



CHANGE AHEAD FOR HOUSING REGULATOR



THE SCOTTISH
HOUSING
REGULATOR

As part of the new Housing (Scotland) Act 2010 The role of the Housing Regulator will change. From April 2012 its role will be to safeguard and promote the interests of tenants and others who receive housing services from local authorities and housing associations.

Before the new role becomes fully operational the New Scottish Housing Regulator is consulting with all parties and is interested to hear the views of tenants, landlords and others with an interest in social housing.

Senior Staff and Committee members are currently attending various consultation and conference events in order to find out as

much information as possible about the likely changes when the new role of the regulator commences next year.

To assist all those interested parties in having an input to the consultation process the full document is available at www.scottishhousingregulator.gsi.gov.uk

Cathcart & District Housing Association have been working with Glasgow West of Scotland Forum of Housing Associations and a summary of the consultation document has been produced by GWSF. If any tenant would like a copy of the summary please contact the office.

The consultation is open for response until 25 November 2011.

FOR SALE: HOLMLEA PRIMARY

Glasgow City Council has placed Holmlea Primary School back on the market for sale. As many of you will be aware Cathcart & District Housing Association submitted a detailed proposal to Glasgow City Council in 2009 with a view to providing social housing to meet demands in the area.

Our proposal incorporated family flats, specially adapted flats to suit wheelchair users and a selection of smaller main stream flats. We also sought to provide some office accommodation for small local businesses and at that time for the housing association.

Our proposal was turned down purely on cost – our design met with initial approval from the planners and the technical section of the City Council.

It is the Association's intention to submit a further bid for the site in November although the sales particulars state that the preferred use of the site is for educational (non-council) use. We are unsure at this stage what that constitutes.

We would welcome any support for a housing association lead development on the site and you can do this by completing the flyer attached to this newsletter.



Scotcash is an independent social business reducing financial exclusion in Glasgow by increasing access to affordable loans basic bank accounts and high quality money advice. For those unable to access mainstream financial services, they offer a direct alternative to doorstep lending illegal money lending and other expensive forms of credit whilst providing holistic services designed to promote financial inclusion.

KEY FACTS

- Social enterprise and not for profit
- Almost 5000 loans written since opening in January 2007
- 75% of customers are RSL tenants
- 335 Credit Union savings accounts opened
- 1261 bank accounts opened
- Savings to customers on like for like loan £1.4m
- 184 evictions prevented

An independent evaluation by the University of Sheffield has concluded that Scotcash is one of the most successful institutions in the UK at easing financial exclusion. The study revealed that people who use Scotcash services:

- Were more likely to stop using doorstep credit
- Saw their household income rise on average by 19%
- Adopted a savings habit
- Suffered less worry and stress as a result of getting financial advice
- Experienced an Improvement in health outcomes
- Were lifted out of poverty

**For more
information
contact
0141 276 0518**



FINANCIAL ASSISTANCE IN DIFFICULT TIMES

During the current economic crisis many people are experiencing financial hardship. Rising fuel costs are perhaps the most significant for many people as we trundle towards winter.....

The Glasgow Home Energy Advice Team (G.Heat) has been developed to help people in Glasgow make their homes more efficient.

The G.HEAT home visit service provides free, impartial advice and information to Glasgow residents on all aspects of energy use.

Our energy advisors can give you advice that can help you to save money on your fuel bills and make your home easier to heat.

From general advice on energy efficiency, to getting the best deals and tariffs from your fuel supplier, G.HEAT can:

- Provide tailor-made advice on energy efficiency in the comfort of your own home
- Help you understand your fuel bills, meter readings and access the best energy tariffs
- Act on your behalf when dealing with energy suppliers & utility companies

- Help you get the best out of your heating system
- Recommend energy saving measures
- Advise you about offers on energy efficient appliances.

Do you think you are paying too much for your energy use?

G.HEAT can:

- Advise you on cheaper deals for electricity and gas
- Help you switch energy providers and payment methods.

Worried about fuel bill arrears?

G.HEAT can:

- Help you monitor your energy usage efficiently, to avoid accumulating fuel debt
- Help you agree payment plans with energy suppliers
- Ensure that you are re-paying any arrears at a reasonable rate.

For more information contact
0800 092 9002 or visit www.g-heat.org.uk

STAFF NEWS

In September Emma Johnstone left the association to pursue her career in a different direction. We wish Emma well in her chosen path.

