

# CATHCART STANDARD



CDHA  
Cathcart & District Housing Association



The Newsletter of Cathcart & District Housing Association

WINTER 2017 • ISSUE 29

*Twas the month before Christmas and all through the town  
We were fitting new windows before taking scaffolding down  
The school is still sitting there – will work start next year?  
There seems very little happening here*

*The plans for the school were lodged in September  
It's a monumental project we have to remember  
But the scheme is fantastic and will have loads of appeal  
We are now just months away from signing the deal*

*Throughout the period our teams will standby  
Please be aware you must identify  
Whether its an emergency - or maybe it will keep  
Remember calling them wrongly will not be cheap!*

*Its hard to believe it's the end of the year  
Thank you to all whether staff or volunteer  
We have gone through some changes and all for the good  
These will proudly reflect on our great neighbourhood*

*So thank you again for all your support  
As we bring you this newsletter, the year's last report  
We'll be back in touch once the hols are all clear  
In the meantime Merry Christmas and Happy New Year*



*Merry Christmas from all the  
staff at Cathcart & District  
Housing Association.*





# Repairs Issues: Electrical Repairs

## – No Power or Partial Power

A common electrical fault reported as a repair to the Association is no power, either to the entire house or no power to the sockets or lighting. Before contacting the Association you should carry out the following checks, because if the problem is one of your appliances then potentially you could be recharged the cost of the electrician attending.

There are some steps that you can take to ensure that this is not the case.

### No power

If you have no power and you have a keycard meter, then check that you have credit in the meter and check whether your neighbours have power as it might be a power cut to the local area.

### Consumer unit – fuse box

If you have credit in your meter and there isn't a power cut then go to your fuse box and check to see if any of

the switches have changed position i.e down instead of up generally the Residual Current Device (RCD) will have tripped and cannot be reset.

Turn off all the circuits by pushing all the switches down, you should now be able to reset the RCD by pushing the switch up. Now push each switch up one by one. If the RCD trips then the fault will be on the circuit attached to that switch. Each circuit should be labelled and this will enable you to check each appliance plugged into that circuit. For example if the circuit is labelled kitchen sockets then you know the problem is in the kitchen.

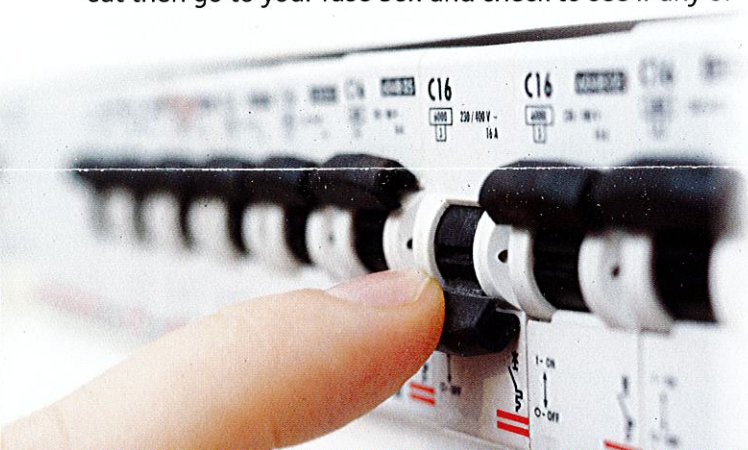
Remove the plugs from each appliance on the circuit, and then plug them in one by one until you identify the faulty appliance and remove the plug. Go back to your fusebox and reset all the switches and your electricity should be restored.

### What appliances can cause a loss of power?

Any electrical appliance can cause the RCD to trip, in particular anything which heats or has a motor, including cookers, kettles, toaster, free standing heaters, hairdryers, straighteners, fridge, fridge/freezers, washing machines, tumble dryers TV's etc, even the humble table lamp.

### Why do appliances cause the RCD to trip?

The appliance has developed an earth fault which means it is potentially dangerous; however the RCD is sensitive enough to detect the fault before it becomes a danger to you so it closes down the power to protect you. If an appliance develops a fault do not use it.



