buildings.

We sent letters to all of our customers living in high-rise accommodation following early speculation that the external cladding system used on the Grenfell block may have contributed to the rapid spread of the fire. In this letter we reassured customers that the cladding installed on the Grenfell block differed from the cladding used on blocks refurbished by River Clyde Homes, and confirmed that all cladding we have installed complies with current building and safety standards in Scotland.

To provide further reassurance, we confirmed that we would be carrying out a full review of our fire risk assessments, in line with most other Registered Social Landlords in the UK. This is already an area which is regularly reviewed and evaluated meaning that we were well equipped to carry out this assessment. The assessment verified that our extensive fire safety measures are fit for purpose and include daily, monthly and annual checks on all of our high rise blocks.

Since then we have continued to liaise with Scottish Fire and Rescue Services to ensure that our fire safety programme and emergency planning remains appropriate for they types of properties we own and manage, and we continue to take the matter of fire safety seriously as an organisation.



DON'T LET THIS HAPPEN TO YOU

Fires in high rise properties remain rare, however we would ask that you play your part to ensure the safety of yourself, your neighbours and the block, by:

- Ensuring that there is no rubbish or furniture left in communal areas, even for a short period of time.
- Checking your smoke alarms regularly.
- Reporting and defective or missing smoke alarms to us 0800 013 2196 (phone 24 hours a day, 7 days a week)
- Contacting the Fire Service to arrange a free home fire safety visit.

You can book a free home fire safety visit from the Scottish Fire and Rescue Service by:

- calling 0800 0731 999
- texting "FIRE" to 80800 from your mobile phone
- completing the form on the Scottish Fire and Rescue Service website
- calling your local fire station on one of the numbers shown.

Greenock fire station

01475 722 222

Gourock fire station **01475 632 222**

Port Glasgow fire station

01475 741 222 (also covers Kilmacolm)

Fire Prevention

The emergency services are there to help in the event of a fire, but we can all play our part in preventing fires:

WHAT WE DO:

- Landings and stairwells are checked daily in multi storey blocks and weekly in all other blocks with wardens or caretaking services.
- Housing Officers inspect for potential fire safety issues on their regular estate walkabouts at all blocks in their patches.
- Fire alarms and lift alarms are tested weekly in high rise blocks with all alarms and fire safety equipment in common areas serviced and checked annually.
- Any safety risks or hazardous items are removed within 24 hours.
- Hard wired smoke detectors in all properties

WHAT YOU CAN DO:

- Report any fire risks in our properties by calling our 0800 013 2196 free, any time of the night or day.
- Test your own fire alarms on a weekly basis.
- Never leaving cookers, lit candles or naked flames unattended.
- Keep lit candles away from children and pets, and from curtains or other flammable materials.
- Don't overload plugs or extension leads.
- Never leave washing machines, tumble dryers or dishwashers running when going out or to bed.

Have you got it covered?

Every year, River Clyde Homes hears stories of customers who suffer loss or damage to their belongings as a result of theft, fire or flooding. Many of them have been without home contents insurance, mostly because they think the 'worst will never happen to them'. However, when most of us add up the value of what we own, the chances are we couldn't afford to replace everything – or, in some cases even some of it

We've now teamed up insurers Arthur J Gallagher to provide customers with low-cost insurance packages that are tailor made to suit individual needs and circumstances.

This home contents insurance is designed specifically for tenants and the good news that it covers all their possessions giving them peace of mind. One great benefit is that in the event of something happening, customers will have no excess to pay. The plan also offers convenient payment methods and a fast, efficient, claims service.

Elizabeth Grant, a tenant board member with the housing association, said: "I would encourage any customer who is without contents insurance currently to seriously consider this low-cost package. We hear of so many cases where customers lose all their possessions and can't afford to replace them."

She added: "If your contents are not insured, please take a moment to contact us and give yourself some peace of mind that in the event of that 'bad thing' happening you know you've got it covered."

Further information is available at

www.riverclydehomes.org.uk/your-services/your-tenancy/contents-insurance or customers can call our 0800 013 2196 to be sent one of our leaflets, which are also available at office receptions.

