

# AberTalk



The Newsletter of Abertay Housing Association Limited



Issue 26 Spring 2010

## OUT WITH THE OLD AND IN WITH THE NEW!

BASED ON YOUR COMMENTS LAST TIME WE'VE OVERHAULED THE FORMAT OF OUR TRADITIONAL NEWSLETTERS, BY COMBINING OUR GENERAL AND SHELTERED NEWSLETTERS TO ONE BUMPER EDITION AND SEPARATED ARTICLES INTO DIFFERENT THEMES.

**TELL US IF YOU LIKE THIS?**

## Abertay Resident's Conference

This year's conference was held on Wednesday 21st April 2010 at the Landmark Hotel. It was another successful event with over 70 residents attending and enjoying the day.

A presentation by Ron McArthur, Technical Services Director, on the Scottish Housing Quality Standards started the day followed by three workshop sessions:

Ian Treanor - Dundee Energy Efficiency.

Carole Jenkins – Dundee City Council, Community Safety Team and Gary Brown – Tayside Fire & Rescue.

Julie Rain – Dundee Wider Role Alliance

Lunch was then followed by a presentation on Old Dundee and The Jute Industry by Ian Flett, City Archivist, and then to complete the day no other than our resident quiz master Ken McLeish, entertained the crowd.

Once again thanks to McGill Electrical for donating all the prizes and Farr Insurance for donating goodie bags.



# RECENTLY AT ABERTAY...



## MS MORRISON & MR. HUNTER DUNHOLM ROAD

They are very happy with their new home, and are looking forward to a nice summer to enjoy their garden. Ms Morrison said she burst into tears when she was offered the property, because she didn't think they were that lucky.



## NEW MAINTENANCE OFFICER

You may have noticed a new face in the Technical Department. Robin Bell joined us at the start of the year and has since fitted in well with the team bringing great enthusiasm to the organisation. He was previously with Dundee Contract Services and was a lecturer at Dundee College for many years. Robin confesses to be a born and bred Fintry lad, worked previously with SSHA and consequently knows our estates and houses (and probably many tenants), very well.



## STAFF UNIFORMS

Abertay staff views on whether they wished to continue to wear a uniform resulted in a 50/50 split on continuing. Management Committee therefore approved the Chief Executive's proposal that Abertay would not continue to provide a uniform, however staff will be expected to carry their ID with them at all times.

Unless you know and easily recognise your Abertay Officer, Tenants are encouraged to ask staff to present their ID especially if this is out in the estates!

# TECHNICAL TALES...

## MAINTENANCE PROGRAMME 2010-11

Abertay's Management Committee has recently approved our budget for 2010-11. Once again we have a huge maintenance programme with around £3.88 million investment across our estates. This represents our biggest financial commitment we have ever made in one year, to improving your homes.

We'll be issuing flyers over the coming weeks to those residents affected by the works. However here's a quick look at what we're planning:-

- new kitchens to 278 houses and flats in Fintry, Kirkton, Rosebank and Lawrence Street
- new bathrooms to 177 houses in Fintry
- upgrading common lighting in Fintry Mains
- new radiators in Rosebank
- new laundry doors and lighting improvements in Dryburgh
- new extract fans to 172 houses and flats in various flats in Fintry, Kingoodie and Kingsway West.
- upgrading heating systems to meet the Scottish Housing Quality Standard to 98 properties in Americanmuir Road, Kingoodie, Kingsway West and parts of Fintry
- Extensive insulation work in Fintry, Camperdown Road, Turriff Street and Place, Kingoodie and the Kingsway West estate.
- replacement fire alarms in Paton's Lane
- continuation of our Orlit demolition programme
- painterwork in Dryburgh Gardens, Constable Works, Americanmuir Road, Kingsway West, Craigiebank and a few houses in Fintry

We continue to be one of the biggest investors in maintenance and improvement works in the housing association movement in Scotland. This year continues this trend.

## NEW REPAIRS CONTRACTORS

- You should be aware that we have changed our Repairs contractors as of the 1st April this year. We have been carrying out a review of our repairs service from last November.
- We have looked closely at trying to make the repairs service the very best it can be and although we have made some significant improvements already, such as the introduction of an appointments system, we still have a long way to go.
- After a re-tendering process, we recently appointed Quality Assured Property Maintenance (QAPM) as our repairs contractor.
- We are confident this new partnership with QAPM will see the service go from strength to strength over the coming months.