## 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 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.

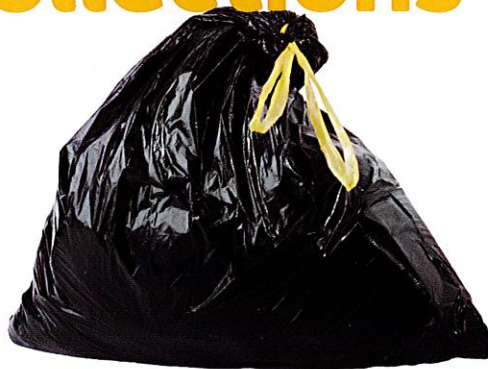
Once again there is a very small minority of flats that we have difficulty getting access to and ultimately, as in the case of rent arrears, we will seek a legal right to force entry to carry out this work. If we require to take this course of action the expenses involved will be charged back to the tenant. So please when you receive your letter make access available or contact us for an alternative suitable time.





# Missed collections

Residents should report missed bin collections directly to Glasgow City Council on 0141 287 9700 or alternatively you can report these through the Glasgow City Council website [www.glasgow.gov.uk](http://www.glasgow.gov.uk) or by downloading their MyGlasgow App via your smart phone.



It is always better that reports come directly from the residents rather than via a third party (The Association) to ensure that the Council have an accurate record of the problems being experienced in order that they are given the opportunity to resolve the matters being raised.

If you have previously reported missed collections to the Council and find the issue goes unresolved or the service does not improve, you may also wish to consider raising the matter with your Local Councillor.

## Reminder

The uplift of rubbish is a council responsibility, which all residents pay for via their Council Tax payments. It is helpful if the Association are advised if missed bin collections becomes a persistent problem, and is left unresolved, and we will try our best to try and liaise the Cleansing to resolve the issue.

## Emergency Contact Details

During the holiday period our repairs and maintenance service will be emergency only.

### Christmas Holidays

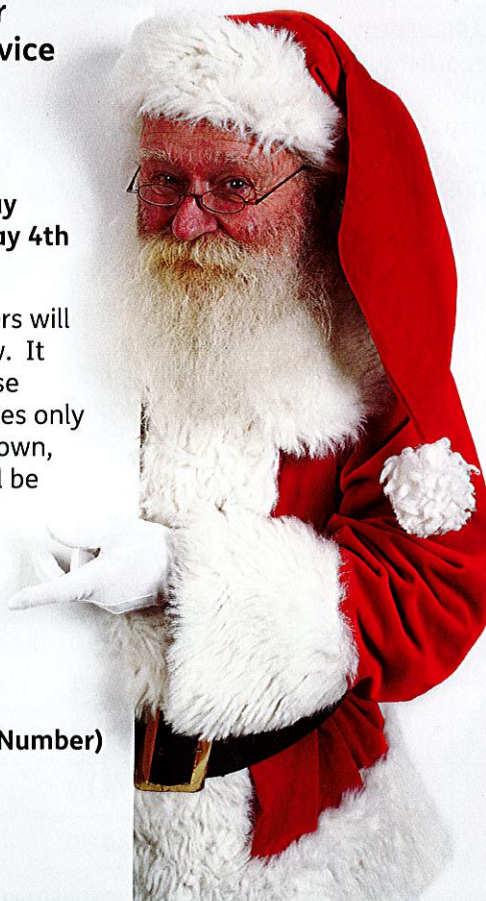
The office will be closed from Friday 22nd December 2017 until Thursday 4th January 2018.

During that time emergency numbers will be in operation and are noted below. It is important that you recognise these numbers are for genuine emergencies only such as loss of power, boiler breakdown, and burst pipes. Routine repairs will be carried out as soon as normal business hours resume in January. Please ensure that you phone the relevant trades:

**Power-lite Ltd (Electrical, Joinery, Plumbing)** 0800 0286734

**Power-lite Ltd (Alternative Mobile Number)** 07836 700754

**City Building (Gas and Roofing)** 0800 595595



## NOISE NUISANCE

As the festivities approach we would ask all residents to respect their neighbours and remember that noise can travel easily into your close. The association understands that at this time of year people have friends and family visiting, however anti-social levels of noise are not acceptable at any time of the year. For anyone being affected by anti-social noise please remember to contact the Glasgow City Council Noise Team on 01412876688. This is an out of hour's service that can be used between the hours of 5pm and 3am. Please enjoy this time of year with your loved ones but spare a thought for your neighbours too.



## Christmas and Borrowing

As you look forward to celebrations over Christmas and the New Year period many people may look at alternative ways to borrow money to cover their costs of Christmas, this could be from going into overdraft, payday loans, guarantor loans credit cards, store cards etc a couple of them i.e. payday loans or guarantor loans could be the most costly and end up making your Christmas even more costly. Before considering these please ensure that you still have the monies available to still pay for your essentials, rent, council tax, food and household bills





# Rent Consultation

## Your chance to have your say on our proposed rent increase for 2018/19

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.

