

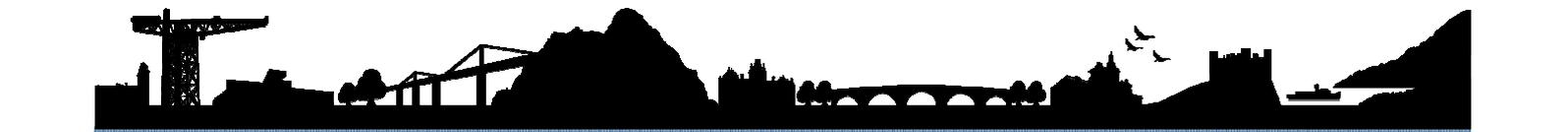
# West Dunbartonshire Council Housing Services



## Annual Charter Performance Report for Tenants and other Customers 2014/15







# Foreword



It gives me great pleasure to introduce our "Annual Charter Performance Report - 2014/15" for tenants and other customers.

This is the second report of its kind and outlines how we have performed against the outcomes set out in the Scottish Social Housing Charter. The content and style of the report was chosen in partnership with tenants and I hope that it is received as positively as the initial report last year.

This past year has been a challenging year across the housing service in West Dunbartonshire, as the ongoing impacts of Welfare Reform have hit our communities' hard, however, with challenges comes opportunity and during the past year we have responded positively to these challenges and witnessed the service continue to improve.

Highlights during the past year include achieving the [Scottish Housing Quality Standard](#) after a successful £81m investment, while investing in our current stock we have also delivered 36 much needed houses for rent in West Dunbartonshire through the completion of the Bellsmyre new build development. These two initiatives have had a positive impact and delivered real improvements. Our improved satisfaction rates show that tenants are happy with the improvement work so far and I wish to continue to invest and improve our housing and housing service and over the next 5 years and we will invest a further £127m, ensuring high quality homes and delivering value for money services .

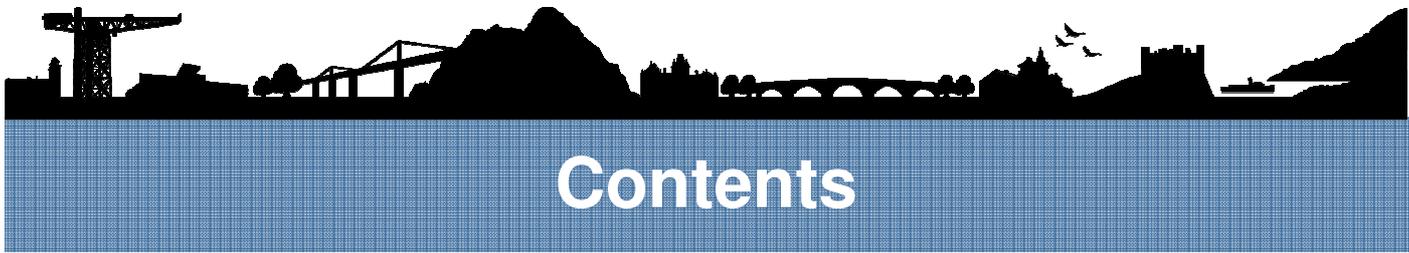
As well as highlighting where we have performed well, this report also highlights areas where we need to improve. It sets out some of the of the actions we will be taking during 2015/16 in order to respond positively to the challenges we face and ensure that our tenants and other customers are provided with good quality homes and other services.

As always we welcome your opinion and would be happy for you to provide your views via our Housing Strategy and Development team at [HousingStrategy@west-dunbarton.gov.uk](mailto:HousingStrategy@west-dunbarton.gov.uk)

**Helen Turley**

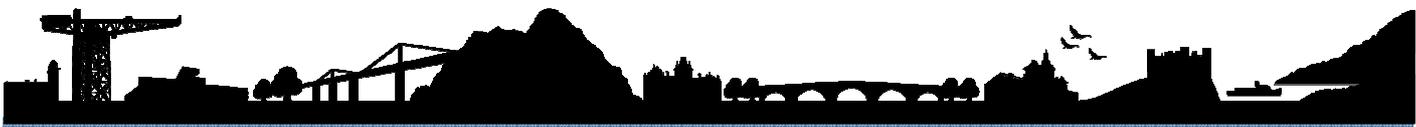
**Head of Housing and Community Safety**