## SCOTTISH HOUSING QUALITY STANDARD

You may recall that all landlords are required to meet the Scottish Housing Quality Standards by 2015. Abertay has a big challenge in meeting the standards as around 940 of our houses and flats do not comply with the Energy Efficiency criteria in the Standards.

### WHERE ARE THESE PROPERTIES?

Mostly in cottages and three storey houses in Fintry with electric heating, electrically heated houses in the Americanmuir Road, Kingoodie and Kingsway West Estates and Dryburgh Gardens.

### WHAT HAVE WE DONE ABOUT THIS?

We employed a team of consultants to survey these properties and come up with the best range of options to meet the standards.

### WHAT ARE THESE RANGE OF OPTIONS?

Various improvement measures have been recommended. These range from loft insulation, external wall insulation and replacement heating systems. Different house types and different estates will have a variety of solutions.

### WHEN ARE THESE WORKS GOING TO BE CARRIED OUT?

Between now and 2015. We aim to start this year with upgrading heating systems in various estates; a total of 135 houses. However work in future years will be extensive and possibly complex, so we need to carry out consultation and discuss our proposals with our residents before we start or plan this work.

# TENANCY MATTERS...

## P.C. DAVE GALLACHER:

I've been a police officer for almost eighteen years, the majority of which has been spent as a beat officer in Dundee – one of the cops you see whizzing about in a police car, going from call to call. For the past year I've been working as a Community Officer in Albert Street West, which covers Abertay's properties in Brougham Gardens and Dykehead Place. In that time I've been able to take more time to speak with people about what concerns them and how they think their area can be improved.



The thing which has struck me most is just how similar people's concerns are regardless of where you live. You don't want anti-social behaviour or criminal activity in your community and it's in all our interests to prevent such behaviour.

To that end there are increasingly strong links between the relevant organisations. Abertay Housing Association, Tayside Police, Council Anti-Social Behaviour Team, Community Safety Wardens etc all have a part to play in improving our communities, and we share information on a regular basis. I regularly meet with Heather Borland from Abertay and also with the Council Anti-Social Behaviour Team to discuss ongoing issues and work out an effective approach to them. By sharing information in this way, we're able to build a better picture of where problems are happening, and who is causing them.

We are then in a better position to target our resources more effectively.

This could mean asking Community Wardens to increase their patrols in an area to resolve a youth problem. It could mean a joint visit by Police / Housing / Anti Social team in relation to anti-social behaviour. Where there is persistent offending or anti-social behaviour we can pursue formal legal action via Anti-Social Behaviour legislation or full criminal matters.

Ultimately, none of this will work without your help. We need to be told where criminal or anti-social behaviour is happening. If we don't know about it, nothing will be done. If you contact the police, you can ask not to be seen, or you can contact Crimestoppers which is a charity who will pass information on to the police.

You can now also report non-urgent incidents to the police remotely from the following website: [www.tayside.police.uk/remotereporting](http://www.tayside.police.uk/remotereporting)

Tayside Police Non Emergency No 0300 111 2222

Crimestoppers 0800 555 111

## ARE YOU SATISFIED?

This is the question Abertay will be asking in our forthcoming Tenant Satisfaction Survey, which we hope to be rolling out over the summer.

We will be appointing Consultants soon to find out what our customers think of the Association and..... more importantly..... what can we do to improve our services?

Abertay's consultants will carry out interviews with a cross section of our tenants and other customers to complete a comprehensive questionnaire. If you are selected, please agree to be interviewed by our consultant in your home. This will be a great opportunity for you to discuss your views on Abertay.

The Consultants will gather all of the information, ideas and thoughts from all those who take part and report to Abertay's management committee.

So.....please take part - give your time - tell us and give your examples of:

- When you think we got it right?
- When we got it wrong?

Please share your thoughts and ideas with us so that between us we can make sure Abertay delivers the "best housing service possible"

## DO YOU WANT TO BE INVOLVED?

We regularly consult with Abertay Residents Organisation (ARO) and other Registered Tenants Organisations (RTOs) on the things we do and how well we do them (jargon: these are our policies and standards of service). Recently we have consulted on the following services:

### ESTATE MANAGEMENT, AND NEIGHBOUR DISPUTES AND ANTI SOCIAL BEHAVIOUR.

Because these are important matters we also formed groups of residents who told us they would be interested in discussing these issues (jargon: Focus Groups). Several tenants who were not members of Residents Organisations came along to give their views on them. Soon we will be discussing how we deal with empty houses (jargon: we call them Voids)

We really do value tenants' suggestions on our policies and our services. What is much more important is that all tenants benefit from these consultations.

