

CATHCART STANDARD

 **CDHA**
Cathcart & District Housing Association



The Newsletter of Cathcart & District Housing Association

AUTUMN 2019 • ISSUE 35

2019 AGM – Committee News

We held our AGM on 9th September and are pleased to report that we had a very good turnout, with 28% of our membership attending.

We welcomed three new Committee members at the AGM, whilst those members who were required to stand down as per the rules were willing to be re-elected.

Our new members are Gamal Haddou who brings accountancy expertise to the Committee. Trudi Tokarczyk who brings housing policy expertise and Patricia Crocket who brings former Committee experience and local knowledge.

Christine Leitch gave a power point presentation which was informative

and gave the members an overview of the operational side of the business over the last year.

We said goodbye to our Auditor at this year's AGM. Adam Armstrong has audited our accounts for a number of years and due to retirement within his office felt that he could no longer deliver the high quality service he has provided in the past. Adam was presented with a small token of our appreciation.

Following the business of the AGM members were

invited to network and partake in light refreshments.

We carried out our usual raffle. The winners of the 4 prizes were:

Syed Tabatabai, Gordon Newlands, Marion McMillan and Chris Carr.



Gas Safety

Gas Safety Checks **must** be carried out annually (12 monthly). Checks must be undertaken by a Gas Safe Registered Engineer, who will issue a Gas Certificate following the check. **Please assist us by allowing our contractor reasonable access to carry out these essential checks.**

As outlined in your tenancy agreement:

"We have the right to inspect the house and its fixtures and fittings or carry out repairs to it, or our adjoining property, during reasonable times of the day. We will give you at least 24 hours' notice in writing. We have the right of access to your house in order to lay wires, cables and pipes for the purpose of telecommunications, water, gas and electricity, providing we give you reasonable notice in writing. We have the right of access to the common parts at any reasonable time. If you refuse us entry, to the house or the common parts we will have the right to make forcible entry provided we have given you every reasonable opportunity to let us in voluntarily. If we have to make forcible entry, in this situation, you are liable for the costs of any damage reasonably caused. In an

emergency, we have the right to make forcible entry to your house without notice"

CDHA have a legal duty to protect tenants' safety by ensuring that gas installations provided for tenants' use within premises under their control is safe (fit for purpose and kept in good order) before a tenancy begins and throughout its duration. We also have a duty to ensure that gas installations pipework, appliances and flues must be maintained in a safe condition. Gas appliances should be serviced in accordance with manufacturers' instructions. Even where there is no gas appliance or gas meter, each property that has an incoming gas main must be checked to ensure that the supply is safe and that no appliance or meter has been added without the landlord's knowledge.

Gas fires, appliances and warning

alarms will be checked.

The tenant will be informed immediately if their own appliance is found to be defective or unsafe and they will be instructed that it is their responsibility to carry out the necessary service, repair or renewal. The appliance will be disconnected and labelled as dangerous, prior to the gas installer leaving the property.

Should the tenant refuse disconnection, the gas contractor will immediately inform both the tenant's gas supplier under Regulation 34 "Unsafe Appliances" of the 1998 Regulation and also the landlord. Under no circumstances will the gas contractor service the tenant's own appliance.



Bicycle Racks

Bicycle use in the area has grown considerably and with better access to cycle routes in and around the Southside and into the city centre one of the main problems people have is where to store their bike.

Traditionally bikes have had to be kept within an individual's property to allow free unimpeded access to stairwells and closes in the case of fire or some other emergency. This is unfortunate as bikes are bulky items to keep within a flat and to keep it in a close often causes conflict with neighbours as well as the potential health and safety implications.

For this reason CDHA are rolling out a small pilot scheme and we plan to install new bike rack facilities in 4 of our tenement properties for use by the residents. We have identified areas where we know there are bike users for our pilot scheme.

We believe this will be a popular addition to our properties and in order to introduce a planned project of "bike rack installation" we are seeking funding from one of the Community Grant Partnerships. Our plan is to roll out the project on a block by block basis with the racks situated in the back courts to each property. In order to strengthen our application for funding we need to make a case that there is a requirement for this facility. We are therefore asking as many residents as possible to tell us if you would use the bike racks.



Can we ask you to complete the insert in the newsletter pertaining to bike racks and return it to our office. Alternatively, you can email your support to info@cathcartha.co.uk.