The main factors why we must consider the extent of our rental income

- 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 and discuss in detail with our 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 7th year in a row we will not be any where near the highest of increases. Across Glasgow there is a range of proposed rent increases from 1.5% (that housing association is undergoing a full rent restructure) to 4.9%. Another way to test comparability is using the landlord comparison tool on the Scottish Housing Regulator ARC website. [https://portal.scottishhousingregulator.gov.uk/interactive\\_multiyear/Report.aspx?PSocialLandlord=52032F52-CFA9-E311-93F1-005056B555E6&year=2016/2017](https://portal.scottishhousingregulator.gov.uk/interactive_multiyear/Report.aspx?PSocialLandlord=52032F52-CFA9-E311-93F1-005056B555E6&year=2016/2017)

You can compare your housing association with others throughout Scotland. We publish comparisons in our Performance Report and believe we compare well to others in similar geographic locations.

We now have access to the new affordability tool, created by Scottish

Federation of Housing Associations (SFHA) which uses a traffic light system based on moderate income. The Joseph Rowntree Foundation bases a realistic percentage of income to be spent on rent should be no more than 28% of a moderate income. This basis is average and takes a normative approach. There will always be anomalies to the system as there is no one size fits all approach to rent setting. We have tested all categories of our properties against this affordability tool and even with the higher of the two proposals no rent falls within "Red"

Our main driver in setting rent increases is having cognisance of our approved business plan and the financial projections made in that document to allow us to undertake all our planned maintenance responsibilities going forward. We have allowed for CIP as this years increase and even with that there are years when our cash reserves show significant depletion owing to the works planned for that year. These cash projections will be revisited each year and adjustments made as necessary.

Our projection in our Business Plan for this year is 3%. We have considered the increase on both 3% and 3.5%. If rents were to increase by 3.5% that would provide a financial cushion in our business planning but the model would work at 3%.

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

## Weekly Rental Figures

		2017/18	2018/19
		3%	3.5%
1 bedroom flat	60.74	62.56	62.87
2 bedroom fla	75.98	78.26	78.64
3 bedroom flat	86.47	89.06	89.50

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 call in to our office or e mail us at [info@cathcartha.co.uk](mailto:info@cathcartha.co.uk) and tell us what you think or contact your housing officer, who will be happy to call out if you wish to discuss this issue and have difficulty in getting to the office or don't have e mail. We would ask that you provide us with your views prior to 25 January 2018.

## 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 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!

## 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

## Power-lite once again nominated at the GLASGOW CITY COUNCIL

### Glasgow Guarantee CELEBRATION & AWARDS CEREMONY

THURSDAY 30 NOVEMBER 2017

This award ceremony, now in its 7th year recognises young people and businesses who have succeeded in achieving success in their chosen field, often against the odds.

Power-lite our reactive maintenance contractors were nominated in three categories this year.

- Young Apprentice
- Small Business
- Fair Employer

Whilst they were not prize winners this year it was excellent to see them achieve the final stages in three categories of this prestigious award for our City.

An enjoyable evening was had at the City Chambers when the awards were announced and CDHA are proud to be associated with Power-lite and congratulate them on reaching that stage of the awards.





# Council Tax Exemptions

Are you or someone you know who has Alzheimer's, Dementia or is Mentally impaired or Disabled missing out on a Council Tax Exemption or Discount you are entitled to? Check the qualifying conditions below, you can apply online at: [www.glasgow.gov.uk](http://www.glasgow.gov.uk), or contact the Welfare Rights and Money Advice Team for further information or assistance on: 0141 422 1112

## Severely Mentally impaired Exemption or Discount on your Council Tax bill:

- If every adult in the house is severely mentally impaired, an exemption can apply.
- If all but one adult in the house are severely mentally impaired, a 25% discount can apply.

Severely mentally impaired is defined by UK legislation as someone who has "a severe impairment of intelligence and social functioning (however caused) which appears to be permanent". This can include people who are severely mentally impaired as a result of:

- Degenerative brain disorder (e.g. Alzheimer's disease);
- A stroke;
- Other forms of dementia;
- Learning disability;
- Severe or chronic mental illness

## Disabled Persons Reduction

A reduction in council tax where the property is the sole or main residence of someone who is substantially and permanently disabled adult or child.

The property must have extra facilities, or space, which are essential or of major importance to the disabled person's well-being by the nature and extent of their disability.

If your property is larger because of the needs of a disabled person, the discount allows your Council Tax bill to be reduced to take account of those needs.