River Clyde Property Management: Building skills, saving money river clyde

Last year we took the decision to bring some of the work we had been contracting out back in-house with the aim of saving money and investing in local skills. As a result our new subsidiary company, River Clyde Property Management (RCPM), was set up.

RCMP has been working on a range of projects so far this year across Inverclyde, including the following works.

Broomhill refurbishment – RCPM has been fitting new kitchens and bathrooms, rewiring properties and fitting new doors throughout the development and anticipate completion of this work in October / November.

Electrical works – RCPM has taken on Electrical Installation Condition Report Testing and has so far carried this out in 1,363 homes, with all River Clyde Homes' properties programmed in to receive regular testing. In addition, RCPM has applied for Select accreditation and continues to provide ongoing electrical work for RCH properties with the aim of carrying out all in-house electrical works going forward.



Refurbishment of empty properties – RCPM have been working with our Asset Team to bring new life to empty properties including installation of new kitchens and bathrooms, upgrading of electrics, installing new storage heating and other remedial works.

Grounds Maintenance – RCPM took over grounds maintenance earlier this year and, whilst there were some teething problems which were exacerbated by the very wet Scottish summer, a lot of hard work from all the staff has helped us get on top of the grass cutting. This is now on a 3-weekly cycle for all areas. Over the winter period the team will focus on hedge and shrub work as well as looking at tree pruning, clearing pathways, etc.

Support at the Touch of a Button

We've taken a significant step forward in delivering modern services with the launch of mobile tablets for front-line staff.

Armed with secure, mobile access to all the data and processes they need staff will be able to complete a multitude of tasks while in neighbourhoods or customers' homes.

At the touch of a button, they will be able to report repairs, set up direct debit mandates, give advice on rent arrears and update Universal Credit details. Customers will be able to get housing options advice, check their housing application, see what properties are advertised and place bids without needing to leave their home.

Elizabeth Grant, a River Clyde Homes Customer Board member, explains how mobile working helps customers: "The new mobile working has many benefits and will make a significant impact on delivering services especially for those who have a disability or difficulty accessing our services. Staff will be more mobile and visible than before and will increase their onsite presence, helping build and strengthen relationships with customers."



One customer, Julie Bell of Greenock, explained how the mobile working has benefitted her: "My housing officer Lee Barros has one of the new tablets and it's been really handy being able to contact him when he is out of the office. When I called him recently my call went to his desk phone, however, he was able to access my call from his tablet and he was at my door within 5 minutes! Having mobile working has been great for helping me keep in touch with my Housing Officer and facing the challenges that came with the introduction of Universal Credit. Lee and I have been able to work together to keep a roof over my head."

Your Area

Living The High Life

Fantastic views...check. Caretaking service...check. Modern kitchen & bathroom...check. Available to let immediately...check

High rise homes in Ravenscraig Court, Greenock have all of this and more! With ramp access to building and two internal lifts, Ravenscraig Court is perfect for people looking for an accessible home and lifestyle. Close to public transport and local amenities such as Ravenscraig Sports Centre and Branchton Community centre, Ravenscraig Court is also just a short walk from access to the scenic "Greenock Cut".

Rent is just £78.80 a week, which includes the caretakers charge, and there are further incentives available.

Interested? To find out more: drop into to our Hub at Clyde Square; call us for free anytime on **0800 013 2196** or email us at **customerexperience@riverclydehomes.org.uk**





New family homes for South West Greenock

Work is shortly about to start on the build of 20 new family homes in the South West area of Greenock.

The 2.6m investment will comprise of 20 terraced and semidetached homes for the Mallard Crescent area and will include 6×2 -bedroom and 14×3 -bed homes.

The area has a diverse community and is already popular with families, given its proximity to local schools, a range of community and sports facilities and good transport links. The homes, which will all have back and front gardens, will be situated on the former site of five blocks of flats that



were demolished in recent years. Designed by Chameleon Homes and built by Cruden Homes, they will be of red brick construction with cladding and pitched roofs to compliment the surrounding architecture. Access for all houses will be provided off a new road, which will link the existing Mallard Crescent road to Merlin Lane. Traffic calming measures will also be introduced to ensure community safety.