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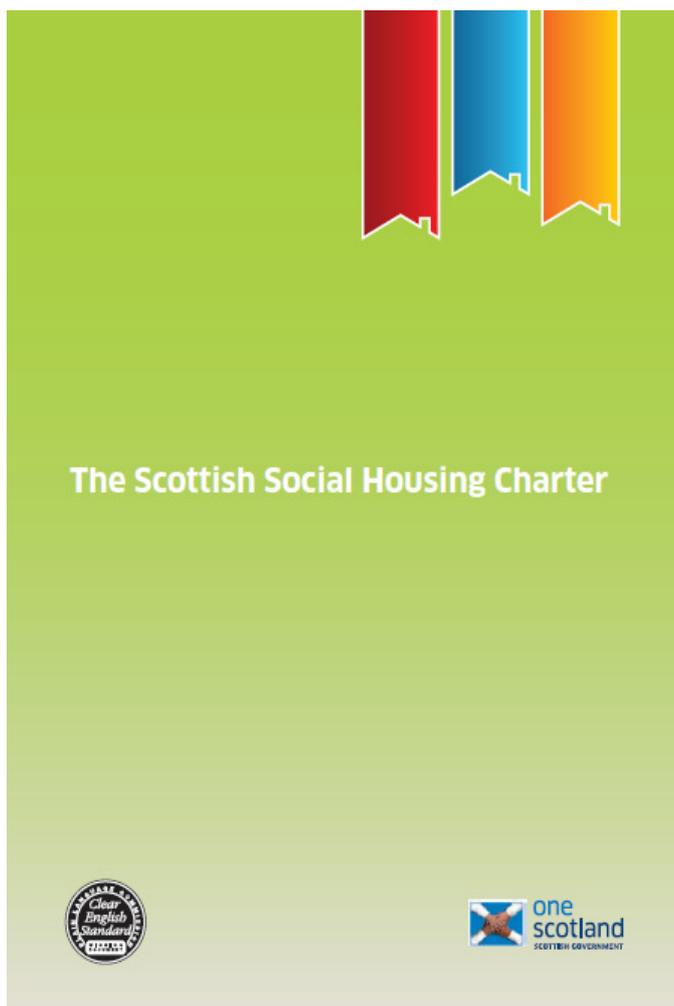


# Introduction

In April 2012, the Scottish Government introduced the new Scottish Social Housing Charter (SSHC). The Charter sets out 16 outcomes and standards that the Scottish Government expects landlords should be delivering to their tenants and other service users.

From 2012 onwards, landlords have been expected to annually self-assess their performance against each of the Charter outcomes and report this to the [Scottish Housing Regulator](#) in May. This is called the Annual Return on the Charter or the 'ARC'.

In addition to reporting to the Regulator, the Council must also report its performance to its tenants and other service users by 31 October each year. This is our second annual report, and it tells you how Housing and Community Safety Services performed from April 2014 until March 2015.



It doesn't cover all 16 outcomes and standards, it focuses on those areas tenants have told us they are most interested in. The purpose of our report is to provide you with clear, accurate information about areas of our performance which you want to know about. We hope that it will encourage you to ask more detailed questions and use it to hold us to account.

We are keen to hear your views about the content and style of this report and to do this you can complete the form on page 19 or complete the form on our website at <https://www.surveymonkey.com/r/VWGKMZQ>.