## Loans, credit cards and Christmas debt

Many of us can be left feeling we have no choice but to spread the costs of Christmas across loans or credit cards. If we are not careful about where we source credit from, we can end up left with a financial nightmare in the New Year.

High interest costs and long repayments, a common feature of many high cost lenders, can leave

us with serious financial worries many months after Christmas.

Wherever possible try to avoid borrowing to finance Christmas so you can start the New Year with as little Christmas debt as possible.

Should you need to spread the cost of Christmas, do a bit of research on the options available to you first. Avoid high cost options such as door step loans and pay day lenders.

Both will include high interest rates that will leave you paying much more back than you originally borrowed.

By contrast community finance lenders such as Scotcash (a not-for-profit community finance) or Credit Unions can provide borrowing at a much lower rate of interest. These organisations want to make sure you do not feel trapped in a spiral of high cost credit.

## Take control of your budget

To take control of your Christmas spending the first thing to do is to plan your budget and then stick to it.

Itemise your Christmas spending – for gifts, food and drink, going out – to give you a clear idea of what you can afford.

With a set budget in mind you will be a big step closer to avoiding Christmas debt this year.

## What if I've run up Christmas debt already?

If you do find yourself in debt, and are struggling to make repayments, please be assured that there is advice and help available to you. Southside Housing Association's **Money Advice Service** offers free confidential, impartial and independent debt advice. We can give you advice on what options are suitable for you and provide you with necessary information to help you make a decision, and contact your creditors and negotiate with them on your behalf. Contact us on 0141 422 1112

**Scotcash:** [www.scotcash.net](http://www.scotcash.net)

**Address:** 55 High Street, Glasgow G1 1LX  
**Tel:** 0141 276 0525

**Pollok Credit Union:** [www.pcu.org.uk](http://www.pcu.org.uk)

**Address:** Silverburn Branch, Silverburn Shopping Centre, 763 Barrhead Road, Glasgow G53 6QR  
**Tel:** 0141 881 8731



# YOUR VIEW COUNTS

Police Scotland have contacted us and asked to advise and make you aware of Police Scotland's Public Consultation Survey which is presently ongoing. They would like to know what issues you think they should prioritise, what you feel about policing in your local area and how you would like them to communicate with you.

Your views are important to them, and they are committed to using this information to help shape the policing priorities, on which they will work with you and their partners to deliver. They will do this through analysing your information together with that provided from a number of other important sources. What you tell them will also influence how

they communicate and engage with both you and your community going forward. They do value your opinion, and would ask you to be assured that the information you provide them with, will be treated with the strictest confidence and anonymity.

Many of the 19 questions refer to your local area and it should take, on average, up to 10 minutes to complete.

Police Scotland would be obliged if you could take the time to complete the Survey using <https://www.surveymonkey.co.uk/r/CXH85XJ> or alternatively, go to Police Scotland's website, click onto 'What's Happening' and then 'Take our Local Policing Survey'.

# TENANT'S SATISFACTION SURVEY

Many thanks to those of you who have returned the Survey form. We are currently collating all the information and will provide feedback in the New Year.

We would also ask that if your contact details change that you notify us of any new telephone numbers and if there are any changes within your household in order that we can keep our records up to date. We endeavour to keep our records as up to date as possible to allow us to contact everyone as quickly as possible

# CHRISTMAS COMPETITION

## Frosty the Snowman

Try our Christmas wordsearch. Every entry returned to the office by 12th January 2018 will go into our draw for a £30 M&S Voucher.

Words can go horizontally, vertically and diagonally in all eight directions. Words overlap and share 1 or more letters.

Drop your entry into our office or scan and email to [info@cathcartha.co.uk](mailto:info@cathcartha.co.uk) - Good luck

Name: .....

Tel No: .....

Address: .....

Email: .....