### WHO ARE ARO AND THE RTOS?

ARO – Abertay Residents Organisation represents all Abertay residents and we meet with them monthly to discuss a wide range of strategic issues, policies, services and keep them fully informed with what is going on in Abertay.

RTOs – Resident Tenants Organisations – Currently there are 3 (in addition to ARO) covering the areas of North Fintry, Craigiebank and Dryburgh Gardens. These groups tend to be much more involved in local estate and community matters rather than strategic and policy issues.

### WHY NOT JOIN A RESIDENTS GROUP?

Have you thought about joining a residents group so that you can discuss common issues with other neighbours? If there is not an active group in your area, what about forming one with other like minded neighbours? If you would like to know more about this, please give Melanie Martin a call on 01382 903545.

### BUT YOU DON'T NEED TO BE A MEMBER OF A RESIDENTS GROUP

Of course, you don't need to be a member of a resident's organisation to be involved. For example, we have recently formed focus groups of tenants who told us they were interested in looking at how we deal with estate management issues and anti social problems.

You can be involved in any way you like. You tell us how! It's up to you.

If you are interested at all, if you have got a good idea, or have a particular issue that you would like to be involved in or you would just like to know more about how you may be able to be involved, please contact Melanie Martin - 01382 903545 or email [queries@abertayha.demon.co.uk](mailto:queries@abertayha.demon.co.uk).

We want to hear from you!



## TAKING A SUMMER JOB?

As Summer approaches there is a likelihood that some of you may take on Summer jobs. In the event of this happening please ensure that if you are receiving Housing/Council Tax benefits that you notify Dundee City Council as soon as possible, as well as the Arrears Management Team here in our office. An increase in your income is likely to effect entitlement to some of the benefits you may already be receiving as well as increasing the amount of rent you will need to pay. Notifying everyone as quickly as possible can help to avoid unnecessary overpayments of Housing and Council Tax benefits as well as helping to prevent any rent arrears accruing.

If you need any further help or advice on this matter please do not hesitate to contact the Arrears Management Team as detailed below.

Remember, we are here to help.

Alison Rogers Tel: 513809 and Jean Kirkpatrick Tel: 513807

## COULD YOU BE BETTER OFF?

This is a difficult economic time for many people and we work hard with tenants who are having financial problems. As a landlord we believe our work involves more than bricks and mortar. Looking after your financial health is very important to us.

One of the ways we hope to be able to do this is by offering you a financial health check to look at ways you could be better off.

What are the benefits of a Financial Health Check?

It is:

- completely free of charge
- independent of Abertay Housing Association - no information will be disclosed to us unless it is something you want us to know about

It can check your entitlement to:

- Welfare benefits
- Housing Benefit
- Fuel discounts
- Low cost loans

It can give advice on:

- Budgeting
- Debts
- Regular saving
- Home Contents Insurance

Many of our tenants are already better off after having a financial health check - could you be?

The service is open to housing association tenants across Tayside and the advisor who carries out the checks is called Julie Rain. Julie is happy to meet with you at our office or in your home.

We would particularly urge you to contact us and make an appointment if you are struggling to make ends meet or worried about debts.

To arrange your free Financial Health Check contact Abertay by telephoning 01382 903545 .....OR Contact Julie Rain direct on:

Telephone: 01382 513122

Text: 07824 370410

Email: [julie@aha.org.uk](mailto:julie@aha.org.uk)

## TENANTS ALTERATIONS AND IMPROVEMENTS

This is a reminder that all tenants should seek Abertay's permission before carrying out any alterations or improvements to their home.

One of the common improvements tenants choose is to lay laminate flooring. If you wish to install laminate flooring, you must apply on our Alterations and Improvements application form. It must be installed to the satisfaction of Abertay.