## Key achievements during 2014-15

- ◆ The continuation of the Council's new build programme which is providing the first new build homes for social rent, since 1988.
- ◆ The completion of our development at Bellsmyre, providing 36 new homes for West Dunbartonshire families (pictured on right)
- ◆ Successfully ensuring that our housing stock achieved the Scottish Housing Quality Standard by the Scottish Government's 2015 target
- ◆ The approval of a new Housing Capital Investment Programme which will deliver an investment of over £127 million over 5 years
- ◆ The operation of a buy-back scheme which has brought 7 homes back into use as social rented housing, meeting need within the area
- ◆ Bringing 40 empty homes in the private sector back into use through the Homes Again West Empty Homes Initiative
- ◆ Continuing a demolition programme which is improving neighbourhoods and establishing regeneration opportunities across West Dunbartonshire
- ◆ The undertaking of actions to manage and mitigate the impact of welfare reform
- ◆ Carrying out a comprehensive Tenant Satisfaction Survey which showed improving levels of satisfaction across all areas of the housing service
- ◆ Reviewing the service we provide to residents of our gypsy / traveller site and we aim to establish an agreed site standard in conjunctions with residents



- ◆ Successfully achieving external accreditation for our approach to involving tenants in the improvement of housing services (as pictured on left)
- ◆ Engaging positively with the Scottish Housing Regulator to ensure that the improvements being delivered are recognised



# Tenant and Customer Involvement in this Report

The Scottish Social Housing Charter gives customers a central role in assessing landlords performance. We share performance information throughout the year through our quarterly newsletter Housing News and on our website. In addition to this, our first charter performance report last year was created with the help of a tenant working group and tenant’s input has remained central. The tenant working group reviewed each area of housing performance and discussed what areas the report should focus on. Readers of the Housing News were also able to say which performance areas they were most interested in and these were featured in the report. The working group also helped us decide on the colour, the symbols and the way the report is set out.



We received positive feedback on the report from tenants last year as well as a commendation from the [Scottish Housing Best Value Network \( SHBVN \)](#) as a good example of a clear and easy to understand report. Based on this feedback we have made slight changes to this years report, including adding information about the complaints we receive. The annual report will continue to develop by taking into account the feedback tenants give us each year. You have an opportunity again this year so use the comment sheet at the end of the report and have your say.

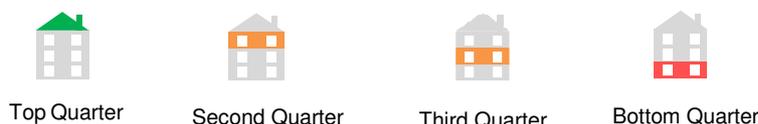
Our self-assessment is an open and honest picture about how housing services are performing in West Dunbartonshire. To make it more robust, our Scrutiny Panel have also examined a draft version of this year’s report to and asked for clarification and for more information in certain areas.

The [West Dunbartonshire Scrutiny Panel](#) was set up last year to investigate different aspects of our housing service and recommend ways we can improve. The panel is independent from the Council but supported through training and all expenses are paid. Last year they did a specific exercise scrutinising the Anti Social Behaviour Services and made a number of recommendations that the service has implemented to improve the service received.

Tenants were involved in choosing a range of symbols used in our report to tell you how we are performing over time and compared to other landlords.

performance improved  performance declined  no change in performance 

ranking is shown in quarters ranging from top (best) to bottom (poor).



# How do Housing Services perform against the Charter?

One of the key performance areas the Charter measures is what you think of your landlord

Charter Indicator	2013/14	2014/15	Trend	Rank
Taking everything into account, how satisfied or dissatisfied are you with the overall service provided by WDC?	72%	81%	↑	



In the summer of 2014, Housing Services undertook a comprehensive tenant survey. A random selection of 600 tenants took part in a telephone survey. Some of the satisfaction results are published throughout this report. The results show a significant increase in satisfaction with the service. Further surveys will be carried out in the Summer of 2015 and 2016 and we hope through our ongoing investment and service improvements to have improved further.

Performance Indicator	2013/14	2014/15	Trend	Rank
% of tenants who feel that we are good at keeping them informed about services and decisions	73%	76%	↑	

In addition to the Housing News, which 95.3% of tenants agree keeps them informed about important housing developments, we have a range of surveys in place across the housing service areas to gather the views of tenants and other customers and we also use the complaints procedure to gather these views and use this feedback to improve our services.