Your Housing Officers

Your Housing Officer can help you with most issues affecting your tenancy including:

✓ Your rent;

Helping you get a new home;

☑ Support for vulnerable tenants;

✓ Antisocial behaviour;

☑ Environmental issues and

☑ Supporting tenants' groups.

Val Campbell

I'm Val Campbell and I'm the Housing Officer within the West Team. The areas I cover are Fancy Farm, Lower Larkfield and Neil Street Areas. I joined River Clyde Homes in 2007, however, I have worked in housing for 14 years. I have worked in various departments within River Clyde Homes with the most recent being Income Generation Team before moving to my new role. I have really enjoyed meeting the residents and tenants and look forward to getting to know them.

Lorraine Mulholland

I'm Lorraine Mulholland and I have worked with River Clyde Homes since it began in 2007 although I have over 16 years experience working in housing my previous role being an Extra Care Officer. I currently work within the West Team covering Upper Gourock, Riverside Gardens, Inverkip and our SVGCA properties. I am enjoying getting to know the residents in my patch and look forward to working with them over the coming year.

Michelle Johnstone

I'm Michelle Johnstone and I started with River Clyde Home at stock transfer, although in total I've worked in Housing for 30 years. My previous posts include Neighbourhood Housing Officer and Quality Assurance Officer. My current post is Housing Officer for Gourock and Greenock West. I enjoy working closely with tenants and residents in their neighbourhoods.

Chloe Pastore

I'm Chloe Pastore and I have undertaken a number of roles within River Clyde Homes since starting in 2012. I started as a customer service advisor and moved on to roles including Cleaner Greener and Letting. I am currently a Housing Officer within the West Team covering the Lower Bow, Upper Bow, Mallard and Cowdenknowes area. I have always been customer focused and I am keen to get to know my customers and help them as much as possible.

Lee Barros

I'm Lee Barros and I've worked at River Clyde Homes since 2012, starting as a Customer Service advisor. I have worked my way through different departments including Letting, leading to my current role as Housing Officer for Upper Larkfield and Braeside. I want to be a visible presence on my patch and let my customers know who they can come to for help.

Rhonda Whytock

I'm Rhonda Whytock and I joined RCH in 2007, following transfer from Inverclyde Council. I have worked in housing for 20 years. I previously worked as a Neighbourhood Officer before joining the Neighbourhood Relations Team where I dealt with complaints of Anti social behaviour, liaised with tenants and partner agencies in helping customers deal with neighbour problems of all levels. As your new Housing Officer, I cover the West areas of Wren Road, Grieve Road, the multi-storey blocks in Rankin Court and Ravenscraig Court. I have always enjoyed working with people and I look forward to supporting tenants and residents in my new area.

James O'Kane

I'm James O'Kane and I started working for River Clyde Homes in 2012 and have previously worked as a Factoring Compliance Officer and Project Officer for Neighbourhood Planning and Development. I am the Neighbourhood Project Officer for the West and will take forward neighbourhood improvement programmes and plans for this area. I enjoy supporting our customers, helping them to remain in their own homes by arranging for necessary adaptations to be made to their houses.





Lorraine



Michelle



Chlor



Lee



Rhonda



James

Bagatelle celebrates the Outdoor Life

Bagatelle Court tenants and staff were delighted to show off and formally open their new patio garden recently by Bagatelle Care Home resident Ian Halliday.

lan, former Chairman of Greenock Medical Aid Society, was instrumental in forging the agreement between Inverclyde Council and the Society to build 28 sheltered housing flats in the grounds of Bagatelle Care Home.

The patio garden was delivered by the Inverclyde Community Development Trust (who provide a wide range of services and support for the people of Inverclyde from disadvantaged areas and groups) as part of the wider Firm Foundations project.

The project was funded by a mixture of monies from River Clyde Homes via the Scottish Government's People and Communities Fund, Inverclyde Council's Employability Programme and additional River Clyde Homes funding.

Louise Bacon from Community Links (who provide regeneration consultancy services for registered social landlords) scoped, designed and project managed the works which were carried out by Parklea Branching Out and trainees from The Trust.

The trainees are young, unemployed local residents, who are supported with a wage option for a 26 week programme of training and hands on experience.