You will be required to install insulation below the flooring:

- The underlay reduces noise transmission to your neighbours.
- Prolongs the life of your laminate or wood flooring
- Reduces noise and vibration in your own home
- The flooring is more resilient and reduces fall injuries

In all cases the flooring must be inspected after laying. In addition Abertay still has rights of access to the floor below for maintenance purposes. In circumstances whereby Abertay do require access, either the tenant can uplift and re-lay the flooring themselves or Abertay will lift the flooring and carry NO responsibility for re-laying.

There are benefits to laying laminate flooring to combat house dust mite, and give relief to asthma sufferers, however, there is also the potential for noise nuisance to your neighbours.

You must consider all of these matters before making your decision.

Please do not forget to apply for permission to Abertay so that we can keep you right.

## THE GREEN GREEN GRASS OF HOME GARDEN COMPETITION!

Yes! It is that time again! SPRING HAS SPRUNG! And our thoughts turn to the pleasure our gardens can give us. The above photos are previous season's entries.

Abertay staff will once again be on the look out for the best garden, balcony and patio area this summer for their garden competition. Staff members will take photos of a selection of the 3 categories when they are out and about, however if you would like to nominate a tenant for their hard work, contact us and we will make sure a photo is taken, and entered in to the competition. The categories will be judged in August 2010 and the winners will receive a prize for their efforts.

### ATTENTION KIDS!

If you are aged between 3 and 12 you can send a painting to our office of what you would like your garden, balcony or patio to look like, a small prize will be given to all entrants with an overall winner collecting the star prize.

To contact the office: Tel: 01382 903545

Email: [queries@abertayha.co.uk](mailto:queries@abertayha.co.uk)

Write: Abertay Housing Association, 147 Fintry Drive, Dundee DD4 9HE



## FINTRYSIDE SPRING CLEAN

SPRINGTIME, usually viewed as a time for dusting off the remnants of a long harsh winter and clearing out making way for new, to enable you to look forward to the pleasures of warm sunny weather in the comfort of nice surroundings. Alas, some resident's have chosen to do their spring cleaning and then dump their unwanted household rubbish in common parts, including parts of Fintryside!

To enable responsible residents to continue to enjoy their surroundings, Abertay recently embarked on a 'clean - up' operation

### BEFORE



### AFTER



It is unfortunate that thoughtlessness by the few can effect the enjoyment of the many.

It is the tenant's responsibility to dispose of their household rubbish in an appropriate manner.

ABERTAY HOUSING ASSOCIATION try where possible to identify the perpetrators. We will be working with the Environmental Health Department to assist us in this, and seek the help and co-operation from residents to continue to allow us to identify the culprits. Anyone found fly tipping runs the risk of a hefty fine. You can report incidents of fly tipping directly to your Housing Officer, on 903545 or the fly tipping hotline on 0800 807060 or on line via [www.dumbdumpers.org](http://www.dumbdumpers.org)

# THE SHELTERED BUGLE...

Abertay's sheltered population are a lively bunch of folks who enjoy life to the full and some clear evidence of this is contained within this newsletter.

All the Scheme Managers report below on the good times had by all who attended the variety of recent events in the first quarter of this year, from Christmas, St Valentines and St Patricks days.

But the fun doesn't end there....there's much more to come with trips to Ikea and Blackpool already planned in the coming weeks!

Any residents out there who haven't joined in the fun recently, please talk to your scheme manager who'll be happy to tell you about forthcoming events and how you can take part.

Many of our sheltered residents took part at the recent Abertay Resident Conference and might recognise themselves from the photographs.

Finally, folks may notice that we have now combined the sheltered and general tenant newsletters. Hopefully this will provide our sheltered tenants with a comprehensive update of "whats all going on at Abertay "

## BARBARA MYLOFT RETIRAL

Abertay Housing Association staff and Rosebank Sheltered Residents bade a fond farewell to Barbara Myloft at her retiral party held in Rosebank lounge. She was presented with a cheque and flowers from Abertay Housing and a gift from the residents. Her cheque is being donated to Aberlour Trust, a charity which has particular relevance to her family.

Barbara Myloft has been with Abertay Housing Association as an auxiliary based at Rosebank Sheltered Housing since February 2001. She started out her career firstly as a Student Nurse and has worked with the public across a wide range of jobs from a Supermarket Assistant to a Library Assistant until she joined Abertay Housing.