	Stage 1	Stage 2
Complaints received	181	51
Complaints upheld	35%	18%
Complaints responded to within target timescale	54% (5 days)	100% (20 days)

**What we aim for:** *Tenants and other customers find it easy to communicate with their landlord and get the information they need about their landlord, how and why it makes decisions and the services it provides and that tenants and other customers find it easy to participate in and influence their landlords' decisions at a level they feel comfortable with.*

We were delighted to receive [Tenant Participation Advisory Service \(TPAS\)](#) accreditation in February 2015 with a silver award and see the number of tenants satisfied with the opportunities given to them to participate in the decision making processes increasing.



Our [Tenant Participation Strategy](#) sets out the support and opportunities that exist for tenants to influence the services that are provided and we continue to develop ways that tenants and other customers find it easy to participate and influence decisions at all levels.



#### Developments in 2015/16

We will work with tenants to review and update our Service Standards

We will use the Housing News to show tenants how we are performing against these standards

We will provide feedback to tenants and other customers about improvements we have made to our services via the Housing News and our website

We will carry out a number of initiatives aimed at increasing the of tenants on our Interested tenants Register

We will implement a number of initiatives aimed at increasing the membership and strengthening the influence of the West Dunbartonshire Tenants and Residents Organisation

Improvements over the course of the past year include the development of a tool kit to support participation across housing services and the first report from the scrutiny panel, which was adopted in full by the housing management with their recommendations being implemented.



# Outcome 4 | The Quality of Housing

**What we aim for:** tenants' homes, as a minimum, meet the Scottish Housing Quality Standard (SHQS) by April 2015, and continue to meet it thereafter, and when they are allocated, are always clean, tidy and in a good state of repair

Performance Indicator	2013/14	2014/15	Trend	Rank
% of existing tenants satisfied with the quality of their home	74%	80%	↑	
% of Council's housing stock meeting the Scottish Housing Quality Standard	83%	100%	↑	
% of Council's housing stock meeting Scottish Housing Quality Standard : Energy Efficient	95%	100%	↑	
% of tenants satisfied with the standard of their home when moving in	92%	96%	↑	

Achieving the [Scottish Housing Quality Standard \(SHQS\)](#) has been a considerable achievement following the Council's decision in June 2012 to opt for a stock retention policy and has coincided with a rising number of existing tenants satisfied with the quality of their home.

Our re-let standard ensures that every new home which is let is clean, tidy and in a good state of repair. This is demonstrated by the rising number of new tenants satisfied with the standard of their home when moving in.

**Developments in 2015/16**  
 We will develop a West Dunbartonshire design standard for all new build homes for rent, which will achieve higher energy efficiency standards and provide warmer homes for tenants.



The approval of our new Housing Capital Investment Programme will see an investment of over £127 million over 5 years and will ensure that our housing stock continues to meet the Scottish Housing Quality Standard and also the new [Energy Efficiency Standard for Social Housing \(EESH\)](#) by 2020.



Outcome

5

Repairs, maintenance and improvements

**What we aim for:** *Tenants' homes are well maintained; with repairs and improvements carried out when required, and tenants are given reasonable choices when work is done*

Performance Indicator	2013/14	2014/15	Trend	Rank
Average length of time taken to complete emergency repairs	3.64 hours	3.84 hours	↓	
Average length of time taken to complete non-emergency repairs	8.67 days	9.55 days	↓	
% of reactive repairs carried out in the last year completed right first time	88%	95.7%	↑	
% of tenants satisfied with the repairs and maintenance service	96.3%	93.1%	↓	
% of repairs appointments kept	86.7%	94.3%	↑	

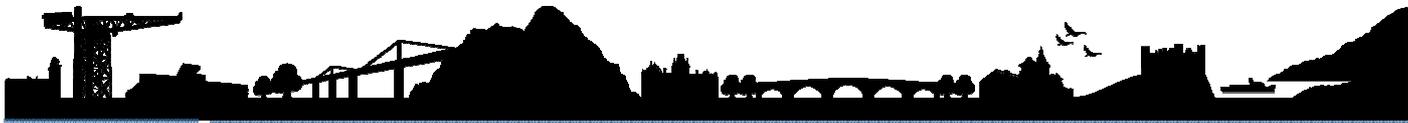
Ensuring that we deliver a high quality repairs service is a key priority and the most important service for our tenants and other customers when they are asked what their priorities are. Whilst the average time taken to complete repairs took slightly longer in 2014/15 than the previous year, the numbers of appointments kept and the number of repairs carried out right first time continued to increase and levels of customer satisfaction remain consistently high.



