

# CATHCART STANDARD



CDHA  
Cathcart & District Housing Association



The Newsletter of Cathcart & District Housing Association

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Everyone at Cathcart & District Housing would like to wish all our customers a **Merry Christmas and Happy New Year.**

**DURING THE HOLIDAY PERIOD OUR REPAIRS AND MAINTENANCE SERVICE WILL BE EMERGENCY ONLY.**

## CHRISTMAS HOLIDAYS:

The Office will be closed from 12.00 noon on Friday 23 December 2016 and will reopen at 9.00 am on Thursday 5 January 2017

During that time emergency numbers will be in operation and are noted below. We must stress that these numbers are for genuine emergencies only such as loss of power, boiler break down 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 trade when calling about an emergency)

**Power-lite Ltd** **0800 028 6734**  
(Electrical, Joinery, Plumbing)

**Power-lite Ltd** **07836 700 754**  
(Alternative mobile number)

**City Building** **0800 595 595**  
(Gas and Roofing)

*Christmas is coming, the year's growing old  
At this time of year we don't want to be cold  
We have repair teams on standby all through the year  
So when pilot lights fail there is nothing to fear*

*Gas, its City Building they'll be out the same day  
In emergency only, or you will have to pay  
Floods, lights and sockets it's the Power-lite team  
They'll have a solution no matter how it may seem*

*Your handbook will tell you which jobs qualify  
Use the service wrongly and the costs can be high  
If you lock yourself out you will bear the cost  
We cannot pay charges when keys have been lost*

*When the office reopens we'll check all the repairs  
We hope for mild weather to avoid the nightmares  
May your season be peaceful; we wish you all the best  
We're back 5th January after a well-earned rest*





# Power-lite apprentice wins “Apprentice of the year”

## at the GLASGOW CITY COUNCIL Glasgow Guarantee CELEBRATION & AWARDS CEREMONY

This award ceremony, now in its 6th year recognises young people who have succeeded in their chosen field, often against the odds.

This year Power-lite nominated their two 2015 apprentices Lee Gillespie apprentice Joiner and Ben Colinson apprentice electrician. Both young men have proven themselves to their journeymen as reliable and enthusiastic tradesmen of tomorrow.

The company was delighted to learn that both boys had been shortlisted by the Council panel and they were duly invited along to the City Chambers to the Award Ceremony, along with their respective bosses.

On the night they learned that Lee had been selected to win first prize, with Ben being one of the runners up. Power-lite was delighted as many firms across Glasgow were nominated in this category and competition was tough.

Allan Rhodes of Power-lite quotes...” We receive many positive comments from your tenants about Lee and Ben’s manners and tidiness and we are delighted the boys have been recognised through these awards”

Cathcart & District Housing Association extends our congratulations to Lee and the team at Power-lite on achieving this accolade.



## Guarantor Loans

Companies that offer guarantor loans would ask that if you cannot make your repayments they would expect one of your friends or a family member to guarantee that they will make the payment if you find yourself in a position that you are unable to make that month's payment. It may not matter to the company if you have bad credit, are self-employed or currently unemployed the most important thing to them is that you have a friend or family member who trusts you enough to guarantee to make repayments on your behalf if you are unable to.

## 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 have very high interest rates and could make Christmas unrealistically expensive. Here are a few facts about Payday Loans and Guarantor Loans.

## Payday Loans

Payday loans are an expensive way to borrow and you should never take out a payday loan unless you're 100% certain you can repay it on time and in full – otherwise the costs can soon spiral out of control. If you're thinking of getting one, here's what you need to know.

Payday loans are short-term loans designed to tide people over until payday. The money is paid directly into your bank account. Normally you have until payday to pay back your loan plus interest, although some payday lenders let you choose the repayment period. On the repayment date, the lender takes the full amount you owe plus interest directly from your bank account. This happens even if you need the money to pay essential bills like mortgage or rent, heating and food. A payday loan will just make your situation worse if you can't afford to pay it back on time. It may also affect your ability to get credit in the future.



# DOMESTIC CCTV:

## USING CCTV SYSTEMS ON YOUR PROPERTY

In recent times some tenants have been asking about CCTV in their properties and we have spoken to the police regarding this and the website they suggested to us which you can refer to <https://www.gov.uk/government/publications/domestic-cctv> the undernoted is an abbreviated version of the full guidance.

