

news Action

AUTUMN 2021

THE NEWSLETTER OF WHITEINCH & SCOTSTOUN HOUSING ASSOCIATION LTD.

Covid-19 Update

It had been hoped that by this point in the pandemic, we would have been able to say when the Office and staff might be moving towards more “normal” working patterns. However, we are still not yet in a position to announce any change. Government expectation and occupational health advice is still that home working remains the default position unless impracticable to do so. As a result, some staff are on occasion operating from the Office but this is being done on a strictly limited basis so as to ensure that social distancing can be observed.

And, if staff or contractors need to visit you in your home, we need to ask that distancing is observed and

precautions taken as necessary. Within this edition of the Newsletter, you will find details on how each section is approaching the ways in which services can be delivered. At time of writing, concerns are still being expressed about infections and, while less hospitalisations are taking place, there are worrying signs with regard to the NHS. The Association is clear that we must continue to be cautious in the interest of safeguarding tenants and other customers, staff, and contractors while we are conscious of our part in helping to protect the NHS. Consequently, while still trying to provide all services as normally as possible, we will continue to follow Government guidance.

*Thank you
and stay safe*



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Paying Your Rent

All at the Association are keenly aware that times continue to be difficult for many people; if the economic situation is not already affecting many tenants, there are at least worrying concerns for the future.

First of all, we would stress that regular monthly rent payments are the main source of income, which enables the Association to provide the essential services received by all our tenants, for example, repairs and maintenance to flats and common areas. The less rental income the Association receives means less money available to spend on these essential services.

We would also remind all of our tenants that **rents are due on the 28th of each month and are payable one month in advance**. For example, this means your rent for the month of December is due to be paid by the 28th of November. **Payment made after that date is a payment in arrears**. Payment of rent has to be made every month regardless of other financial circumstances or commitments.

If there is a change in your circumstances, which might affect the payment of your rent, or you are having difficulty paying your rent for whatever reason, it is essential that you get in touch with your Housing Officer immediately to discuss the problem. Your Housing Officer will work with you in dealing with any rent payment problems you are experiencing, which may include making a sensible arrangement for you to pay what you owe over a suitable period of time.

On the other hand, a delay on your part in making an arrangement could result in the Association having no choice but to take Court Action to evict you; whilst the Association makes every effort to support our tenants who are experiencing financial difficulty it is with regret that in the last financial year three evictions due to rent arrears had to be carried out.

The Housing Association also has Welfare Rights Officers and a Money Advice and Financial Inclusion Officer who can provide advice on benefits you might qualify for and help you to apply for them.

The Association cannot stress enough the need for our tenants to make paying their rent their utmost priority and where they are experiencing difficulties in doing so to contact the Association immediately.

Remember:

- The majority of tenants pay their rent or ensure that housing benefit is in place for this.
- Of those who get into difficulty in paying rent, most seek assistance from the Association, often through the Welfare Rights Officers.
- Most tenants who build up arrears make and keep arrangements to pay them up.
- The minority who do not do these are the ones the Association has to pursue legally and who could lose their homes.

Ways to Pay Your Rent

The Association provides a range of methods by which you can pay your rent in order to make it as easy and convenient as possible for you. Under current restrictions, of course, payments cannot be made at the Office, however, card payments can be taken over the phone. There is a payment App for those of you with smartphones. We can also take Direct Debits for those of you who would find this more convenient. The full range of methods are as follows:

1. Payment by allpay Payment Card at Post Office or 'PayPoint' Outlet (i.e. local shop or garage displaying 'PayPoint' sign) - **Always retain your receipt as proof of payment**
 2. Online to allpay at www.allpayments.net
 3. By phone to allpay on **0844 557 8321**
 4. By Standing Order
 5. By Direct Debit
 6. By phone to the Association using your bank account debit card
 7. By downloading the allpay Payment App onto your mobile phone
- If you require further information on any of the above please do not hesitate to contact the Association where a member of staff will answer your query.



Communal services during Covid lockdown



Those of you who were tenants during the start of the strict lockdown period will know that, in line with guidance followed by all social landlords at that time, there was a period of weeks when communal services (stair cleaning, window cleaning etc.) were not provided to our tenants. During that time, tenants were charged the same rent as normal. This is again in line with most, if not all, other social landlords and other service providers such as the Council who still charged full Council Tax whilst some services stopped, such as bulk uplifts which were not carried out for more than 6 months.

Other landlords will have their own reason for this, WSHA's reasons are:

- Staff continued to be paid to deliver these services and an emergency service was maintained throughout (cleaning bodily fluids in closes and common areas as necessary removing domestic refuse and recycled items due to missed collections by GCC and removing bulk items that were

considered to represent an immediate danger and/or inconvenience to local residents).

- WSHA introduced a new, very successful, bulk uplift service to help fill the gap left by the Council following initial lockdown. Tenants were not charged extra for this service
- It was not a cost effective exercise to WSHA to process the real time costs per tenant for services delivered during this exceptionally challenging period. All staff were focused on delivering as near as to day-to-day services as we could to tenants.

In a more general sense, WSHA strives to provide you with a value for money service that keeps your home maintained and modernised but also recognises the financial hardship some of our tenants experience. We opted for a **0%** rent increase this year (for the second year in a row), despite the rising cost of living (including the cost of such services as above, which have effectively been carried by the Association) while owners' charges have also been set, this year, to reflect this.

Tenant Participation

Does It Interest You?

The Association is committed to tenant participation; this can take many forms but, we would argue, is best practiced by joining the Committee of Management. However, true tenant participation is what you, as tenants, want.

From past tenant surveys the greater majority of tenants told us that they preferred to receive information through newsletters, like this one, or individually addressed letters covering specific issues. This is something we are now asking in our continuing satisfaction surveys which show that 82% of tenants prefer these two types of communications. However, the

Association would support any other form of participation that people requested. For example, under normal conditions, if enough people asked for public meetings, we would hold these or if enough people wanted to form a registered tenants organisation we would advise and provide support on how to do this.