Fraudulent Universal Credit Claims

The BBC has reported on this matter, saying that an estimated 42,000 people may have fallen victim to the scam - and an estimated 1 in 10 Advance Payments are bogus.

Fraudsters, often pretending to be government officials offering a government grant, use their victim's identity to make a bogus claim for Universal Credit and an online request for an Advance Payment. The fraudsters then keep or demand a substantial amount of the Advance for themselves.

The victim often only becomes aware of what has really happened when their legacy benefits stop and they find they are now a Universal Credit claimant with a large Advance to repay which they did not receive.

So what should victims do?

Victims who had no idea that they were being scammed need to:

- Report the incident to the Police via the Action Fraud number 0300 123 2040.
- Explain the circumstances of the fraud and whether they received any of the Advance Payment themselves or were forced to transfer money to the fraudster. (They should only be asked to pay back what they actually received of the Advance Payment - although it could be difficult to prove they received less if they paid cash to the fraudster.)
- Get advice about whether they are now worse off on UC. They may be able to request a return to the legacy benefit system.

Even if they are not worse off financially on UC, we believe that if someone was scammed and was not aware that a claim for UC was being made in their name, then they could still request that the DWP allow them back onto the legacy benefit system.



Housing (Scotland) Act 2014 – Changes to the Scottish Secure Tenancy Agreement

We are currently reviewing our Allocation Policy to take account of changes to legislation and invite you to make any comments to us. As this policy affects our customers we are required to consult with you.

Any comments about any of the areas to be changed can be made to the office by emailing grant@cathcartha.co.uk, or by completing the consultation form on the back of this newsletter and returning it to the office. Whilst these are largely changes in the law, we will be happy to respond to any queries you have about the changes.

4. Changes in the Tenancy

4.2 (1) Assignment of Tenancy

As of the 1st November 2019, 2014 Act, should you wish to assign your tenancy (pass your tenancy over to someone else), you must seek the landlords consent and for the past 12 months the property has been your only or principle home. The person you are wishing to assign the property over to must also have lived in the property as their only principle home for a period of 12 months. This 12 month period cannot begin until the landlord has

been notified and consent has been received.

4.2 (2) Subletting / Lodgers

If you wish to sublet all or part of your tenancy, this needs our consent as your landlord. As of 1st November 2019, section 12 of the 2014 Act, you must have been the tenant of the house throughout the preceding 12 months before you apply for written permission to sublet your house. If you were not the tenant throughout the whole of that period the house must have been your only or principle home during those 12 months and the tenant must have told us that you were living there prior to the start of those 12 months.

The landlord has the right to refuse permission to assign a tenancy for the following reasons;

4.3 We will not unreasonably refuse permission for subletting, taking a lodger or assignation. Reasonable grounds for refusing our permission include the following:

- We have served a notice on you warning that we may seek eviction on certain grounds because of your conduct.

- We have obtained an order for your eviction
- The rent or deposit or any other payment that you propose charging or any other term of the agreement you propose to enter into is unreasonable;
- The proposed change would lead to overcrowding or the property being under occupied;
- Where we would not give the person you wish to pass your tenancy to priority under our allocation policy.

4.7 APPLICATION FOR NEW JOINT TENANT

If you wish to complete an application to add a joint tenant to your tenancy agreement, this needs our consent as your landlord, as of the 1st November 2019, as per section 12 (1) 2014 Act. The proposed joint tenant must have lived in the property as their only or principle home for the preceding 12 months before you apply for them to become a joint tenant. The 12 month period cannot begin until we have been notified in writing that the person has started living in the property as their only principle home and you have received a written reply from the Association giving permission for the person(s) to reside.

To apply for this you and any proposed new joint tenant must tell us in writing;

The details of the proposed change including who you want as a joint tenant; AND

When you want the change to take place (no earlier than 12 months after permission to reside has been given).

- 4.8 We will not unreasonably refuse an application for any new joint tenant, see (4.3).

5. Repairs, Maintenance, Improvements and Alterations

- 5.13 We will take reasonable steps, together with any other joint owners of the water supply installations, to comply with the Water Bye-Laws in force in your area. The Bye-Laws, among other things, specify that:

All storage cisterns must be properly installed having regard to the need for prevention of waste and contamination and insulation against frost.

The stopcocks and servicing valves must be placed so that they can be readily examined, maintained and operated with reasonable practicability.

The water pipes, both inside and outside the house, must be effectively protected against freezing and damage from other causes.