Robert Dowds from the Trust explained: "These training programmes are put in place to assist the trainee to move



on to full time employment. Out of the seven trainees who completed the programme, which included the works at Bagatelle Court, five of them have since secured employment. The boys worked very hard during their time with us and really enjoyed the interaction with the residents, hearing some good stories from the past."

Russell Smith, Environmental and Caretaking Manager for River Clyde Homes said of the project: "This has been another highly successful partnership between River Clyde Homes, The Trust, Branching Out at Parklea, Community Links and local residents to provide an environmental project that enhances their local community."

Agnes Little, Bagatelle Court Manager, said of the garden: "The tenants are delighted with the end result and are hoping for some good weather to get out and enjoy the area."

Remember in December...

Your rent is important every week!

We understand that Christmas can be a stressful time, especially if you are on a low budget.

However don't be tempted to skip your most important bill – your rent.

If you are struggling this Christmas then contact us and we can help you to look at your options.

Remember that rent free weeks no longer apply and you are due to pay rent 52 weeks of the year.

Failure to keep up with your rent payments could result in you losing your home.

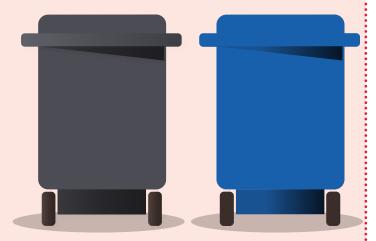
Don't struggle in silence, call us today.



CHRISTMAS AND NEW YEAR BIN COLLECTIONS

Regular day of collection	Revised day of collection
Mon 26 Dec	Tues 27 Dec
Tue 27 Dec	Wed 28 Dec
Wed 28 Dec	Thurs 29 Dec
Thurs 29 Dec	Fri 30 Dec
Fri 30 Dec	Sat 31Dec
Mon 2 Jan	Tue 3 Jan
Tues 3 Jan	Wed 4 Jan
Wed 4 Jan	Thurs 5 Jan
Thurs 5 Jan	Fri 6 Jan
Fri 6 Jan	Sat 7 Jan





If refuse collections are delayed due to adverse weather conditions, please put your bins out by 7am every day to allow collection at the earliest opportunity.

Large cardboard packaging and additional recyclates can be placed beside your blue bin for collection.



Getting to know you / Retirement Housing

Getting to know you

To be able to improve our services and understand your needs better our Housing Officers will be contacting some of our customers to carry out a short questionnaire.

These surveys are usually carried out during a home visit and whenever we can, we will let you know we are coming by writing to you at least 10 working days before the visit. We may also visit you without notice, with your permission. Our officers will always carry identification.

We collect this information so that we can find out the diversity of our residents and make sure that our services meet your needs. This might mean providing more aids and adaptations; providing more support; changing the way we contact you (for example: send a letter in large font or in a different language) and generally checking that we are not excluding anyone from accessing our services.

These surveys are important as they help us to check that we are providing the right kind of services to you. We aim to complete 20% of these tenancy audits in the coming year.





Have you thought about retirement housing?

Broomhill Court in Greenock has become retirement housing.

The new retirement living provides an enhanced housing management service to older people who require assisance to live independently, ultimately, enabling elderly residents to feel safer and more secure within their home.

Services on offer will include; a facilities manager on site to look after the block, increased CCTV, call points on landings, guestroom facilities and a garden with seating areas.

The block is one of three multis built in the late 1960s in an area of Greenock that is being transformed by a £26m regeneration programme.

The River Clyde Homes Board has agreed to rename the building; and the local Broomhill community will be involved in deciding the new name.

Albert Henderson, Chair of the River Clyde Homes Board, said of the project; "This is exciting news for current and future residents of the block. It has become increasingly clear in recent years of a demand for secure housing with level access that offers a level of support while valuing residents' independence. The new retirement housing initiative aims to meet that demand and should ensure a sustainable future for the building." Following an open day in September, a number of flats have already been snapped up.

Don't miss out! Anyone interested in setting up home in Broomhill can call **0800 013 2196** and one of our team can arrange a viewing of the showflat and the guest apartment. You can call 24 hours a day, 7 days a week.