At the moment, there are obvious limitations on what we can do and these may be in place for some time yet. We will, though, explore what we can do should enough interest be shown and will look to whatever ways we can assist so as to maintain the opportunity for tenant participation.



Focus Groups/Tenant Scrutiny Panel

We have also asked if any tenants would wish to form a Tenant Scrutiny Panel; this would involve joining a forum where tenants can come together to discuss and comment on performance and how we can perhaps improve. As above, under the current circumstances, we would again look for ways in which we may be able to facilitate this should anyone indicate they were willing to participate.



Insuring the Contents of Your Home

Imagine you had your keys stolen and needed replacement locks? What about the destruction a fire would cause to your furniture? It is your responsibility as a tenant or owner to insure the contents of your home so how would you cover the cost?

Home contents insurance covers loss or damage to all the things in your home which are not part of the structure of the building, such as furniture, decoration, electrical goods and clothing.

The Association is responsible for insuring the fabric of the building you live in; the roof, the walls etc. If you are a tenant we will do this automatically through the 'block' insurance policy. If you are an

owner we will charge you a share of the 'block' policy unless you provide us with details of an appropriate policy you have arranged yourself if your Deeds allow you to do so. If you suffer, for example, water ingress from a leaking roof, we will repair the roof, ceiling and walls but not your damaged furniture and fittings.

The Association does not endorse any particular scheme. Our Money Advice and Financial Inclusion Officer can assist you to source insurance cover and provide details of schemes available to tenants with costs ranging from £1.54 per month depending on your circumstances. For further information contact Karen Auld on **0141 959 2552**.

Complaints Handling Procedure

The Association is always aiming to deliver the best service we can. However, we realise that things may not go as intended or that someone receiving the service is not satisfied with it. We therefore have in place a **Complaints Handling Procedure**. This deals with complaints people might have about the service we offer and seek to deliver (it is not about complaints about other tenants' or residents' behaviour which are dealt with through our Antisocial Behaviour Policy).

If you feel you have a complaint, firstly raise the matter with the responsible staff member who will try to deal with it as quickly and informally as possible. The target for dealing with complaints at this level is five working days (although in more complex cases this may be extended to up to ten working days).

If you are still dissatisfied after this, you can raise your concerns to what is called the **investigation** stage. A senior member of staff, possibly the Chief Executive, depending on the nature of the complaint will deal with this. The target timescale for this stage is twenty working days (or, if particularly complex, to a longer timescale that is agreed as reasonable).

After this stage, if a complainant is still dissatisfied, they have the right to take the matter to the Scottish Public Services Ombudsman (who will not consider any complaint until this stage has been carried out).

Complaints will normally only be taken if they are received within six months of the event being complained about, or within six months of finding out that there is a reason to complain, but no longer than a year after the event itself.

Our Policy has recently been reviewed and follows a new model prepared by the Ombudsman. Essentially, the approach is the same in the revised version but we will be looking at ways in which we can better present the outcomes of complaints and advise of lessons learned or improvements to services where applicable.

And, if anyone has a complaint about a Committee Member, this should be directed to the Chief Executive, who will deal with it in confidence and may involve the Scottish Housing Regulator, if appropriate. Likewise, if there is a complaint about the Chief Executive, this should be addressed to the Chairperson, who will also apply full confidentiality in dealing with it and will also approach the Scottish Housing Regulator if required.

Changes to the Executive Team



In our last newsletter, we advised of Jim Calderwood's retirement; Jim had been with the Association since 1988. He has been replaced by our new Director of Housing Services, Sue Shone.

Sue began working as a housing clerk with Lancaster City Council in 1992, caught the housing bug and has worked in the housing sector ever since. She joins us from her most recent post as Housing Co-ordinator with Link Housing Association which she held for 7-and-a-half years. Prior to this she worked as a Policy and Practice Officer with the Chartered Institute of Housing in Scotland where she helped to shape the national housing policy landscape and showcase good practice in housing for over 6 years. She has also worked within local authority homelessness teams, latterly as a team leader, and as housing officer in both local authority and housing associations. In her free time she is an experienced volunteer and board member and is currently a board member with Chartered Institute of Housing Scotland and Kingdom Support and Care and working with her community council to adopt a phone box for use as a community library.

Sue is responsible for housing management within WSHA, which includes the Housing Officers and Housing Assistants, the Welfare Benefits team, Money Advice and Financial Inclusion Officer, Tenancy Support Officer and for co-ordinating the work of the Energy Adviser.



Our more recent retiree is Karen McQueen who joined WSHA in 1994 from Rolls Royce. Karen, as Deputy Chief Executive, headed the HR function, internal audit and business change as well as

being Director and Secretary of WS Property Management Ltd., Director and Secretary of WS Estate Services Ltd., and provided business support to the Whiteinch Centre.

In her time with the organisation, starting as General Manager before the role expanded and evolved, Karen was also responsible for heading the Repairs Section for a period while also overseeing the delivery of factoring services from a role within that section to setting up the dedicated subsidiary that now operates.

All at the Association wish Karen a long and happy retirement.

We are currently recruiting for a temporary position of Director of Corporate Services whilst we carry out an options appraisal on the longer-term shape of the Association.

Tenancy Sustainment Officer



Our Tenancy Sustainment Officer (TSO), Caroline O'Toole, left the Association over the summer and we can now announce that Craig McGarry has been appointed to the role. Craig has been working, in a temporary capacity, for the Association for some time now, generally assisting Housing Management in addressing the challenges of opening up lettings during and after lockdowns and more specifically covering the TSO function during periods of absence. As things continue to develop with regard to the pandemic, we envisage that the TSO role will be as important as ever and we are sure that Craig will continue to deliver services in support of tenants to the levels he has already shown.

