

CATHCART CDHA Cathcart & District Housing Association STANDARD



The Newsletter of Cathcart & District Housing Association

JANUARY 2015 • ISSUE 19

YOUR CHANCE TO HAVE YOUR SAY ON OUR PROPOSED RENT INCREASE FOR 2015/16

Under the Housing (Scotland) Act 2001 tenants have the right to be consulted on a range of policy issues that affect them. One of these issues is the setting of your rent. Each year we are required as part of our business planning procedure to look at our rental income and assess what that needs to be for the forthcoming year in order to allow us to carry out all the work we have planned.

Why do we need to increase your rent?

- Our operating costs such as repairs, cyclical maintenance, staff costs and office overheads
- The continuing programme of planned maintenance such as new kitchens and bathrooms
- To allow us to have sufficient reserves to ensure the business is protected against unforeseen risks

As costs keep going up we have to continue to look at our income in order to meet these increases and still be able to provide a good service.

Each year we carry out improvements to a range of flats so if you haven't benefitted personally from a past rent increase you will at some stage in the future.

How do we calculate the increase?

We look at our budget figures for the coming year after discussion at Committee about work planned for next year. We consider whether there are likely to be any other significant costs such as renewal of equipment etc and we take into account what the current level of inflation is.

Another significant issue we look at is what other housing associations are proposing to charge for their rents.

From the figures available to us at the end of December from other Glasgow Housing Associations we are confident that for the 5th year in a row we are proposing one of the lowest increases in the city.

The proposed Rent increase for Cathcart & District Housing Association is 2.5% compared to a west end association increasing their rents by 4.6% we believe that this is a fair increase.

To illustrate what this will mean we have provided the comparison table below.

Flat	2014/15	2015/16
Studio	£205.49	£210.63
1 bedroom	£249.27	£255.50
2 bedroom	£306.57	£314.23
3 bedroom	£364.84	£373.96

These costs are a guideline some flats will fall into slightly different categories depending if they have dining kitchens parking spaces provided.



CONSULTATION

We now want to hear your views on this rent increase. If you would like to comment on our proposals please either complete the flyer within this newsletter or e mail us at info@cathcartha.co.uk and tell us what you think. We would ask that you provide us with your views prior to 27 January 2015.

WAYS TO PAY YOUR RENT

We provide a range of options for you to pay your rent:

You can.....

- Pay by Allpay at the post office or Paypoint outlets in local shops
- By standing order
- By direct debit
- By phone to the office using your debit card
- By attending at the office using a debit card
- By Housing Benefit direct

PAYING YOUR RENT

We are very aware that in times of economic constraints paying your rent can be difficult. The aftermath of Christmas sometimes means that people will have to make difficult choices as bills fall through the door. We would like to remind everyone that your RENT is really the most important payment you make each month. It protects the roof over your head and provides the cornerstone of your family life.

Times are difficult though and if you find you are having to make choices about how to spend your income please make an appointment to see our welfare rights officers or our new Money Advice service which is detailed later in this newsletter. Both services provide specially trained staff to assist in all areas of financial concern from sorting out your housing benefit to avoiding fuel poverty and managing your bills. All appointments are completely confidential and our representatives will carry out house visits if you cannot or prefer not to come to the office.

We will largely be sympathetic to anyone who experiences financial problems and your housing officer

will work with you on a payment plan if you do experience temporary arrears. However if payment plans are not adhered to and contact is not maintained with your housing officer we will pursue outstanding arrears and that can lead ultimately to you losing your home. It is always with regret but we have carried out evictions in recent years due to non payment of rent.

We therefore cannot stress enough the need for early contact if you struggle with your rent.

- The majority of our tenants pay their rent or ensure that housing benefit is in place to do so
- Of those who do experience problems, most seek assistance and with the assistance of the Association manage their account.
- It is only the minority who do not meet their financial problems and unfortunately put their tenancy at risk.

This good out-turn means that we are able to keep our rents low and carry out your improvements. Please don't let yourself become one of the minority!



Free Welfare Benefits and Money Advice Service available in your Community!