The Association will inspect the installation for the storage and supply of water we are responsible for at the beginning of the tenancy and at reasonable

intervals thereafter so as to comply with the Water Bye-Laws.

- 5.18 If we have delayed or failed to carry out certain types of repair, you may have the right under the Scottish Secure Tenants (Right to Repair) Regulations 2002 ("the Repair Regulations") to have the work carried out by a contractor approved by us. This right will be explained to you if you report a repair that qualifies under the Repair Regulations. You may also be entitled to compensation.

If we have failed to carry out repairs that we should under this agreement, you have the right to carry out repairs yourself and deduct the reasonable cost of doing so from your rent, however you may only do so if:

- You have notified us in writing about the need for the repairs; AND
- We have not done those repairs in a reasonable period; AND
- You have made a formal complaint under our complaints procedure; AND
- You have finished the complaints procedure and you are still dissatisfied OR 3 months have passed since you made the formal complaint under the complaints procedure

You are strongly advised to take legal advice before exercising your right under the above paragraph. Your home is at risk if you wrongly exercise this right. All repair work instructed by you must be done by a reputable firm and must conform to all current legislation.

- 5.22 The Association will only carry out emergency repairs if you owe rent equalling 2 months or more. Should you be in arrears of this level or above, non-emergency repairs will be considered if there has been a payment plan in place for 3 or more months. The Association also reserves the right to refuse any non-emergency repairs or further rechargeable repairs if you already have outstanding rechargeable repairs where an agreement has not been maintained for 3 or more months.

6.3 BY COURT ORDER

The sheriff grants an order for eviction following a request by us. You have a right to defend any legal action taken by us against you. People who live with you also have a right to be represented. We may ask for such an order under Section 14 of the Housing (Scotland) Act 2001 on any of the grounds contained within Schedule 2 of the Act. Before we do so, we will first send you a written warning (a Notice of Proceedings for recovery of possession). We will also send that written warning to anyone else living with you who is your spouse, co-habitee, subtenant, lodger, assignee, joint tenant or member of your family aged 16 or over; if we know

about them.

Where a tenancy has been granted and the applicant has been rehoused the tenancy can be ended by way of court order as per section 14 (2) of the 2014 Act as of 1st May 2019, whether or not the tenant, joint tenant, visitor to the property, person residing in the property or subtenant has actually been sentenced to imprisonment. The tenancy can be ended if the behaviour has had a serious impact on neighbours or others in the community, under the following anti-social behaviour grounds;

Using the house or allowing it to be used for immoral or illegal purposes

An offence punishable by imprisonment which was committed in or in the vicinity of the house

If the tenancy were to be ended in this way, notice would be served on you advising that we intend to seek recovery of possession of the property. Where the tenant has been imprisoned notice would be served within 12 months of the conviction, or if it was appealed successfully, within 12 months of when the appeal ended. Under the 2014 Act the court does not have to consider whether it is reasonable to make an order for eviction where the landlord has grounds for recovery of possession under Schedule 2, paragraph 2, of the Housing (Scotland) Act 2001. The 2014 Act changes will only apply to notices served as of the 1st May 2019.

This change does not apply if the Association served a notice on you before the 1st May 2019 and the notice is still in force at the date when court proceedings are raised.

6.7 BY CONVERSION TO A SHORT SCOTTISH SECURE TENANCY

Where eviction is not sought by the landlord, Section 7 (2) of the 2014 Act, as of 1st May 2019, extends the circumstances where a landlord can serve notice on you to convert your Scottish Secure Tenancy (SST) to a Short Scottish Secure Tenancy (SSST). The SSST gives the tenant fewer rights and less protection from eviction and can be converted where a tenant or someone living with the tenant, has acted in an anti-social manner or pursued a course of conduct amounting to harassment of another person in or around the property in the past 3 years prior to the notice being served. No Anti-social Behaviour order is required to have been received through the court, but the landlord must include the reasons for the conversion in the notice served to the tenant and details of the tenant's right to appeal.

6.8 ADAPTED PROPERTY NO LONGER REQUIRED

Section 15 of the 2014 Act allows for any social landlord to ask a sheriff to grant an order to end the tenancy of an adapted property that is not being occupied by anyone who needs the adaptations. This only applies where the landlord requires the property for someone who does need these adaptations. If this situation happens the Association will give you 28 days' notice before applying to the sheriff and will offer you suitable alternative accommodation. You will be able to ask the sheriff to consider whether our actions were reasonable and to challenge the suitability of the alternative accommodation. This change will come into effect as of 1st May 2019.