Shortly after Emma left we welcomed Jade Grant to our team. Jade has a background in excellent customer service and has settled in well in our admin department. Jade is assisting Ruth at front of house and also provides admin support to the maintenance department. She has settled in well to her new post and is making a significant contribution to the team.



Emergency Telephone Numbers

ELECTRICIAN

Power-lite
07836 700754

CENTRAL HEATING

City Building
0800 595 595

PLUMBER

City Building
0800 595 595

JOINER/SLATER/GLAZIER

City Building
0800 595 595

STAFF MEETINGS

Staff meetings will continue to be held on every 2nd Tuesday morning between 9.00 am and 11.00 am.

The November dates are 1st, 15th and 29th.



The Staff of CDHA as at October 2011 from left to right:

Craig Welsh - Maintenance Officer
Morna Smillie - Housing Assistant
Jade Grant - Admin Assistant
Julie Roy - Finance Assistant
Ruth Kennedy - Admin Assistant
May Dunsmore - Housing Officer

Sandra Fleming - Maintenance Assistant
Lorraine Glasgow - Finance Officer
Christine Leitch - Director
Allan MacDonald - Housing Officer

IMPORTANT INFORMATION FOR TENANTS - THIS IS LIKELY TO AFFECT YOU!

CHANGES TO THE HOUSING BENEFIT SYSTEM

(This article was prepared by the Scottish Federation of Housing Associations. The full report is available on line at www.sfha.co.uk then click on "Latest Publication" If anyone has difficulty and wishes to see the full report please contact CDHA.)

The UK Government has outlined a number of changes it wants to make to the welfare system. It proposes to introduce the changes through the Welfare Reform Bill currently going through Parliament. These changes will have significant implications for tenants of social landlords. Your housing benefit may change for a number of reasons,

There will be changes to how your housing benefit is paid

There will be changes to the amount of housing benefit you may be entitled to in future

Like many of these governmental changes this will be phased in over the next two years and it is expected to be in place by 2013.

Bodies like the SFHA and Glasgow West of Scotland Forum of housing Associations, together with groups of housing officers from many social landlords are working together to try and get some of these changes dropped from the Bill.

WHAT ARE THE PROPOSED CHANGES?

All working age benefits will be replaced with a Universal Credit, with a cap of £350 per week for a single person and £500 a week for a couple. This will represent the total household benefit receivable.

96% of tenants currently choose to have their housing benefit paid directly to their landlord, under the Universal Credit they will no longer have that choice and will have to manage their rent money themselves.

Your housing benefit will be rolled up in the monthly Universal Credit and it will be received as a lump sum in arrears.

Increased deductions will be made for non-dependents

There will be changes to working tax credits

People in receipt of incapacity benefit and serve disablement allowances will require to be reassessed

Disability Living Allowance will be replaced by Personal Independence Payments

There will be changes to Council Tax benefit still to be determined

A housing benefit cap will be introduced on social rented homes which are defined as being under occupied. This means that if you have a spare bedroom your housing benefit

is likely to be cut.

HOW WILL THIS AFFECT ME AS A TENANT?

The benefit changes will almost certainly hit some of the poorest and most vulnerable people in our society

An estimated 1 out of every 5 tenants will see their incomes reduce when the new Universal Credit is introduced.

A third of working age tenants currently under occupy their house by at least one bedroom – under current proposals these tenants stand to lose an average of £11 per week in housing benefit. This change will affect up to 43,000 tenants in Scotland. These changes could have as much of an impact on Social Landlords of up to £24.5m per year.

WHAT CAN I DO?

The SFHA have a Campaign Petition on line where you can sign up to protest against these changes.

http://www.sfha.co.uk/component/option,com_rsform/Itemid,286/view,rsform/

A copy of the campaign leaflet can be obtained from our office.

As your landlord the Association supports the campaign to fight the changes

DOG FOULING

This has become an issue in the local area, one which is prevalent all around the city. As a result the Council have taken action in this respect.

Cathcart & District Housing Association is working closely with Glasgow Community Safety Service to ensure that the people responsible are caught.

If you allow your dog to foul the pavement or public areas you can cause a great deal of stress to other people who may pick it up on their shoes and carry it into their homes. Children may fall on it and become unwell if they then

touch it and transfer their fingers to their mouth. It is because of these reasons that the issue has been given priority.

£50.00 'on the spot' fines are being issued.

We will work with Glasgow Community Safety Service and report any incidents whereby someone is persistently letter their dog foul the street, that we either witness or that you tell us about. All reports will be treated in strict confidence.

Reports can also be made directly to Glasgow City Council on **0800 027 7027** clean@glasgow.gov.uk

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