Available to all residents of G41, G42, G43, G44, G51, G52

Our Welfare Rights team provide confidential, free and impartial advice on:

- Benefit Checks/Income Maximisation
- Sanctions
- Appeals and Representation
- Energy Advice
- Welfare Reform

Advice for all benefits including:

- Universal Credit
- Employment and Support Allowance
- Job Seekers Allowance
- Income Support
- Housing Benefit & Council Tax Reduction

- Discretionary Housing Payment and Bedroom Tax
- Disability Living Allowance & Attendance Allowance
- Personal Independence Payments
- Carer's Allowance
- Scottish Welfare Fund/Community Care Grants/ Crisis Grants
- Pension Credit



GAS SERVICING IS YOUR RESPONSIBILITY AS WELL AS OURS!

As you will be aware each year we are required by law to service your gas installation. This means that our appointed Gas service engineer will call at an appointed time to service your boiler and or your gas fire. Our maintenance staff will arrange these visits for you and you as the tenant must provide reasonable access for this Annual Gas Check to be done. We start the process of gaining access approximately two months before the deadline date for the service to be carried out. This means that there is plenty of time to change an appointment if the first one is unsuitable.

Our engineers are very flexible and will accommodate people who are working by calling in the early evening or as a very last resort on a Saturday morning.

Once again there is a very small minority of flats that

we have difficulty getting access to and ultimately, as in the case of rent arrears, we will seek a legal right to force entry to

carry out this work. If we require to take this course of action the expenses involved will be charged back to the tenant. So please when you receive your letter make access available or contact us for an alternative suitable time.



Are you worried about debt?

Our Money Advice Service offers free confidential, impartial and independent debt advice.

We can review your Finances, prioritise your debts and complete a Financial statement which includes details of your income and expenditure. We will then give you advice on what options are suitable for you and provide you with necessary information to help you make a decision. We will contact your creditors and negotiate with them on your behalf.

Contact Us

Appointments are available with Welfare Rights and Money Advice at either of our 2 offices and other community outlets, home visits are available on request. Our team provide a professional, comprehensive service, and have links with many other support

services in the area. The service is free and confidential, and available owner occupiers, private landlord tenants and housing association tenants.

Advice is available in person by appointment, over the phone, or by email.

Interpreters are available on request

Telephone: 0141 633 2779
0141 422 1112

email: advice@southside-ha.co.uk

Southside House
135 Fifty Pitches Road
Cardonald
Glasgow
G51 4EB

Southside Housing Association
435 Shields Road
Pollokshields
Glasgow
G41 1NP

Cathcart District Housing Association
3-5 Rhannan Road
Cathcart
Glasgow
G44 3AZ



RENT AND SERVICE CHARGE QUESTIONNAIRE

We want to hear your views on the rent consultation and proposed rent increase.
Please take a few minutes to fill in this form

1. Our historic policy has been to increase rents by RPI+ 1% but this year we have decided to apply an increase based on a starting point of the Consumer Price Index which is lower than RPI. +0.2% making a proposed rent increase of 2.5%.

Do you agree with this? If you disagree, please tell us why?

Agree ☐

Don't mind/Not sure ☐

Disagree ☐

Comments:

2. Do you think the rent you pay is good value for money?
If you disagree, please tell us why?

Agree ☐

Don't mind/Not sure ☐

Disagree ☐

Comments:

3. By increasing the rent the Association can continue to deliver existing services and invest in its stock.
Do you think the Association is proposing a fair rent increase?
If you disagree, please tell us why?

Good Idea ☐

Don't mind/Not sure ☐

Disagree ☐

Comments:

4. Are you happy with the level of consultation and information you get about the annual rent increase? If you disagree, please tell us why?

Happy ☐

Don't mind/Not sure ☐

Disagree ☐

Comments:

Please use this space for any questions or comments.

Name

Address

Postcode

Telephone Number

How to contact us: Cathcart & District Housing Association Ltd, 3/5 Rhannan Road,
Cathcart, Glasgow G44 3AZ. Tel: 0141 633 2779 or e-mail info@cathcartha.co.uk

www.cathcartha.co.uk