Having been heavily involved in charity work for many years and her retirement will allow her to commit more of her time to these activities particularly as working as a volunteer for Oxfam assisting in their Lochee shop. Her mother helped to start the first Oxfam shop in Dundee a number of years ago.

She enjoys taking camping/caravanning and walking holidays and is looking forward having more time to spend on these pastimes.

In between working she has brought up 3 sons and will be able to devote more time to her two granddaughters.

Barbara is well liked by all the residents and will be sorely missed by her friends, colleagues and tenants alike.

## CALDRUM STREET

Caldrum Street's Christmas party was held on the 23rd December 2009. Tenants were treated to a 3 course meal provided by "food for thought", a visit from Santa with a gift voucher for each tenant and entertainment by the Music Man.

The Burns night was held on the 29th January 2010 - again tenants had a 3 course meal provided by "food for thought" and entertainment by Rab Clark.



## DURA STREET

The pictures from Dura Street show some of the tenants receiving their Christmas gifts from Santa, and afterwards the tenants enjoyed entertainment provided by Jay Henderson. Clairmount Catering provided a three course Christmas lunch.

In January 2010, Dura Street had a projector screen installed - joint funding for this come from Fairer Scotland and Awards for All. Also in January, tenants enjoyed a Pie and Beans night, and a quiz night followed by the first use of the 72 inch screen showing a DVD of Foster & Allan's greatest hits. Tenants have incorporated the big screen into their games afternoon by playing Wii games on it.



## GORDON STREET

The tenant's at Gordon Street have recently been enjoying the meals provided by Tay Cuisine. They have had meals themed around Burns, Valentines and St Patrick's Day with further events planned for the forthcoming months. The meals are good value and give the tenant's a chance to get together we incorporate bingo, quizzes and music into the event which are really enjoyed by both tenant's and guests who are always made welcome at Gordon Street.

The tenant's are also looking forward to another trip to Blackpool this year as last years trip was a great success and enjoyed by all that were there.



# THE SHELTERED BUGLE...

## DRYBURGH GARDENS

Dryburgh residents continue to enjoy their special events and can be seen enjoying Christmas lunch at the Queens Hotel. After a lovely dinner residents enjoyed some dancing and had a surprise visit from Santa and his helper, who gave out presents whilst singing jingle bells to everyone. It has been suggested that Santa and his helper resembled two of our Dryburgh Gardens residents, but of course we know it was the real Santa from Greenland who took 15 minutes from his busy schedule to pop in and say Hello to Dryburgh residents

Also at Christmas time an evening of Carol Singing was enjoyed at Dryburgh Gardens with tenants, residents and friends joining together accompanied by the Downfield Operatics Society and Dundee Instrumental Brass Band. After Carol Singing residents warmed up with mince pies and mulled wine!

More recently Dryburgh Gardens held a Valentines Dinner for residents and friends. The meal was followed with entertainment and fun which included a Game of Mr and Mrs.



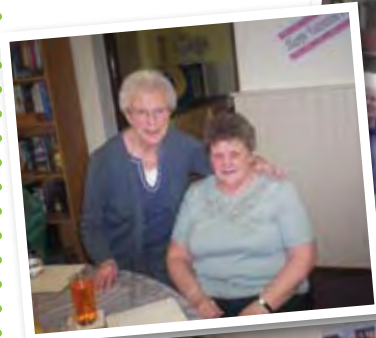
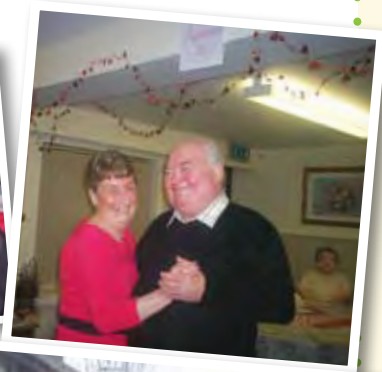
## FINTRY MAINS

Residents at Fintry Mains regularly enjoy special events. Recent good times were enjoyed including a Christmas lunch at Cath Rennie's at Wellbank, celebrating St Valentine's day in February, and St Patricks Day in March. Our pictures show residents enjoying Christmas and St Valentine's.

Christmas lunch was enjoyed by Babs Pryde, Nan Tryanor, Bridget McDaid, Cathy Millar, Bette Hopkins and June and Ronnie Waterson at Cath Rennie's

Mr & Mrs Linton take to the floor to celebrate St Valentines Night at the Fintry Mains Complex. Romance is alive and well at Fintry Mains.....well done to Mr Linton!