### General guidance

An individual has the right to protect their property and this can be done by using a CCTV system where it is necessary, such as a security measure. However, the Surveillance Camera Commissioner recommends that users of CCTV systems should operate them in a responsible way to respect the privacy of others.

A CCTV system to protect a domestic dwelling from acts of crime and anti-social behaviour is now commonplace. Although this seems a reasonable use, there have been a number of complaints to the police from neighbours and other members of the public using pavements in the vicinity who believe that cameras are being used to spy on them and their families.

Below is a short set of considerations to guide you through steps for ensuring that your CCTV security system reduces the risk of intruding on the privacy of others, including neighbours.

### Reasons for getting a CCTV system

#### THINK ABOUT THE FOLLOWING QUESTIONS BEFORE GETTING A CCTV SYSTEM:

Why do I need CCTV, could I use another means to protect my home, what do I want my CCTV camera to view and record? It is important to consider the privacy of others while setting up your system.

#### ASK YOURSELF:

Where will I position the CCTV to ensure minimal intrusion in to my neighbour's and other people's privacy? Will the range of the cameras overlook my neighbour's property, pavements and other areas? (if so, consider ways to reduce intrusion), how will my neighbours feel about my CCTV?

#### LETTING PEOPLE KNOW ABOUT YOUR CCTV SYSTEM:

Ensure that you are transparent to those around you when installing your CCTV system. You can do this by: informing your neighbour(s) about your system or putting up a notice informing people that recording is taking place

#### IF YOU ALREADY HAVE A CCTV SYSTEM

If you already have a CCTV system installed, you should check that: your system is still needed, your cameras do not intrude on your neighbour's property as this could mean that you will not be complying with the Data Protection Agency, you regularly delete the recordings and that they are not kept for longer than is necessary for the protection of your property. Please note that if your camera is pointing directly at a neighbour's property, you should take steps to reposition it to avoid complaints or in some cases accusations of violation of privacy or harassment.

#### TAKING RESPONSIBILITY FOR YOUR CCTV SYSTEM

If you are thinking of installing a CCTV system on your property, you should be aware of your responsibilities: it is your responsibility to make sure that the CCTV system is installed correctly, you are also responsible for all the information that is recorded by your system, you must make sure that the information is not used for any other purpose than protecting your property, it is vital that you understand how your system works, so please make sure you read the manual and if necessary ask your installer to show you how to operate it. You should make sure that the information recorded is used only for the purpose for which your system was installed (for example it will not be appropriate to share any recordings on social media sites)





# Owners Satisfaction Survey

We have had a very poor response to our owners' satisfaction survey. We value your opinion and there is still time to submit your answers to the following question:-

**Taking everything into account how satisfied or dissatisfied are you with the Factoring service provided by CDHA?**

- ☐ A Very Satisfied
- ☐ B Fairly Satisfied
- ☐ C Neither, Satisfied or Dissatisfied
- ☐ D Fairly Dissatisfied
- ☐ E Very Dissatisfied

**It's easy...all you have to do is text your answer A B C D or E to 07803145060 or email your answer to [Lorraine@cathcarthartha.co.uk](mailto:Lorraine@cathcarthartha.co.uk)**

## Changes to the Homeowners Housing Panel

We hope that we will always be able to resolve problems and complaints internally.

In cases where owners feel that their factor has not complied with the Property Factors Code of conduct and their in house complaints procedure has been exhausted they can make an application to the Housing and Property Chamber.

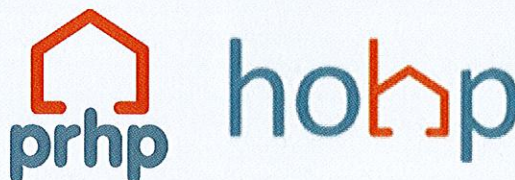
Their function is to determine applications from homeowners who consider that their factor has failed to carry out their factoring duties or failed to comply with the Property Factors Code of Conduct.

From the **1<sup>st</sup> of December 2016**, the existing **Home Owners Housing Panel**, HOHP, will become known as the **Housing and Property Chamber**. The Chamber will sit within the newly-created First-tier Tribunal for Scotland (First-tier Tribunal).

The Housing and Property Chambers address will be:-

First-tier Tribunal for Scotland Housing and Property Chamber  
Scottish Courts and Tribunals Service  
4th Floor, 1 Atlantic Quay, 45 Robertson Street  
GLASGOW, G2 8JB

Tribunal logos up to 30 November 2016



Chamber logo from 1 December 2016

Housing and Property Chamber  
First-tier Tribunal



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

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