RTO Grants / CCTV

RTO grant round up

Every year we offer Residents and Tenants Organisations (RTO) grant funding of up to £2000 to help fund an environmental project in their community.

The grant is paid out for projects that will benefit people living in the area covered by the RTO. Since this grant was launched we have funded several projects. So far this year we've had three successful applications:

Stewart House sheltered complex in central Greenock has a very active RTO and raises funds themselves by holding regular coffee mornings. The group identified an area where tenants sometimes brought chairs out to catch a bit of sun. They requested funding to buy garden furniture and storage to allow residents and their families to sit out during the summer months. The group's application was approved as a benefit to all residents and they struck a very good deal with a local supplier to make the best use of their funds.

Bagatelle Court Tenants Organisation is another RTO who applied for funding to help extend a paved area in their garden. This larger project was possible due to a



mixture of funding from River Clyde Homes via the Scottish Government's People and Communities Fund (PCF), Inverclyde Council's Employability Programme as well as the River Clyde Homes RTO Environmental Project Grant. The work was carried out in conjunction with local partners which helped reduce the overall costs. They now have a brick built permanent barbeque and seating platform and wooden planters.

Cowdenknowes RTO covers an area where there are two local dams which are well visited by local people. The group requested funds for two benches to let people sit and rest and watch the many ducks and swans that nest there. The Secretary approached the local council to gain permission for the placement of the benches and the council agreed and also offered to fit them securely and take on the ongoing maintenance of the benches on behalf of the group.

Consulting on CCTV

Over the last few months we have been out and about speaking to customers about whether they feel CCTV should be installed in our housing developments and, if so, how this should be funded. The short survey we have been asking folk to complete at events has provided us with some valuable information to feed into the wider consultation we are carrying out in this area.



To get a deeper understanding of the thoughts of our customer we have set up a special CCTV Customer Panel made up of 18 of our tenants and factored owners from across Inverclyde. The panel will meet three times for a facilitated discussion to answer questions about whether we should be further expanding our CCTV, how we should do so, where any new CCTV should be placed and how it should be paid for.

These discussions will actively feed into our plans for any development of our CCTV coverage to ensure that we're meeting the needs of the communities we serve.

Want to make your voice heard?

You can join future Customer Panels, become and Armchair Critic or join the Customer Senate. Contact Anne Ross on **01475 788 851** or email **anne.ross@riverclydehomes.org.uk** for more information.

RCH out and about

Getting out and about in the community to speak to customers is essential as part of our commitment to keep you at the heart of everything we do.

We attended several community events this year, and hosted some of our own just for customers. As well as giving back to the community, these were great opportunities to talk to folk about their feelings on CCTV, rewarding customer loyalty and dealing with antisocial behaviour, amongst other things.



APRIL
Special cinema screening of Boss
Baby for our customers.



Free family fun at Gourock Highland Games.



MAYA chance to meet the news teams at our customer event.



High speed action at P1 of the Sea.



JULYKeeping the kids entertained with hula hooping fun.





Arrears Initiative / Job Fairs

Arrears drive heads in the right direction

As responsible social landlords, our new strategy of regular arrears drives is key to us reducing customer debt so that we can reinvest in our communities. It also acts as a great way to identify customers who may be struggling financially and ensure that, where appropriate, they are referred to our specialist staff who can help them with benefit and money management advice.

In the first exercise of its kind in June, our Housing and Income Officers spent a morning calling customers whose accounts were not up to date, with the aim of collecting payments. This helped staff identify customers for follow up visits from Housing Officers, some of whom were shadowed by the Senior Management Team.

An whopping £12,770 was collected that day and the amount subsequently boosted by an increase in payments from customers calling in to the Customer Experience Team, believed to be as a direct result of the drive. Where the full payment could not be made, payment arrangements were put in place to begin the repayment process and these new arrangements helped make a further dent in our arrears figure.

Our second drive was held in August and an impressive £12,041.15 was collected which was a great result especially for the summer holiday period.

Both campaigns helped us make contact with customers who are struggling financially and we were able to refer them on to our Financial Wellbeing Team, who were on hand throughout both drives, continuing their important work to help our customers ensure they are getting all the support they are entitled to.





Universal Credit is now live in Inverclyde!