And the fun doesn't stop there.....the next event is a bus trip to Ikea in Edinburgh!



## ROSEBANK PICTURES FOR ST PATRICKS DAY

Another special day was celebrated by the Rosebank Residents when they got together for St Patrick's day. A lively atmosphere and highly entertaining evening was enjoyed by all!



## PATONS LANE

The scheme manager applied on behalf of the residents for funding to buy a television, Blu Ray player and music equipment. The complex was awarded by the Awards for All funding of £1069 to cover the full cost of these items. Some tenants and scheme managers completed a sponsored walk over the Tay road bridge to raise funds to purchase a Wii games machine. The television has enhanced the use of the Wii and the tenants are having great fun and keeping fit at the same time. By being awarded the funds for the equipment it has helped to bring our tenants together to try something new. Some of the male tenants are now visiting the complex on a weekly basis to play bowling on the Wii. Everyone has benefited and the project has been a great success.



## HARRY & BETTY ALDRIDGE

Harry & Betty Aldridge celebrated their 68th Wedding Anniversary, on the 6th April 2010, they have lived in their flat in Dryburgh Gardens for 47 Years. Picture shows Harry & Betty presented with flowers and a card from the Dryburgh Complex.



# WERE YOU AWARE

## THE COMMUNITY BLOCK. FINTRY.

Please note that due to a recent flood the Community Block has been temporarily relocated to the Old Fintry Nursery, Fintry Road, from 20 Grampian Gardens.

Looking for something to do? Come and join in the classes being held in the Old Fintry Nursery. There is something for everyone. A free crèche is provided for those attending the sessions.

Monday	10.30 am	Winning Weigh
	11.30 am	Exercise Class
Tuesday	1.30 pm	Computers for All
Wednesday	10.30 am	Health in the Community
	11.30 am	Smoking Cessation
	1.30 pm	101 Project
Thursday	1.00 pm	Well Being
Friday	9.00 am	Stepping Stones

And for the young people why not come along to the Youth Project there are lots of fun things to do. 5 – 8's group meets at 4.15 – 5.15 pm and 8 -12's group meets 6.00 – 7.30 pm every week Monday to Thursday evenings.

There are more new classes planned for the coming weeks so get in touch if you want more information or you are interested in joining any of the above sessions then contact Evelyn Murray on 01382 505472 or [evelyn@abertayha.co.uk](mailto:evelyn@abertayha.co.uk).



## DISCOVERY FOOD PROGRAMME

- Discovery Food Programme is a free and confidential service providing emergency food relief to individuals and families experiencing financial hardship.
- The aims of the service are to alleviate short-term poverty and provide frontline advice and support regarding anti-poverty issues to vulnerable citizens of Dundee.
- Currently, Discovery Food Programme deliver groceries to over 120 families and individuals per month and that number continues to grow.
- One of our primary goals is to network with other organisations working with people in need and enable them to utilise the services provided for the benefit of their clients.
- Here are some clients Discovery Food Programme have worked with:
- Discovery Food Programme are contactable on 01382 226372.
- Discovery Food Programme, c/o Full Gospel Church, 58 Constitution Street, Dundee, DD3 6NE

## £1M FACELIFT OF VETERANS ROSENDAEL COMPLETE - VETERANS WANTED!

Scottish Veterans' Residences has completed a £1m upgrade of their Rosendael residence in Broughty Ferry near Dundee – and are now looking for veterans, or their spouses, to become residents.

A huge renovation of the accommodation has taken place over the last 3 years. All

rooms now have en-suite facilities, the public rooms have been fully refurbished and the central heating and kitchens renewed. Rosendael now offers some of the best residential accommodation in North East Scotland with a lovely dining room, conservatory, snooker room, residents' lounges and attractive gardens.

Situated in a leafy part of Broughty Ferry, Rosendael used to be the home of the Proctor Kyd family, jute manufacturers in Dundee. Donated to SVR in 1933, the beautiful mansion house is now home to veterans of all ages and from all branches of the armed forces. Each resident has an en-suite room and the service includes all meals and laundry, as well as the support of fully trained staff including wardens who are on call 24 hours a day.

The term veterans includes anyone who has served in the regular or reserved forces (including national service) or merchant marine for at least one day. SVR also welcomes spouses of veterans.