Kilt Walk

Customer Services Assistants, Jan and Nicola (along with Jan's cousin, Elaine), participated in this year's Kiltwalk in September. Their efforts raised a terrific amount for Radio Clyde's Cash for Kids, a charity that we have worked with before to help families within this community. The Committee of the Association recognised this effort and donated £250 which, together with a huge top-up from the Tom Hunter Foundation resulted in a grand total of £3,314.



Elaine, Nicola and Jan, Kiltwalkers!

And one of our Repairs Officers, Brendan Quinn, also took part, raising funds for a stroke charity.

Well done to all for such splendid efforts.

Reactive Repairs

Customers will be aware that we resumed routine repairs inside homes from April 2021 as well as essential inspections and surveys. This was in line with the Scottish Government's route map on easing lockdown restrictions.

We are aware that this has been a difficult time for everyone over the last 19 months due to the Global pandemic and we have tried to keep services as normal as possible. However the pandemic has impacted some areas of our service delivery with staff from both the Association and contractors having to self-isolate on occasions.

Notwithstanding this, there has also been shortages of some materials across the construction industry and this has caused delays in some instances in completing jobs.

We would however remind customers that some repairs may take a little longer than usual to complete. As usual, contractors will require to work within current guidelines and follow social distancing measures as will customers, we would therefore ask for your patience and understanding as we work together to work towards normal service levels. Please continue to check our website regularly for the latest information on our services and get in touch if you have any questions.

You can help us by:

- Advising if you or anyone in your household currently has symptoms, is self-isolating or shielding by calling 0141 959 2552. This helps us to take appropriate safeguarding measures and, where appropriate, to re-plan your repair.
- Keeping your distance while we are inside your home. You must make sure that you and any other household members stay at least 2 metres away from personnel at all times. You and your family should stay in another room while we are in your home. If possible, please wear a face covering.
- Opening external windows and doors whenever you can as ventilation is very important in helping prevent the virus from spreading.
- Clearing the area we need to work of any household items so the time we are in your home is reduced.

Our team may need to leave your home if they feel they are not able to work safely. They will always make sure repairs are made safe before leaving.

Planned Maintenance - Phase 1 Completed



Phase 1 of our Planned Program work has now been completed, and to date our Contractor CCG have successfully completed various kitchen, bathroom and boiler installations in 128 properties.

Tenants, who previously refused to allow the works to go ahead in their property, still have the opportunity to get the work carried out. We would ask that you please notify the Association if you wish for the works to now go ahead.

If you do wish to be included in the program, your installation date will be moved into Phase 2 of the program, as surveys are now underway in this stage.

It is our intention to start Phase 2 works in January 2022, however, tenants should be aware that the planned program works can be subject to change as the Covid numbers have recently been on the increase, therefore, the Scottish Government could reintroduce restrictions at any given time.

The Association appreciates your patience and understanding during this difficult period.

Our contractor, CCG, will notify you if there is a change in your installation date as the Contractors workforce varies from week to week because of the recent spike in Covid numbers.

You can help us by -

Letting us know if you or anyone in your household currently has symptoms, is self-isolating or shielding by calling **0141 959 2552**. This helps us to take appropriate safeguarding measures and, where appropriate, re-plan your planned works.

- Keeping your distance while we are inside your home. You must make sure that you and any other household members stay at least 2 metres away from personnel at all times. You and your family should stay in another room while CCG work in your home.
- Opening external windows and doors whenever you can as ventilation is very important in helping prevent the virus from spreading.
- Clearing the area of any household items where our Contractor needs to work.

Thank you for your support; if you have any queries about these works, please contact **Jim Burns, Senior Projects Officer** or **David McCormack, Projects Officer**.

Cyclical Works

ELECTRICAL INSPECTION CONTRACT 2018-23

We carry out periodic electrical inspections in your property every 5 years and this work will be done again by our electrical contractor, Fortress. These inspections are undertaken to ensure that the electrical system in your home is, and continues to be in a safe condition. As part of this inspection, the electrician may require to carry out essential electrical repairs which are identified. **This will also include upgrading of smoke, heat & carbon monoxide detectors in line with the Scottish Government's new fire safety legislation.**

It is essential that you allow access for this work to be carried out as it not only protects you and your family but also your neighbours, should any serious electrical issues occur. Tenants will be lettered by Fortress advising proposed date for inspections. If you have any queries about these inspections, please contact **Jose Migues, Projects Officer**.



GAS SERVICING IS YOUR RESPONSIBILITY AS WELL AS OURS!

We have a joint responsibility for your gas safety. As a tenant you must provide us with reasonable access to carry out an Annual Gas Safety check and as a Landlord we must make every effort to ensure that this check is carried out.

We take this responsibility very seriously.

Unfortunately we still find it difficult to get access to some of our properties. This means that staff are contacting some tenants a significant number of times to try and encourage them to provide access

and we have also had to arrange a number of forced accesses. This is time consuming for staff and is also inconvenient for tenants.

It is therefore important that you work with us to make the Service as simple as possible by providing access when requested or by offering an alternative date within the 12 month timescale.

You should be aware that if we do have to arrange a forced access, **you will be re-charged all associated costs** even if we don't have to force access to your home on the day.



Cyclical External Redecoration Programme

The Association's Year 1 external redecoration programme is currently being assessed for owner consultation. However it is hoped that it will soon be underway with our new contractor **JS Harvie Ltd**. Those residents involved in the programme will be contacted in due course.

If you have any queries about the External Communal Painting Contract, please contact **Paul Hughes, Senior Projects Officer** or **Jose Miguez, Projects Officer**.