**Developments in 2015/16**

- We will carry out a in-depth satisfaction survey to inform further service improvements
- We will increase the overall number of repairs appointments made
- We will reduce the average number of days taken to carry out non-emergency repairs

We perform well against most measures when compared with other landlords and have plans in place to ensure that our performance continues to improve.



**Outcome  
6**

**Managing our estates, anti-social behaviour, neighbour nuisance and tenancy disputes**

*What we aim for: Tenants and other customers live in well maintained neighbourhood where they feel safe.*

Performance Indicator	2013/14	2014/15	Trend	Rank
% of tenants satisfied with the management of the neighbourhood they live in	76%	78%	↑	
% of anti-social behaviour cases resolved within locally agreed targets	36%	73%	↑	

Ensuring that tenants and other customers live in well maintained neighbourhoods where they feel safe remains a key objective and we are pleased that the percentage of tenants satisfied with the management of the neighbourhood has increased again since last year.

A number of actions were taken during the past year aimed at improving how we manage cases of anti social behaviour, with some of these actions being the recommendations made by the West Dunbartonshire Scrutiny Panel after the service review that they carried out.

**Developments in 2015/16**  
We will take action to reduce the time taken to deal with cases of anti social behaviour which require legal action



This has led to important improvements around the number of cases being resolved within our agreed target timescales, rising from 36% in 2013/14 to 73% in 2014/15.

As well as dealing with serious cases of anti social behaviour, we continue to focus on issues such as graffiti, vandalism and working in partnership with other council departments and partner agencies to improve the service provided to tenants and the look of our estates.

Outcome  
10

# Access to Social Housing

**What we aim for:** people looking for housing find it easy to apply for the widest choice of social housing available and get the information they need on how the landlord allocates homes and their prospects of being housed.

Local Indicators	2013/14	2014/15	Trend
Average time to assess housing applications	7 days	4.5 days	↑
% of medical assessments assessed within 28 day target	51%	79%	↑

Satisfaction levels with the service provided to those looking for housing are consistently high. During 2014/15, the average time taken to assess a housing application reduced from 7 days to 4.5 days and the percentage of medical applications being assessed within our 28 day target increased from 51% to 79%.

In addition to information about council housing, our application pack provides information about how homes are allocated, alongside a range of housing options, including [Homeswapper](#), our mutual exchange scheme and information about properties help by local housing associations.

	2014/15
Total number of properties	10766
Total number of lets in the year	1035
Total number on waiting list	3943

### Developments in 2015/16

We will carry out a review of our Allocations Policy in conjunction with tenants

We will improve the information we provide to customers in relation to annual lets that are made across the authority

Those applying for housing are provided with information about their prospects of being housed and we carry out an annual review on all applications to ensure that any change in circumstances have been noted and that our housing list is up to





Outcome  
11

# Helping People Stay in their Homes

**What we aim for:** that tenants get the information they need on how to obtain support to remain in their home; and ensure suitable support is available, including services provided directly by the landlord and other organisations.

Performance Indicator	2013/14	2014/15	Trend	Rank
% of all new tenants housed in 2013/14 who were still in their tenancy 12 months later	84%	87%	↑	
% of lettable houses that became vacant in the last year – tenancy turnover	11%	9.9%	↑	

Identifying tenants that need support to remain in their homes and ensuring that this support is provided is a key priority and we are pleased that the **tenancy sustainment rate** rose to 87% in 2014/15, from 84% the previous year. At the same time, the percentage of houses becoming vacant reduced but remains high when compared to other landlords.

A number of initiatives have been introduced to drive improvements, including new tenant settling-in visits being carried out to ensure that support is being provided for anyone experiencing difficulties moving-in and annual tenant visits being carried out by housing officers, again to help access support for any tenants who may not know what help is available or how to access this help.