Following the renovation work, there are rooms now available at Rosendael. More information is available on the website [www.svronline.org](http://www.svronline.org) or by calling Max or Carole on 01382 477078.



# HAITI EVENT

Various initiatives were undertaken to raise some funds for a much needed cause! This included staff "dress down day", collections in the sheltered complexes and donations from Abertay's Contractors.

This raised the generous sum of £714.54 and the picture shows Abertay's Management team staff thanking some of those who contributed to the cause.



## PROTECT YOURSELF FROM SCAMS – ON LINE, PHONE CALLS ETC

### Introduction

We have looked at the Governments consumer direct website which gives lots of useful information about protecting yourself from scams that we think Abertay tenants may find interesting. For those tenants who have access to a computer you can find this website on <http://www.consumerdirect.gov.uk/> Another website tenants may find of interest is [www.SafeFromScams.co.uk](http://www.SafeFromScams.co.uk)

The following information has been copied from the consumer direct website for your information.

If you don't have access to the internet but would like to speak to someone about this you may wish to telephone Consumer Direct for advice on 08454 04 05 06

### DON'T LET THE SCAMMERS CON YOU. FOLLOW THESE TIPS TO AVOID GETTING TRICKED OUT OF YOUR MONEY.

#### Be sceptical

First and foremost, remember: If it sounds too good to be true, it probably is. Don't be afraid to bin it, delete it or hang up.

#### Take your time

Resist pressure to make a decision right away. Consider asking a friend or family member for advice, or even an accountant or solicitor if big sums of money are involved. Read the small print and be sure you understand all the terms and conditions of an offer.

#### Know who you're dealing with

Check that the firm or organisation you want to deal with is legitimate and reputable:

- Ask for full contact details, including a street address. A company website should provide the full street address for the business, not just a Post Office or mail box number.
- Contact them using details from their official website or documents. Be wary of buying from anyone who only gives an email address or mobile phone number.
- Put the firm's name into an internet search engine to see what you can find out.

- Look them up on the Companies House website to check they're a registered company.
- If you've received a letter or other mailing, check whether it's come from a member of the Direct Marketing Association.
- If you're being offered financial services, find out if they're registered with the Financial Services Authority (FSA) using the FSA register.
- Don't be fooled by professional-looking websites and marketing materials. Scammers are good at making their scams look authentic.

#### Protect your financial information

- Never give your bank account details to someone you don't know.
- Go to the Card Watch website for tips on protecting yourself against credit and debit card fraud.

#### Protect yourself online

- Follow basic advice for safe online shopping and banking. Read guidance from Get Safe Online and guidance from Bank Safe Online.
- In particular, never email anyone your financial information - even if you do know them.

#### Use a credit card

Pay by credit card if you can. Under the Consumer Credit Act, you should be entitled to a refund from your card issuer of money lost through fraudulent activity - if the cash price of a single item is over £100.

#### Cut junk mail and calls

Take some simple steps to cut the number of unsolicited offers you receive.

[http://www.consumerdirect.gov.uk/watch\\_out/Scams/cut-junk-mail/](http://www.consumerdirect.gov.uk/watch_out/Scams/cut-junk-mail/)

#### Ask for advice and report it

If you suspect you've been had by a scam, don't let embarrassment or fear prevent you from seeking advice or reporting it. Millions of people are taken in every year. Call Consumer Direct for advice on 08454 04 05 06 or report the scam to us at

<https://secure.consumerdirect.gov.uk/reportascam.aspx>





# COLOURING COMPETITION

## I LUV TO GARDEN



### Primary Groups

Pre School & Primary 1.

Primary 2, 3 & 4

Primary 5, 6 & 7.

Name:

Address:

Telephone Contact:

Age:

All entries to be returned to Abertay Housing Association, 147 Fintry Drive, Dundee. Closing Date Tuesday 1 June 2010.



## COMPETITION CORNER

Christmas Colouring Competition: - Kadie Balfour.

2009 Christmas Quiz: - Ali Strachan

## REPAIRS PRIZE DRAW

September – Ms Morgan - Cheviot Crescent

October – Mrs Leonard – Fintryside

November – Ms Mitchell – Finavon Street

January - Mrs Calder – Greendykes Road

February – Miss Harris – Grampian Gardens