7.1 SUCCESSION (TAKING OVER A TENANCY AFTER THE TENANT'S DEATH)

The 2014 Act, as of 1st November 2019, requires the landlord to have been informed by the tenant that the person wishing to succeed to the tenancy has moved in at the time they did so, permission will not be granted to a new application which is submitted to the Association after the tenant's death.

- Unmarried partners as per section 13 (a) and (d) of the 2014 Act, must have been living in the property for a period of 12 months as their only or principle home and consent must have been given at the beginning of this 12 month period by the landlord. The 12 month period cannot begin unless the consent has been given.
- Family members as per section 13 (b) and (d) of the 2014 Act, must have been living in the property for a period of 12 months as their only or principle home and consent must have been given at the beginning of this 12 month period by the landlord. The 12 month period cannot begin unless the consent has been given.
- Carers as per section 13 (c) and (d) of the 2014 Act, must have been living in the property for a period of 12 months as their only or principle home and consent must have been given at the beginning of this 12 month period by the landlord. The 12 month period cannot begin unless the consent has been given.
- Where an applicant has been rehoused under medical priority but no longer meets the criteria for the property or requires the adaptations, Section 15 of the 2014 Act allows the landlord to serve the tenant with notice to seek recovery of the property and make the tenant an offer of suitable accommodation, as of 1st May 2019.

10.1 RIGHT TO BUY

- The Scottish Parliament's Housing (Scotland) Act 2014 provided for Right to Buy to come to an end on 31 July 2016.

Kitchen and Bathroom Replacement project

CDHA are nearing the end of this year's kitchen and bathroom replacement project to 25 properties throughout our stock.

After our robust procurement process through Public Contracts Scotland we awarded the project to City Building in conjunction with RSBi

The project has run smoothly and we have had only good reports from tenants throughout the process.

CDHA will be looking forward to carrying out more projects of this type in near future.



WELFARE RIGHTS

Universal Credit - Transitional Severe Disability Premium payments

Did you lose your Severe Disability Premium as you were forced to move onto Universal Credit?

Universal Credit (UC) was rolled out in Glasgow from September 2018. If you had to claim UC between September 2018 and 16th January 2019 because of a change in your circumstances, and were considerably worse off as a result, it may be because you were receiving a Severe Disability Premium (SDP) (currently £65.85 per week) on your legacy benefits, which does not exist under UC.

Since 16th January 2019 the 'Severe Disability Premium (SDP) Gateway Condition' has prevented those with a Severe Disability Premium in their Employment and Support Allowance (ESA), Income Support (IS), Job Seekers Allowance (JSA) or Housing Benefit from having

to claim Universal Credit (UC). This means that they can retain their higher level of income on the legacy benefits system.

New UC Regulations have now come into force which, amongst other things, allow for 'Transitional SDP Payments'.

For those entitled, there will be both a lump sum back payment to compensate them for the loss since making their claim for UC, plus an extra amount included in their UC award for each subsequent month they continue to meet the qualifying rules.

Further information is available from our Welfare Rights Team.

Rent Arrears and Utility Bill Arrears Grants Available

Our Money Advice Officer has been successful in claiming Grants from three different charities which have cleared high rent arrears, utility arrears, paid for medical aids and paid for domestic appliances for tenants of Housing Associations across Glasgow.

These charities are;

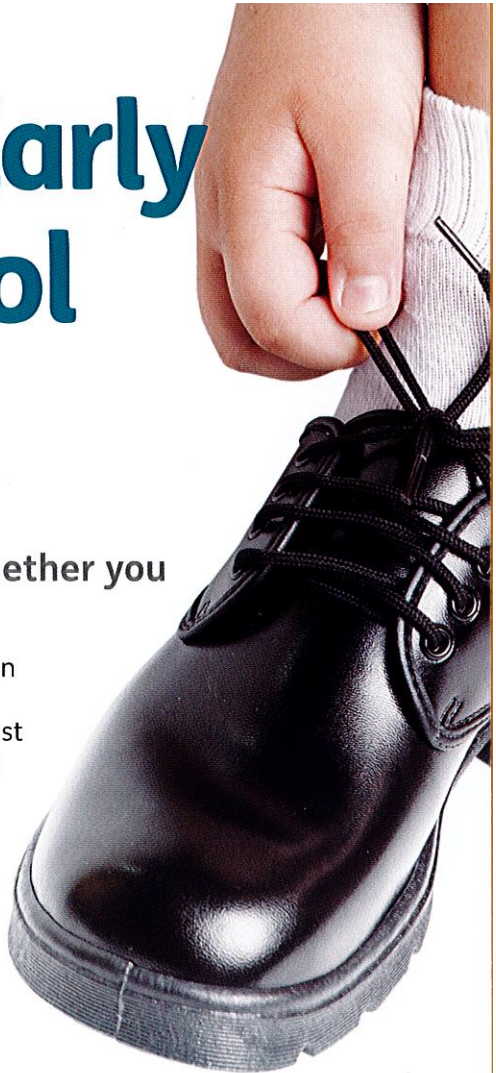
- The Insurance Charities
- The Royal Society for the support of women of Scotland
- Rotary Club of Worcester Sawyer Trust