D	J	D	P	I	J	E	E	I	Q	U	S	U	M	J	L	T	B
L	W	L	G	K	O	O	Z	X	X	N	M	W	Y	Y	P	L	O
H	J	B	M	C	U	Q	L	N	I	A	G	A	K	C	A	B	C
P	H	F	E	M	F	Q	K	L	L	M	P	D	G	W	O	Y	I
E	G	A	L	L	I	V	L	S	Y	W	T	A	P	I	S	P	I
K	C	I	T	S	M	O	O	R	B	O	C	N	R	O	C	Y	A
T	C	R	Y	O	R	U	N	N	I	N	G	C	M	Y	T	T	F
F	O	Y	H	K	L	I	S	O	U	S	T	E	E	R	T	S	N
C	A	T	C	H	M	E	G	S	O	I	D	P	G	Y	Q	O	W
H	L	A	U	G	H	O	T	E	O	A	N	I	P	U	T	R	O
O	J	L	D	U	O	W	V	F	Y	A	L	P	A	T	U	F	T
U	N	E	R	D	L	I	H	C	F	H	A	R	U	R	E	G	C
L	P	R	B	Z	L	S	I	X	E	H	E	B	S	Y	F	X	O
A	Y	Y	R	A	E	A	U	F	V	T	F	A	E	D	I	O	F
G	E	Y	R	T	R	A	F	F	I	C	H	S	D	P	L	L	D

- Frosty
- snowman
- jolly
- happy
- soul
- corncob
- pipe
- button
- nose
- eyes
- coal
- fairy tale
- children
- life
- magic
- silk
- hat
- head
- dance
- alive
- laugh
- play
- sun
- hot
- melt
- village
- broomstick
- running
- square
- catch me
- streets
- town
- traffic
- cop
- paused
- holler
- stop
- hurry
- goodbye
- cry
- back again
- someday

To find the answer to the trivia question, look for a word or phrase that is hidden in the puzzle, but not in the word list.

Trivia: What is the first and last name of the songwriter who wrote "Frosty the Snowman"?

Answer: J \_\_\_\_\_ R \_\_\_\_\_





# WINTER BENEFITS

**Do you find it a struggle to pay higher winter fuel bills? The Advice Team have put together a reminder of benefits available that may be able to help.**

## Warm Home Discount

For winter 2017 to 2018, you could get a £140 discount on your electricity bill.

The money isn't paid to you, it's a one-off discount on your electricity bill, usually between October and March.

You qualify for the discount if on 9th July 2017 all of the following apply:

- your supplier was part of the scheme
- your name (or your partner's) was on the bill
- you were getting the Guarantee Credit element of Pension Credit (even if you get Savings Credit as well)

Others who may qualify under the broader group:

- Some suppliers can offer the discount to vulnerable people (eg those on a low income, or other benefits).
- Check with the supplier if you meet their rules for broader group help and how to apply for it.

## Cold Weather Payments

You may get a Cold Weather Payment if you're getting certain benefits.

You'll get a payment if the average temperature in your area is recorded as, or forecast to be, zero degrees celsius or below for 7 consecutive days.

The Cold Weather Payment scheme runs from 1st November 2017 to 31st March 2018. You'll get a payment of £25 for each 7 day

period of very cold weather between 1st November and 31st March.

## Winter Fuel Payment

You could get between £100 and £300 tax-free to help pay your heating bills if you were born on or before 5th August 1953. This is known as a 'Winter Fuel Payment'.

Most payments are made automatically between November and December. You should get your money by 15th January 2018

You usually get a Winter Fuel Payment automatically if you get the State Pension or another social security benefit including: Pension Credit, income-based Jobseeker's Allowance (JSA), income-related Employment and Support Allowance (ESA)

If you qualify but don't get paid automatically, you'll need to make a claim

If you have never received a Winter Fuel Payment before please Note:

You have until 31st March 2018 to claim a Winter Fuel Payment for 2017 to 2018

You need to claim Winter Fuel Payment if you've not had it before and either of the following apply:

- you don't get benefits or a State Pension
- you only get Housing Benefit, Council Tax Reduction or Child Benefit

You can claim by phone:

## Winter Fuel Payment centre

Telephone: 03459 15 15 15

## Affordable Warmth Dividend

The Affordable Warmth Dividend is a £100 payment made by

the council to Glasgow residents who are 80 years of age and older on or before 31st March 2018 to keep warm during winter. If you qualified last year payment should be automatic.

Details of the scheme and how to apply will be available on the council's website from the 1st November 2017. [www.glasgow.gov.uk/affordablewarmth](http://www.glasgow.gov.uk/affordablewarmth)

**If you're in debt to your energy supplier, you might be able to get a grant from a charitable trust to help pay it off. Please contact our Money Adviser for more information and assistance.**

**If you would like further information or assistance to claim any of these benefits please contact the Advice Team on 0141 422 1112 appointments are available at our offices in Pollokshields or Cardonald, if for whatever reason you can't attend our offices, home visits are available on request.**

**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](mailto:info@cathcartha.co.uk)

**[www.cathcartha.co.uk](http://www.cathcartha.co.uk)**

 **recycle**