We have also begun to visit tenants who submit a termination notice and taken action to publicise the negative impacts that abandoned properties have for individuals and for communities. It is hoped that these initiatives will result in the number of tenants leaving and abandoning properties reducing.

**Developments in 2015/16**

We will introduce an additional level of pre-tenancy service for those new tenants identified as at risk of failing to sustain their new tenancy

We will establish a working group to identify further actions that can be taken to reduce the number of abandoned properties

Performance Indicator	2013/14	2014/15	Trend
Number of tenancies ending — with notice given	812	711	↑
Number of tenancies ending — being abandoned	100	119	↓
Number of aids and adaptations carried out	347	385	↑
Average time to complete medical adaptations	52 days	39 days	↑



Outcome  
**12**

# Homeless People

**What we aim for:** *homeless people get prompt and easy access to help and advice; are provided with suitable, good quality temporary or emergency accommodation when this is needed, and are offered continuing support to help them get and keep the home they are entitled to.*

Local Indicator	2013/14	2014/15	Trend
Number of young people presenting as homeless in West Dunbartonshire	443	382	
% of homeless cases re-assessed within 12 months (repeat homelessness)	7.3%	7.1%	
% of homeless applications given a decision within 28 days	99.3%	96.0%	

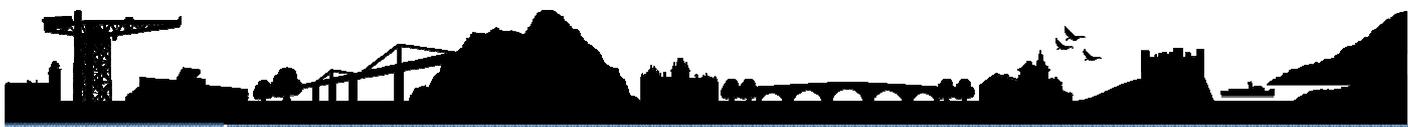
Our Homeless Service provides people with prompt and easy access to help and advice. During 2014/15 decisions about applications were made within 28 days for 96% of all homeless cases and the number of young people presenting as homeless dropped as did the level of repeat homelessness.

We have a temporary accommodation strategy in place that aims to provide good quality accommodation which meets the needs of homeless households. Whilst satisfaction with the standard of temporary accommodation has dropped slightly, only 7.5% of all offers of accommodation are being refused. During 2014/15 we also have successfully managed to eradicate the use of Bed and Breakfast accommodation for homeless households across West Dunbartonshire

**Developments in 2015/16**

- We will develop an agreed temporary accommodation standard
- We will increase the numbers of young people referred to our mediation service to prevent homelessness
- We will develop and implement pre-tenancy interventions aimed at ensuring tenancies are financially sustainable in the long-term

Performance Indicator	2013/14	2014/15	Trend	Rank
% of people satisfied with the quality of temporary accommodation	95.9%	85.7%		
% of temporary accommodation offers refused	7.4%	7.5%		



Outcome  
**13**

**Value for money**

**What we aim for:** *tenants, owners and other customers receive services that provide continually improving value for the rent and other charges they pay. Social Landlords set rents and service charges in consultation with their tenants and other customers*

Performance Indicator	2013/14	2014/15	Trend	Rank
% of tenants who feel that the rent for their property represents good value for money.	67%	73%		
Rent collected as percentage of total rent due in the reporting year.	99.5%	97.4%		
Gross rent arrears (all tenants) as at 31 March each year as a percentage of rent due for the reporting year.	8.6%	9.55%		
% of rent due lost through properties being empty during the last year.	1.4%	1.02%		
Average length of time taken to re-let properties in the last year.	64 days	47 days		

The proportion of tenants satisfied that the rent for their property represents good value for money has increased from 67% in 2013/14 to 73% in 2014/15. During this time, we also reduced the average time taken to re-let a property from 64 days to 47 days and reduced the rent loss due to properties being empty from 1.4% to 1.02% of the total rent due. During the course of the year we reduced the overall number of empty properties from 521 at the beginning of the year to 390 at year end.