Universal Credit is the UK Government's new benefit that replaces the following 6 benefits for working age people:

- Job Seekers Allowance (Income Based)
- Employment and Support Allowance (Income Related)
- Housing Benefit
- Child Tax Credit and
- Working Tax Credit

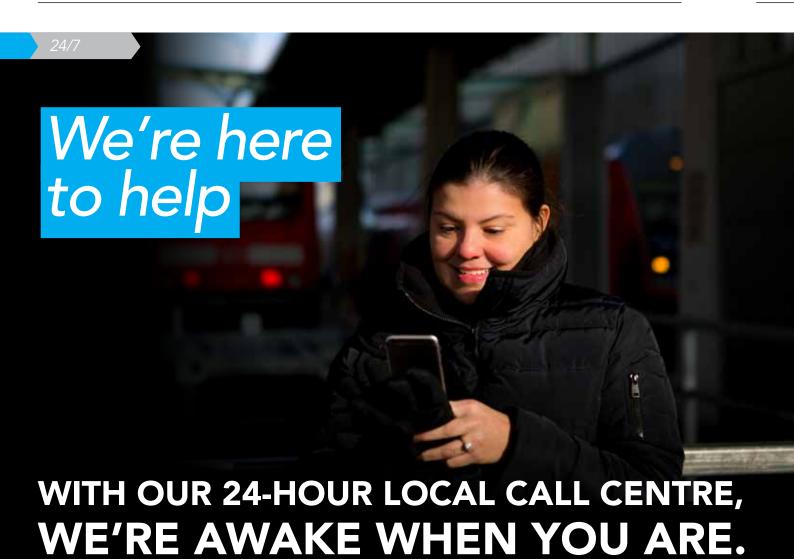
There are many difference between Universal Credit and other benefits:

- You will apply online
- You will receive just one monthly payment into your bank account
- Support for rent, known as Housing Costs, will be paid directly to you as part of your monthly payment.

It is important that you keep us informed of any changes to your income by contacting your Housing Officer or our Customer Experience Team. This will, then allow us to give you advice and help you through the change. You should also agree with us how you will pay your rent as soon as you make a claim. Remember, there are different options available for paying your rent and we will help you find the option to suit you.

Our Financial Wellbeing Officers are also on hand to give advice, check with us before making a new claim for benefits to discuss your options. We can help you to appeal benefit decisions and help you to mange while you wait for your first payment.

Don't struggle in silence, call us today **0800 013 2196**



Earlier this year we launched our new 24-hour-a-day, inhouse call centre service and it's been a hit with customers.

This followed feedback from tenants over a number of years regarding our outsourced overnight emergency repairs reporting service. Many customers pointed to the need for additional help and stated they preferred out of hours support offered by a friendly, informed local voice.

The new service means you can call any time of the day or night, whatever your query, and get through to our trained Customer Experience Team in our Greenock office. So, whether you want to amend your direct debit at 2am or enquire about a house on a Sunday evening, we're here to help.

The team offers a seamless service enabling us to offer better quality, faster and more accurate customer service. The team will also make outgoing calls in the evening, offering help and advice to customers who, for example, have fallen into rent arrears.

Bringing the out-of-hours service in-house has also created new jobs as Jonathan Grant, Head of Customer Services (East), explained: "The majority of the team of 25 have been employed locally. Inverclyde has long had a highly skilled call centre workforce and we have employed a wealth of customer service experience. This gives the benefit of local knowledge and an understanding of the properties in the Inverclyde area. It also means that customers will be able to talk to members of staff who they are familiar with, and who will understand their needs, at a time that suits them on any matter regarding their home." Later this year an enhanced CCTV service, 'Safe At Home' will be launched and the team will be responsible for the monitoring of the cameras that are being installed. The team will also be responsible for promoting new services and completing customer surveys.

You can call us for free on 0800 013 2196.

YOURSELF AHOME

Need a hand getting your first home with River Clyde Homes?

We offer:

- · Secure tenancies
- · 24/7 repairs service
- · Housing support
- · Your choice of white goods or carpets*

Call us anytime on

0800 013 2196 or join us on Facebook.



*New customers only, terms and conditions apply.