Heat Metering Regulations (Meter Installations)

Whiteinch & Scotstoun Housing Association has engaged **Switch 2** to carry out the installation of heat meters in the properties that meet the requirements of the **Heat Network (Metering and Billing) Regulations 2014**. Residents of properties that meet the requirements have previously been advised that these works would be taking place and that surveys of some properties were conducted by Switch2 Engineers.

The purpose of the Heat Network (Metering and Billing) Regulations ('the Regulations'), which came into force initially in 2014, is to drive energy efficiency and reduce carbon emissions from heating. The energy efficiency is achieved through the installation of metering devices and billing based on individual consumption.

The Association intends to hold an open day (COVID Guidance dependent) where affected residents can meet staff from WSHA and Switch2 to discuss the installation of the heat meters and the billing process for their individual heat / hot water consumption.

If you have any queries about these smart meter upgrades, please contact **Paul Hughes, Senior Projects Officer** or **Jose Miguez, Projects Officer**.



Common Close Landlords Electrical Supplies (Smart Meter Upgrades)

Energy Assets in conjunction with SSE are planning to upgrade the landlord supply electricity meters to smart meters in approximately 84 of our properties.

Their engineers are usually on site for around 90 minutes per meter exchange and the power (to the landlords supply) will be off to that meter for around 15 minutes.

Properties where lifts are installed may experience slight disruption to that service and will be instructed not to use the lift during the meter changeover. However, you will be notified of the installation date in advance.

If you have any queries about these smart meter upgrades, please contact **Paul Hughes, Senior Projects Officer** or **Jose Miguez, Projects Officer**.

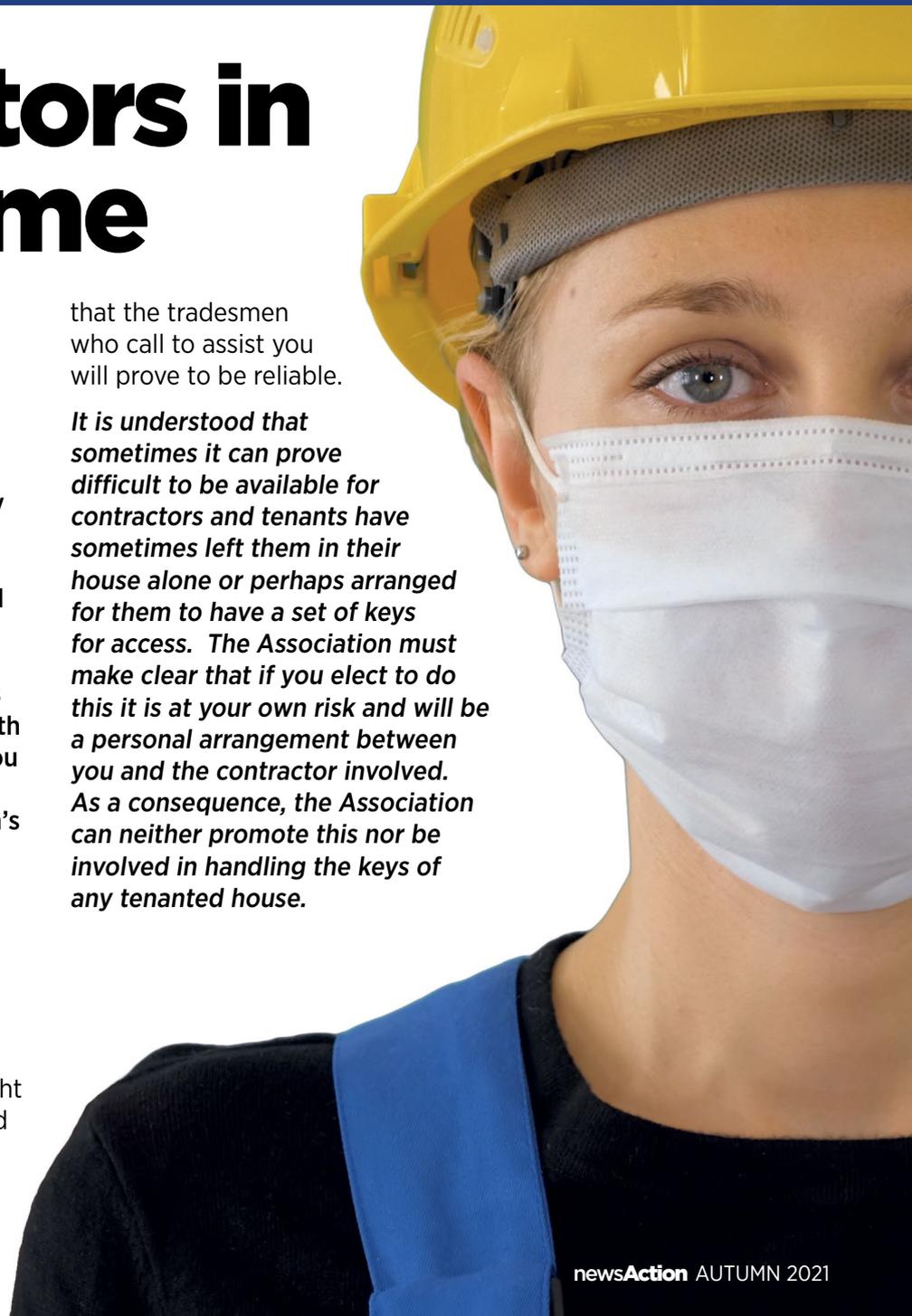
Contractors in Your Home

In addition to the current procedures relating to contractors and Covid, we always remind tenants about the contractors we employ to carry out repair works to your homes. Rigorous processes are followed in selecting these firms to achieve value for money and hopefully to ensure a quality service is provided. To this end, those contractors that are used are expected to ensure that their staff realise that as they are acting on behalf of this Association they must treat all tenants and other residents they encounter with respect and courtesy at all times. If you ever feel that they fail to do this then you are entitled to use the Association's Complaints Procedure (details of which can be found elsewhere in this Newsletter).