Who can apply?

- Women over the age of 50
- Male and female employees, past or present, of insurance companies
- Male and female employees of the hospitality industry
- Men and women on low incomes

If you have high arrears/fall into one of the categories above, please contact the office urgently to book your appointment for a Wednesday morning in the Association's offices with Geraldine to complete the grant application. Contact can be made by telephoning the Association's reception staff on **0141 633 2779**.

Best Start Grants Early Learning and School Age Payments



What is the Best Start Grant?

Are payments that will give money to parents and carers during the early years of a child's life.

Early Learning Payment

You can apply from your child's second birthday up to the day your child is 3 years 6 months old.

If you can get the Early Learning Payment, you'll be paid £250 for each child you can get the payment for.

School Age Payment

You can apply for the School Age Payment in the year your child should be starting school.

Exact dates when you must apply depend on when your child was born:

Your child's date of birth	When you need to apply
Between 1 March 2014 and 28 February 2015	Between 3 June 2019 and 29 February 2020
Between 1 March 2015 and 29 February 2016	Between 1 June 2020 and 28 February 2021

You cannot apply out with these dates.

If your child was born later than February 2016, you'll be able to apply after May 2021. You cannot apply for the School Age Payment for a child born before 1 March 2014.

If you get the School Age Payment, you'll get £250 for each child you can get the payment for.

What affects whether you can apply

If you're over 18, you can apply whether you're in work or not, but you must be getting one of these:

- Child Tax Credit
- Universal Credit
- Income Support
- Pension Credit
- Working Tax Credit
- Housing Benefit
- Income-based Jobseekers Allowance (JSA), not 'contribution based' JSA
- Income-related Employment and Support Allowance (ESA), not 'contribution based' ESA

* Most people who get JSA or ESA get income-based JSA or income-related ESA. If you're getting Child Benefit, you must still be getting one of the benefits or payments on this list to get Best Start Grant.

Your income, or the amount you get of any of these payments or benefits, does not matter. You just need to be getting at least 1 of them.

If you're not getting any of these benefits or payments, but have applied for 1, you can still apply for Best Start Grant.

There are exceptions if you're under 18 or if you're an 18 or 19 year old mother and still in some types of education or training.

Which parent can apply for Best Start Grant

You can apply if you're the main person looking after a child. This includes:

- the child's birth mother
- if you're living with the birth mother and the two of you are a couple, married or civil partners
- single fathers

You can also apply if you've taken over looking after a child, such as if you've adopted or are a kinship carer.

How to apply

Social Security Scotland is taking applications via:

their freephone helpline on 0800 182 2222 (8am to 6pm, Monday to Friday) online at mygov.scot/schoolpayment

Warm Home Discount

- Applications open now, don't miss out!
- Call Home Energy Scotland to check if you're eligible

**HOME
ENERGY
SCOTLAND**

Good news! The UK Government's Warm Home Discount scheme has opened, which means that if you are eligible, you could benefit from a one-off discount from your energy supplier of up to £140.

If you have qualified in the past, now is the time to re-apply as not all energy suppliers automatically renew their customers' special discounts each year.

CDHA continues to work with Home Energy Scotland who can check if you are eligible for the latest discount.

If you are, a friendly advisor can help you apply, and also see if there is any other support available for you. If you're not sure if you got the discount last year, just give Home Energy Scotland a call and they can check for you.