Levels of arrears are high when compared with other landlords and welfare reform continues to provide a challenge to many households across West Dunbartonshire. A new Rent Collection Policy developed in conjunction with tenants was introduced during 2014/15 and it is hoped that our approach of early intervention and support will lead to increased levels of rent being collected and the level of arrears being reduced.

**Developments in 2015/16**

We will develop and implement actions aimed at further reducing the rent lost due to empty homes

We will fully implement our new Rent Collection Policy which it is hoped will have a positive impact reducing arrears

If you are in arrears, please let us help you. Contact us now by phone on 01389 737788 or by e-mail at [corporatedebteam@west-dunbarton.gov.uk](mailto:corporatedebteam@west-dunbarton.gov.uk)



Outcomes

14,15

## Rents and service charges

**What we aim for:** social landlords set rents and service charges in consultation with their tenants and other customers.

	WDC average rent	Scottish average rent
2 Apt	£64.16	£68.54
3 Apt	£63.95	£69.60
4 Apt	£69.76	£75.69
5 Apt	£74.32	£84.14

Our average rent in 2014/15 remained well below the national average.

Housing Services recognises that tenants want to live in safe warm comfortable and well maintained homes in a nice area. For this reason we invest heavily in both our housing capital programme and our new council house building programme. We employ housing officers to manage estates, promote successful tenancy sustainment and tackle anti social behaviour. We try to do all the things that we know our tenants want from us.

Understandably this comes at a cost. We strive to keep our costs as low as possible and over the next few years we are investing in new technology so that the housing service becomes even more efficient, allowing more repairs to be done in a day and officers to spend more time within the communities they serve.

### Supervision and Management:

employee costs, administration costs (this also includes payments to other departments for example financial services, computer systems, human resources, corporate communications, architectural services) and property costs.

### Repairs and maintenance:

the costs for day to day jobbing repairs carried out across all properties and costs associated with adaptations.

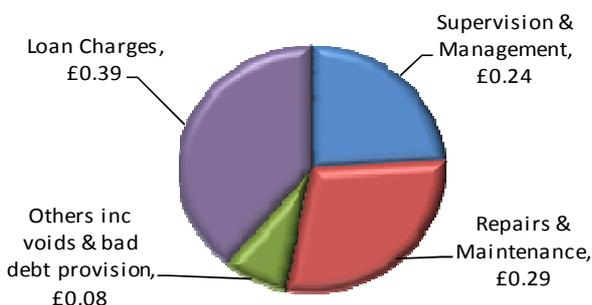
### Other expenditure including voids:

costs associated with arrears and the collection of rents, bad debt provision (funds required to account for rents and debt accounts which are not paid to the Council) and Council Tax on empty homes.

### Loan Charges:

the interest and principal repayments on money we have borrowed to carryout major works and improvements (e.g. cladding, kitchens, bathrooms, roofs).

**How do we spend your money?**  
Each £1 of your rent was spent in the following way in 2014/15:



In order to continue to improve housing services in West Dunbartonshire and provide the best possible service to our tenants, it is vital that we collect all rent money. Without your rent money Housing Services cannot build new council homes, look after your area or undertake repairs and improvement works.



Outcome  
**16** **Services for gypsies/travellers**

*What we aim for: that sites are well maintained and managed*

Performance Indicator	2013/14	2014/15	Trend	Rank
% of gypsies/travellers satisfied with the landlord's management of the site	0%	44%	↑	

There is one permanent gypsy traveller site in West Dunbartonshire which has 20 pitches and is a stable, residential site with a permanent settled community.

The percentage of gypsies/travellers satisfied with our management of the site has improved significantly since our last report. During this time, we have identified key liaison officers to engage with site residents and ensures that the residents have been fully engaged in proposed improvement works.

We will continue to engage positively with site residents with the aim of ensuring that they are satisfied that the site is well maintained and managed.