The Association has used many contractors for several years and these have built up a reputation with this organisation. References are always taken for any new contractors that might be employed and in this way it is hoped

that the tradesmen who call to assist you will prove to be reliable.

It is understood that sometimes it can prove difficult to be available for contractors and tenants have sometimes left them in their house alone or perhaps arranged for them to have a set of keys for access. The Association must make clear that if you elect to do this it is at your own risk and will be a personal arrangement between you and the contractor involved. As a consequence, the Association can neither promote this nor be involved in handling the keys of any tenanted house.



Fire Safety - Common Close and Stairway

Many of you may be aware of a recent fire in one of the Association's closes. Thankfully, nobody was injured. All flats were undamaged but the close itself needs extensive repairs. All residents are reminded that the Common Close is not an extension of your home to store items. Please

ensure that bikes, prams, household rubbish and any other items are not stored within the common close. Primarily this is to ensure a clear escape route in the event of a fire (see Fire Safety Guidance below).

The close is your only way of escape in the event of a fire.



Have you ever thought what you would do if fire were to break out in your close? It may not necessarily be in your flat! A fire started in a common close could kill you and your family. Even a small bag of rubbish can create enough smoke to fill a whole close. Items left in a close are often deliberately set on fire.

Keep it clear

- Get rubbish, old furniture, etc out of the building
- Make sure storage areas are kept locked
- For advice on uplifting items contact your local Council

If fire does start

- Keep doors closed to prevent smoke filling your house
- Dial 999 and ask for the Fire and Rescue Service, giving as much information as you can

For free home fire safety advice
CALL 0800 0731 999
or visit our website at
www.firescotland.gov.uk



SCOTTISH
FIRE AND RESCUE SERVICE
Working together for a safer Scotland

AVOIDING BOGUS CALLERS

Bogus callers, sometimes known as conmen or doorstep thieves, are people who trick their way into people's homes with the intention of stealing money or property. This is bad enough at any time of year but it is best to be vigilant at this time when people are perhaps traditionally more relaxed.

These people often work in teams of two or more and they usually prey on older or vulnerable people. Bogus callers can use many different guises to gain entry to your home, often pretending to be workmen. If you are in any doubt about the person on your doorstep, follow this advice:

Always:

ask to see the caller's identity card and check it thoroughly. If you feel unsure ask the caller to wait on the doorstep while you phone the company to check

- lock the door while you go to use the telephone and don't open the door until you are totally convinced. Anyone who is genuine will not mind you doing this
- ask the caller to return at an agreed day and time when you have someone with you. Don't let callers put pressure on you to let them in
- if in doubt - keep them out
- if you are suspicious - ring the police



Housing Management - lockdown and beyond

As has been previously reported, housing management staff have been carrying out all their tasks as before Covid became an issue, but they have been doing some of them differently. What this has meant in practice is we have avoided prolonged face-to-face contact with each other and with our customers, but have continued to manage rent arrears, investigate anti-social behaviour, provide welfare benefits and money advice, offer support, let our houses and carry out the many other tasks the housing management service delivers.

One of the more difficult things to do whilst staff have reduced access to the office is carrying out the lets to our empty properties. It is also one of the most important things we do. Each empty property is a home, needed by someone and is income we are not receiving which we use to fund our services, repairs and improvements. We are currently working very hard to reduce these empty properties and revert to letting through our waiting list again. Until very recently almost all our lets went to referrals from the Glasgow Council. Whilst this has been an exceptionally good thing to have done during the crisis, as we move towards more 'normal' ways of working we know there are many people on our housing and transfer list who are in need and we want to be able to help.

We have a backlog of empty homes that accrued during the initial lockdown period and before we could let our homes safely, and more have been added as tenants have moved on. Whilst we have since developed a safe way of carrying out the lets, they do take longer to carry out and involve several different colleagues working together. During the next few months our focus and commitment is on reducing these empty homes back to a more normal level. We will continue to use remote ways of working where possible, such as emailing information ahead of viewings and discuss new ways of improving on the process and be more efficient. A recent example of this is making use of a video, creatively produced Alan Clark, one of our Housing Officers, which explains the tenancy conditions and can be sent out ahead of the viewing and saved for future reference.

At the moment we are also working towards a way of opening the office and providing more regular

face to face contact in your home or with an office appointment. Until that can be carried out in a way that we are confident will keep both you and our staff safe, we are using other ways of to communicate with you. You can:

Call us on 0141 959 2552

Email wsha_admin@wsha.org.uk

We may call, email or text you and can also arrange to speak to you using a system you may have used if you have needed to see a doctor or health specialist recently, called NearMe or Attend Anywhere. This is a video appointment system that does not need you to download anything to use it. It has been used very effectively by thousands of people for health appointments. Even when we have face-to-face options available to us again, we think the option of a virtual meeting will be more suitable for some tenants.

We all look forward to the day when arranging a home or office visit is something we can do again, but in the meantime please contact us if you have a concern or query. As a WSHA tenant you have access to:

- Welfare benefits advice if you need help with a claim or appeal
- Money advice if your debts are becoming a problem or you're finding it a struggle to budget
- Tenancy support if you need some help to manage your tenancy
- Energy advice if you want help reducing your bills and dealing with suppliers.
- And of course your Housing Officer and Housing Assistant are available to deal with your other tenancy queries.



Get a Low-cost Initiative for First-Time Buyers **LIFT** onto the property ladder

The LIFT (Low-cost Initiative for First-Time Buyers) scheme helps first-time buyers, and other priority groups including current social renters, get onto the property ladder with Scottish Government support.

“If it wasn’t for LIFT, I would not have been able to purchase a property as I found it difficult to save a large amount of money for a deposit. I’m so grateful for LIFT and would definitely recommend it to others.” – Tracy, LIFT scheme buyer

The Scottish Government contributes between 10% and 40% towards the property price and gets the same percentage back when it is sold. Alternatively, buyers can increase their share if they wish to at any point in future.