There are 2 ways to qualify for the Warm Home Discount Scheme:

- you get the Guarantee Credit element of Pension Credit - known as the 'core group'
- you're on a low income and meet your energy supplier's criteria for the scheme - known as the 'broader group'

The discount will not affect your Cold Weather Payment or Winter Fuel Payment.

If your circumstances have changed, and the team find you no longer qualify for discount, there may be other ways we can help you make your home easier to heat which will reduce your bills.

Home Energy Scotland is funded by the Scottish Government and managed by the Energy Saving Trust. Their mission is to help people create warmer homes, reduce their bills and help tackle climate change.

Jacqui Mackenzie from Home Energy Scotland said: "Our advisors love helping people to reduce their bills by making sure they can access all the funding and help that's available, so get in touch so we can start helping you."

To speak to a Home Energy Scotland advisor free of charge call **0808 808 2282**, or email **adviceteam@sc.homeenergyscotland.org** and they'll call you back.





Environmental Task Force



Are you concerned about litter, fly-tipping, graffiti, dog fouling or any other environmental issue?

We want to hear from you.

Use the **MyGlasgow app**, call **0300 343 7027** or contact us using social media



Report using Twitter
@theenvtaskforce



Report using Facebook
envtaskforce

Useful Contact Numbers

Environmental Task Force (Litter, Dog Fouling, Fly Tipping, Graffiti and Fly Posting) 0300 343 7027

Cleansing & Bulk Uplifts 0141 287 9700

Roads & Street Lighting Faults 0800 373 635

Water Mains leakage or bursts 0845 600 8855

Police Scotland 101



HOMEENERGYSCOTLAND.ORG

0808 808 2282

FUNDED BY THE SCOTTISH GOVERNMENT

HOME ENERGY SCOTLAND

Want to save money on your energy bills and have a cosier home this winter? Our friends at Home Energy Scotland are here to help!

Speak to their team today and get free, impartial advice on how to keep warm for less including energy saving tips, help shopping around for a cheaper energy supply or to check to see if you're eligible for discounts from your energy supplier.

Call Home Energy Scotland free on 0808 808 2282 Mon-Fri 8am-8pm and Saturdays 9am-5pm or visit <https://www.energysavingtrust.org.uk/scotland/home-energy-scotland>

Facebook: HomeEnergyScotlandSC

Twitter: @HomeEnergyScot

Keep cosy for less this winter – top tips

With winter just around the corner, here are a few top tips from Home Energy Scotland to help keep you cosy for less:

- Set your heating controls to manage the temperature of your home. Remember to use the weekday and weekend settings.
- By regularly bleeding your radiators you will avoid cold spots and get the most out of your heating system.
- Keep your radiators clear and avoid putting furniture against them. Drying your washing on the radiator can make your house colder, and can also encourage condensation and mould growth.
- Your room thermostat should be set to the lowest comfortable temperature (typically between 18°C and 21°C). Turning down the room thermostat by one degree can save up to £80 a year.
- A quick shower uses less water and energy than taking a bath. For every minute you shave off your daily shower, you'll save £7 a year on your energy bills.
- Use heavier curtains during the winter months and make sure you close them when it gets dark to keep the heat in and the cold out.

Consultation for Allocation Policy & Bicycle Racks

We are currently reviewing our Allocation Policy to take account of the changes to the Housing (Scotland) 2014 Act and invite you to make any comments to us. As this policy affects our customers we are required to consult with you.

We are also looking for your views on potentially

installing bicycle racks in the back courts due to the fire risk they pose being kept in the close.

We would be delighted to receive your response and ask that you take a short time to complete this feedback form. Your views will be considered at the November Management Committee meeting.

Allocation Policy

Do you feel the changes to your tenancy agreement are clear and easy to follow? YES ☐ / NO ☐

Do you feel these changes have a positive or negative affect on your tenancy? YES ☐ / NO ☐

If you do, please state why.

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Do you feel the Association has provided enough information on the changes? YES ☐ / NO ☐

Would you like your Housing Officer to contact you with further information? YES ☐ / NO ☐

Bicycle Racks

Do you think there is an issue with residents storing their bicycles in the close of your property? YES ☐ / NO ☐

Do you think the implementation of a bicycle rack would help solve this issue? YES ☐ / NO ☐

How many bicycles are there in your household?

Would you use the bicycle racks if they were installed in the back court of your property? YES ☐ / NO ☐

Any further comments/suggestions:

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.....

.....

Contact Details

Name

Address.....

.....

Telephone Number Post Code