**Developments in 2015/16**

We will establish an agreed site standard in conjunction with site residents

We will update the existing occupancy agreement in use for the site to ensure that it reflects Scottish Government guidance on core rights and responsibilities

We will produce a revised tenant handbook for residents of the gypsy traveller site





# Glossary



<b>Scottish Housing Regulator</b>	Regulates all social landlords and the landlord and homelessness services of local authorities, protects the interests of current and future tenants and other service users
<b>Tenant Participation Advisory Service (TPAS)</b>	TPAS is a national tenant and landlord participation advisory service which promotes good practice in tenant participation throughout Scotland for both tenants and landlords
<b>Tenant Participation Strategy</b>	Our Tenant Participation Strategy sets out our commitment to developing effective consultation and involvement so that by working with our tenants we can continuously improve our housing conditions and services.
<b>HomeSwapper</b>	HomeSwapper is used to help promote and administer our mutual exchange scheme and is a quick and easy way that tenants can find a home to swap.
<b>Tenancy sustainment rate</b>	The percentage of new tenants who maintain a new tenancy for at least a period of 12 months.
<b>Consultation</b>	Tenant consultation means having a chance to comment on proposals prepared by the landlord before a decision is taken



# Glossary

<p><b>Energy Efficiency Standard for Social Housing (ESSH)</b></p>	<p>The Energy Efficiency Standard for Social Housing is a mandatory standard for social landlords to meet by 2020. It will succeed the energy targets and guidance in the Scottish Housing Quality Standard (SHQS). The Standard aims to improve the energy efficiency of social housing and reduce energy consumption, fuel poverty and the emission of greenhouse gases.</p>
<p><b>Scottish Housing Quality Standard</b></p>	<p>The Scottish Housing Quality Standard (SHQS) is the main measure of housing quality that is used to establish if properties reach the required minimum set out by the Scottish Government. The SHQS was introduced in February 2004 and social landlords had until April 2015 to bring their houses up to the Standard.</p>
<p><b>West Dunbartonshire Scrutiny Panel</b></p>	<p>A formal body made up of tenants and others which serves as the hub for the range of scrutiny activity and focal point for assessing performance and holding the Council to account.</p>
<p><b>SHBVN</b></p>	<p>Set up in 1995 the Scottish Housing Best Value Network is a consortium of local authority and housing association landlords working together to drive up performance, meet the demands of Best Value and deliver quality services by means of benchmarking, peer review, good practice exchange and information sharing.</p>





# What do you think?

Please take a few minutes to tell us what you think about this Annual Report by completing our short questionnaire. This can be done online at <https://www.surveymonkey.com/r/VWGKMZQ>

Alternatively, you can complete this page and return it to: West Dunbartonshire Council, Housing Strategy Section, Housing, Environmental and Economic Development, **FREEPOST SCO6367**, Dumbarton, G82 3BR.

**1. How satisfied are you with the design and layout of this report?**

Very satisfied/Fairly satisfied/Neither nor/ Fairly dissatisfied/Very dissatisfied

**2. How satisfied are you that this report is easy to read and understand?**

Very satisfied/Fairly satisfied/Neither nor/ Fairly dissatisfied/Very dissatisfied

**3. How satisfied are you that this report is useful in informing you about how we are performing?**

Very satisfied/Fairly satisfied/Neither nor/ Fairly dissatisfied/Very dissatisfied

**4. Which information did you find particularly useful or not useful?**

.....  
.....

**5. What other information would you like to see in a future annual report?**

.....  
.....

**Thank you for your feedback**







This document can be provided in large print, Braille or on audio cassette and can be translated into different community languages.

If you need this information in a different format please do not hesitate to contact us.

Dokument ten jest na życzenie udostępniany także w innych wersjach językowych, w dużym druku lub w formacie audio.

هذه الوثيقة متاحة أيضا بلغات أخرى والأحرف الطباعية الكبيرة وبطريقة سمعية عند الطلب.

अनुरोध पर यह दस्तावेज़ अन्य भाषाओं में, बड़े अक्षरों की छपाई और सुनने वाले माध्यम पर भी उपलब्ध है

本文件也可應要求，製作成其他語文或特大字體版本，也可製作成錄音帶。

درخواست پر یہ دستاویز دیگر زبانوں میں، بڑے حروف کی چھپائی اور سننے والے ذرائع پر بھی میسر ہے۔