You can purchase any size of property as long as you meet the financial criteria and the property is large enough to avoid overcrowding. To be eligible, properties must be:

- Advertised for sale publicly e.g. on a website, and
- Priced within the maximum price threshold for the area.
- Visit www.linkhousing.org.uk/lift-tenants for a full list of maximum price thresholds.

LIFT example:

A couple with a household income of £38,000 per annum and savings of £3,000 bought a two-bedroom property in Edinburgh with the help of LIFT.

- Property price: £155,000
- Buyer contribution (deposit plus mortgage): £95,000
- Scottish Government contribution: £60,000

In this example, the Scottish Government contributes 39% of the price and will get the same percentage back when the property is sold, unless the buyer decides to increase their share.

For more information, visit www.linkhousing.org.uk/lift-tenants or text ‘LIFT’ to 66777.

Eligibility criteria apply. Always seek independent financial advice.

In addition to first-time buyers, LIFT is open to:

- Social renters
- People with a disability who can demonstrate a housing need
- Members of the armed forces and veterans who have left within the past two years
- Widows, widowers and other partners of those who have lost their life while serving in the armed forces within the last two years
- People aged over 60 who can demonstrate a housing need (not required to take a mortgage)

BENEFIT MATTERS



The last nineteen months has been an extremely challenging time for the delivery of services across the Association as we have had to adapt to working from home. The Tenant Advice Services Team, which includes our welfare rights, money advice, energy advice and tenancy sustainment roles, is used to working with people in a face-to-face way as tenants drop in to the office to ask for help.

The ongoing closure of the office has meant the use of phone and e-mail contact in the first instance, which we know can be challenging for those used to stopping by in person when they need assistance. As a staff group we are constantly talking to each other about the issues of the day and the work we are doing for the tenants. Adjusting to working in a more isolated way without this daily interaction is far from ideal in an area where good communication is incredibly important in achieving good outcomes for the people we help.

The Department for Work and Pensions and local authorities have also been limited in their ability to work normally as physical offices have closed. Many of you may be aware that Glasgow City Council

closed the benefit enquiry line in March last year and it remains shut. At times, the response rate to e-mails and online enquiries has been poor which has in turn meant simple problems normally resolved in a ten-minute phone call have taken weeks or even months to sort out. We have raised these concerns to Glasgow City Council through the Welfare Rights Forum group and continue to press for telephone access to be reinstated.

The DWP made the decision to suspend the vast majority of activity around medical assessments for benefits such as Personal Independence Payments and Employment and Support Allowance last year but we have seen a steady return to normal over the last few months. Assessments are being carried out by telephone which, whilst an understandable precaution, means a limited understanding of the difficulties a claimant has when compared to an in person appointment.

Because of the pandemic, we have also seen a rapid rise in the number of tenants claiming Universal Credit. Again, we have been used to supporting people

through this process in person, often inviting them to make or monitor their claims on a computer in the office. This month the additional £83 offered through UC (or Tax Credits if this was in place instead), has been withdrawn, a decision which will place increasing strain on household budgets already under pressure from rising prices in food and fuel. Further claims may be made as the furlough scheme is fully withdrawn. One welcome boost came in the form of the 'Low Income Pandemic Payment' offered by Glasgow City Council to everyone in receipt of Council Tax Reduction (although not the single person discount) as of April this year. This one-off £130 grant should have been offered to everyone eligible by now.

As we move towards a winter of uncertainty the most important point to make is that despite the difficulties we have faced the Association continues to offer support through the TAS team in a way that suits tenants whilst taking account of ongoing restrictions so please don't hesitate to get in touch and we'll do our very best to help.

Don't suffer money troubles alone!

We know times are tough for many of our tenants; some of you will be impacted by the reduction to Universal Credit or following the Government furlough scheme coming to an end. However, there are lots of reasons why money can be tight and budgeting is a struggle.

Please do not suffer in silence or think that no-one can help you. Our Money Advice and Financial Inclusion Service is available to help.

This service is for you if -

- You have more month left than money
- Your money goes straight on debt leaving you borrowing for essentials.
- You avoid opening your mail. More bills!
- You avoid answering the phone. Debt collectors again!
- No bank account? No house Insurance?
- Credit or saving questions?

There are many reasons why people fall into money problems. Speak to our Money Advice and Financial Inclusion Officer, Karen Auld, for advice based on your individual circumstances and solutions tailored to your needs.

The service is completely free, impartial and confidential.

You can refer yourself by telephone, email or letter using the details below. All we need is your name, address, contact details and a brief description of your query.

Write to:

**Money Advice and Financial inclusion Service,
Whiteinch and Scotstoun housing Association,
The Whiteinch Centre, 1 Northinch Court, Glasgow,
G14 0UG.**

Email: MoneyAdvice@WSHA.org.uk

Telephone: **0141 959 2552**

Meet our new Energy Advice Officer



John McConnell has recently replaced our long-standing energy adviser, Ronnie, who has retired.

John is employed by the Wisegroup HEAT Services since 2010 and has an extensive background in giving impartial and wide ranging energy advice. Prior to his current employment he was a volunteer with East Dunbartonshire CAB for 11 years. He has also worked in various roles including working in Finance & Income Maximization.

We are delighted to have his expert knowledge available to us. He will work exclusively for our tenants two-and-a-half days a week.

He can help you save you money on your energy bills and guide you through the maze of providers.

His role is to

- Provide energy efficiency advice
- Help you understand your fuel bills and meter readings
- Act on your behalf when dealing with energy suppliers
- Help you use your heating system more efficiently
- Recommend energy saving measures
- Advise on cheaper tariffs
- Help you switch energy provider or payment method
- Help you to monitor your energy usage to avoid accumulating debt
- Help you agree suitable payment plan with your supplier
- Ensure that you are repaying any arrears at a reasonable rate

- Check if you qualify for the £140 Warm Home Discount payment and make an application if you do qualify

And if you are wondering what the increase to the energy price cap might mean for you, the Energy Cap is a limit set on the rates a supplier can charge for their default tariff. These include Standing Charges & price units for each kWh of Electricity and Gas. Whether it will affect you or not depends on the tariff you are on and how you pay.

If your rate varies and you pay via Direct Debit or prepayment it will. However, it will not if are currently on a fixed rate, i.e. for a period of 1, 2 or 3 years. There are also some standard 'green energy variable' tariffs that Ofgem have exempted from this, so do check with your supplier if this applies to you.

To get help from John please speak contact us on 0141 959 2552 or email JMcConnell@wsha.org.uk

What's on at the Whiteinch Centre

We want to wish a big welcome back to all from everyone here at the Whiteinch Centre! We're working on bringing back all the things we had on offer before COVID and we are so excited to welcome back old faces, and to meet some new ones. There are lots of exciting things going on this winter at the Centre; we have returning classes and brand new ones, training and courses of all kinds, as well as a newly opened café for all to enjoy!

Clear your mind and move your body in Tai Chi. Improve your language skills in Spanish or ESOL. Learn the discipline and technique of karate or taekwondo or get involved in a whole number of courses for things like employability or IT. We have several dance classes on offer, and the weekly community pantry is always available for those who are in need. Our catalogue of classes is constantly growing and changing, so it is always worth

your while to pop in and pick up a brochure or visit our Facebook page to find something that interests you.

Our newly opened Scullery Café is open 4 days a week, selling delicious food and drinks at affordable prices. Come along get a warm cup of tea or coffee, a filling meal and some scrumptious home baking that is made fresh in-house every day.

Our team has grown considerably since before COVID. We are very excited to have a new café manager Roisin, and her young team of kitchen staff who are dedicated to creating a friendly and welcoming environment for all of our visitors.

We also have new staff helping keep the Centre running, and working on community engagement. The Centre continues to be heavily supported by our amazing volunteers, and we are always looking out for new people to get involved, so if you think

What's on at the Whiteinch Centre

(These articles have been prepared by the Whiteinch Centre)

you'd be interested please come in and have a chat!

We are doing our best to encourage people back into the Centre after such a long time when we had to close our doors. COVID continues to be a challenge for all of us, and we understand that many are still reluctant to return to in person activities. The safety of our community continues to be our top priority and we will always do our best to keep the Centre clean and ventilated, so we can return to as much normality as possible.

Whoever you are, there's something at the Whiteinch Centre for you. Pop down and give us a visit to find out!



WS Property Management Ltd (WSPM) is the trading subsidiary of Whiteinch & Scotstoun Housing Association Ltd which provides factoring services to almost 600 owners in the Whiteinch and Scotstoun area. As a small company we depend on customers paying their invoices timeously in order that we can continue to provide an effective factoring service and to ensure the financial viability of the business. Run by Bob Innes, Factoring Manager, the service has now

taken on a part-time Factoring Assistant, Anne Marie Bordone, who will support the Manager in delivering the service to local owners.

As with other aspects of our business, WSPM is also operating remotely in respect of government guidance for dealing with Covid.

Many customers are finding it easier to budget by paying their standard factoring charges in advance by monthly standing order. If you are interested in finding out more about this payment method, please contact Bob Innes by phone on 0141 959 3145 or by e-mail at admin@wspm.org.uk.

The Scullery is the in-house café here at the Whiteinch Centre. We are a socially-conscious, community focused enterprise with aims of tackling food poverty and isolation. We want our café to be as accessible as possible, so we are committed to keeping our food affordable, and delicious too!



The Scullery Café

Selection of freshly prepared hot and cold lunches, teas, coffees and homemade cakes.

HOT FILLED ROLLS	
Square Sausage	£1.50
Link Sausage	£1.50
Bacon	£1.50
Potato Scone	£1.50
Fried Egg	£1.50
Scrambled Egg	£1.50

+40p for Additional Fillings:
Mushroom, Tomato

TOASTIES	
Cheese	£2.00
Cheese and Onion	£2.50
Tuna Melt	£2.50
Cheese and Tomato	£2.50
Cheese and Ham	£2.50

FULL BREAKFAST	
Square sausage, link sausage, bacon, tattie scone, beans, mushrooms, tomatoes, egg and toast.	£3.50



SANDWICH/SALAD BOWLS

All sandwiches served with salad

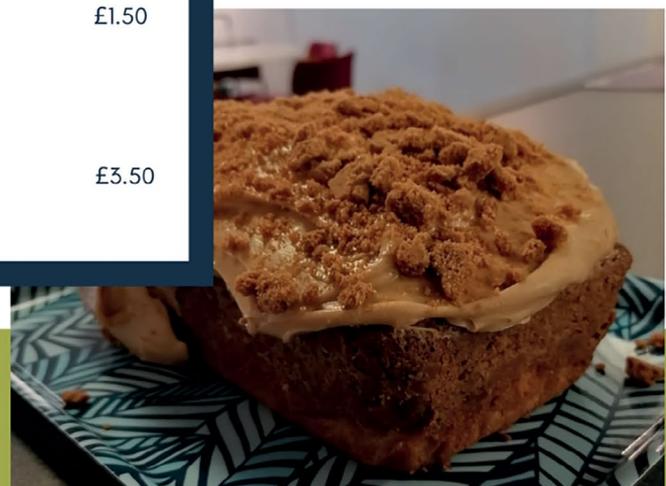
Cheese	£1.50
Cheese and Ham	£1.50
Egg Mayo	£1.50
Tuna Mayo	£1.50

SOUP

Soup of the Day	£2.00
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SELECTION OF CAKES

Cake of the Day	£1.00
Scone	£1.50



Missed Collections

Household Rubbish – Green Bins

All household rubbish is now collected on a rolling eight day cycle. To confirm when your household rubbish will be collected please check on Glasgow City Council's website (www.glasgow.gov.uk - click on Bins and Recycling then click on Collection Days and input your post code at the top right hand corner of the page). The Collections Calendar will confirm the date when household rubbish is next due to be collected at your address.

If you are experiencing problems with Glasgow City Council not uplifting household rubbish, please call them to report this on **0141 287 9700**.

Should you have a problem of rubbish not being

uplifted and it persists for 2 weeks or more or is happening on a regular basis – please contact the Association to make them aware of this.

Recycling Bins – Blue Bins

If you are experiencing problems with Glasgow City Council not uplifting the blue recycling bins, please call them to report this on **0141 287 9700**.

Should you require a BLUE recycling bin to be replaced, please contact Glasgow City Council on **0141 287 9700** to arrange this.

Should you have a problem of recycling not being uplifted and it persists for 2 weeks or more or is happening on a regular basis – please contact the Association to make them aware of this.

Fly Tipping

We are aware that fly tipping (the dumping of waste such as discarded furniture and other household items on the street) is a problem in the area. Fly tipping is not only unsightly it can also represent a danger to local residents and passers-by.

Fly tipping is illegal and if those doing it can be identified they will be subject to a fine of £200.

Accordingly, if you witness fly tipping please report it direct to Glasgow City Council Environmental Task Force by phone on **0300 343 7027**, on line through the Glasgow City Council Environmental Task Force website (www.glasgow.gov.uk/envtaskforce) or by downloading the Council's smartphone app.

In order that a fine can be imposed it is ideal that when reporting fly tipping you can provide details of the person responsible (including, where applicable, a vehicle registration number). Hopefully, if people are caught and fined it will deter fly tipping in future.



Some Useful Numbers

As highlighted in previous newsletters, the Association often receives enquiries or complaints about problems in the area for which we do not have responsibility or the ability to resolve. Whilst we are happy to provide appropriate advice and assistance where we can, including referring complaints to the appropriate organisation, it will often be easier, quicker and perhaps more satisfactory for you to contact directly those who can deal with the issue concerned.

We have previously listed various phone numbers that you can call to report your concerns on a variety of matters but thought it would do no harm to do so again:

■ Graffiti, fly tipping and fly posting removal
- **0300 343 7027**

■ Needle uplift - **0141 287 9700**

■ Water mains leakage or bursts -
0845 600 8855

■ Roads and lighting faults - **0800 37 36 35**

■ Police Scotland - **101**

■ Crimestoppers - **0800 555 111**

■ Abandoned cars - **0141 276 0859**

■ Noise Pollution - **0141 287 6688**

■ Community Safety Glasgow (CSG) -
0800 027 3901 (if calling from a mobile -
0141 287 1057 or **0141 276 7400**)

■ Dog Fouling Team - **0300 343 7027**

■ Vermin Infestation - **0141 287 1059**

Let us know...

Do you have any comments to make on what you've read in this Newsletter, perhaps on some of the specific areas where we've asked for your views? Do you have any comments to make on our service in general? Do you want to get more involved in our work? If the answer to any of these questions is 'yes', then please share your comments on the tear off slip below and return it to the address below.

Please make your comments on the tear off slip below to: -

Kirsten Szulc, Whiteinch & Scotstoun Housing Association Ltd. The Whiteinch Centre, 1 Northinch Court, Glasgow G14 0UG

Or e-mail your comments to wsha_admin@wsha.org.uk.

Name:

Address:

Note your comments here: -

Cantonese

如果你需要這份不同語言版本的簡訊，請聯絡WSHA辦事處 Kirsten Szulc (地址: The Whiteinch Centre, 1 Northinch Court), 或致電 0141 959 2552, 或電郵 wsha_admin@wsha.org.uk

Gaelic

Cuiribh fios gu Kirsten Szulc aig oifis WSHA aig Ionad Whiteinch, 1 Northinch Court, neo air a fòn aig 0141 959 2552, neo air post-dealain aig wsha_admin@wsha.org.uk ma tha thu ag iarraidh dreach dhan iris-naidheachd ann an cànan eile.

Mandarin

如果您需要此报纸的其他语种译本，请与位于Whiteinch中心，1 Northinch Court WSHA办公室的 Kirsten Szulc 联系，或者致电 01419592552，或者发电子邮件至 wsha_admin@wsha.org.uk

Polish

Jeżeli chcieliby Państwo otrzymać tłumaczenie niniejszego biuletynu, prosimy o kontakt z Kirsten Szulc w biurze WSHA w Whiteinch Centre, 1 Northinch Court lub telefonicznie pod numerem 0141 959 2552 lub na adres e-mailowy: wsha_admin@wsha.org.uk

Urdu

اگر آپ اس نیوز لیٹر کو کسی مختلف زبان میں حاصل کرنا چاہتے ہوں تو براہ مہربانی
”وائٹ انچ سینٹر“،
1 نارٹہ انچ کورٹ میں واقع ”ڈبلیو ایس ایچ اے“ کے دفتر میں (Kirsten Szulc) سے
”کیرن میک ایون“
ٹیلیفون نمبر 0141 959 2552 کے wsha_admin@wsha.org.uk کے ذریعے رابطہ کریں۔
ذریعے یا ای میل

As with all of the Association's policies and procedure, this newsletter, in full and in part, can be made available in summary, on tape, and in translation into most other languages. It can also be downloaded from the website at www.wsha.org.uk

Please contact Kirsten Szulc at the office at the Whiteinch Centre, 1 Northinch Court, or by telephone on 0141 959 2552, or by e-mail at: wsha_admin@wsha.org.uk if you would like a version in a different format.