

CATHCART STANDARD



CDHA
Cathcart & District Housing Association



The Newsletter of Cathcart & District Housing Association

SPRING/SUMMER 2018 • ISSUE 30

RECYCLING BLUE BINS

In recent times we have had problems with what people have been placing within the blue bins and we would remind you only to put the undernoted items in the bins

You can recycle the following items within your blue bin:

- Mixed papers - newspapers, magazines, journals, junk mail, brochures, catalogues, directories, yellow pages, envelopes
- Cardboard - cardboard boxes, card packaging
- Plastic bottles - milk bottles, drinks bottles, sauce bottles, shampoo bottles, cleaning product bottles
- Food and drink cans - steel cans, aluminum cans, food tins, empty aerosol cans

Placing items, other than those noted above, into the blue bin will adversely affect the quality of the material that we send to our re-processing partners which can result in material not being recycled. The quality of items collected is as important as the quantity of items collected.

Please do not place the following items into your blue bin:

- General waste/food waste
- Glass bottles
- Yoghurt pots
- Tetra paks
- Plastic bags
- Margarine/butter tubs
- Cartons
- Foil



Bulk Uplift

Glasgow City Council operates the bulk uplift. As Association we are not able to phone or email in bulk from our properties. As a tenant, owner or private landlord's tenant you will be able to do this by calling on 0141 287 9700 or by filling in the bulk uplift form online at Glasgow City Council.

Bulky items such as beds, sofas, tables, chairs and bikes that are in good condition, could be re-used. If they haven't been left outside and the sofas and armchairs still have the necessary fire labels, you could look at donating these online on the Glasgow City Council Website.

They can be collected free by local organisations who will ensure the item stays in use rather than going to waste.



If your items can't be re-used then these items can be taken to the recycling centre at Polmadie.

FOOD WASTE BINS

Residents within flats and tenements are provided with a grey wheelie bin which will predominantly be located within the backcourt area or bin storage area. One communal wheelie bin is provided per close and the bin is serviced weekly. If you have problems with this bin being emptied you can contact the council on 01412879700 and report this to them.



CIGARETTE ENDS

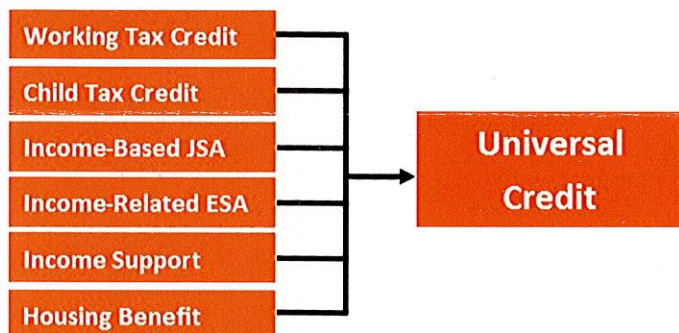
One of the complaints within the Association that seems to be on the increase is the number of complaints we received regarding people discarding their cigarette ends either in between the backcourts, front gardens or on pathways to property. Not only does this make places untidy but it can become quite an eyesore as well. We would therefore ask that residents who chose to smoke in the backcourts, front gardens of their properties dispose of their cigarette ends in a safe and proper manner in the bins provided.

Universal Credit is a new benefit which is replacing means-tested social security benefits and tax credits for Working Age individuals and families.

Universal Credit full service will be rolled out in Jobcentres in Glasgow from September 2018:

Jobcentre	Date
Laurieston	26th September 2018
Newlands	26th September 2018
Govan	19th September 2018
Castlemilk	5th December 2018

If you are single and have reached Pension age you will not be affected. If you are a couple and both of you have reached Pension age, again you will not be affected.



Although Universal Credit is being introduced in Glasgow, if you are currently receiving any of these benefits, you do not need to do anything until you hear from the Department for Work and Pensions (DWP) about moving to Universal Credit, unless you have a change in circumstances.

Universal Credit is gradually replacing six means-tested benefits which will now be referred to as "Legacy Benefits":

After September most people will not be able to make a new claim to any of the legacy benefits. If you have a change in circumstances that requires making a new claim e.g. a new baby, or a partner joins or leaves the household you will be directed to claim Universal Credit and your entitlement to all 6 legacy benefits will end.

Note: a change of address within the same local authority area will not require a move to Universal Credit

If you have more than 2 children you will still be able to make new claims for legacy benefits up until January 2019 (subject to change).

Housing Costs Element

The Housing Costs element of Universal Credit replaces Housing Benefit to help pay your rent, and will normally be paid monthly with your personal allowance; it is your responsibility to pay your rent to the Housing Association. The easiest way to do this is by setting up a direct debit with your bank. If you do not have a bank account, please contact us if you require assistance to open a bank account, or to make alternative payment arrangements.

Under the Scottish flexibilities you can ask the DWP to pay your Housing Costs directly to the Housing Association or to receive your Universal Credit twice per month (the latter will mean you will also have to pay the Housing Costs element to the Housing Association twice per month)

The Bedroom Tax and Benefit Cap-Discretionary Housing Payments (DHP)

The Bedroom Tax is still alive and well, but is currently being mitigated by the Scottish Government through Discretionary Housing Payments (DHP). And/or if you are affected by the Benefit cap you may be receiving a top up payment to help pay your rent. DHP is administered by the Local Authority, therefore if you are claiming Universal Credit and affected by the Bedroom Tax or Benefit Cap, you will have to make a separate claim to Glasgow City Council DHP to top up your rent.

Council Tax Reduction

Similarly Council Tax Reduction is also administered by the Local Authority and a separate claim will have to be made to Glasgow City Council for help with Council Tax payments.

How Universal Credit Works

A monthly benefit designed to be like a salary

The government's intention has always been for Universal Credit to be paid like a monthly wage. Claimants are paid monthly in arrears, in one payment to a bank account (or similar), and take personal responsibility for managing their budget.

Each monthly payment is determined by a monthly calculation of entitlement, with the situation at the end of the "Monthly Assessment Period" determining the award for the whole of that month.

you need to know

Claiming Universal Credit

Claims for Universal Credit are made on-line. www.gov.uk/apply-universal-credit

Claimants who do not have access to the internet may be able to use the computers in the Jobcentre or Local Libraries you can contact your local library regarding this

Claimants who cannot make a claim online or at the Jobcentre etc. can make a claim over the phone tel: 0800 328 5644, Mon- Fri, 8am—6pm.

Claimants need an email address to start the claim and will be expected to have a phone number and bank account.

After you apply, you must contact your local Jobcentre Plus within 7 days to make an appointment with a work coach. (The number will be displayed when you submit your online claim) You will not get Universal Credit if you do not attend the appointment.

Once you have made your Universal Credit Claim, you can apply for an Advance Payment. If you need help to pay your bills or cover other costs while you wait for your first Universal Credit payment, this will be paid back over a 12 month period. The Advance Payment may include Housing Costs which should be paid to the Housing Association.

Universal Credit is both an in work and out of work benefit

Apart from a few limited situations every Universal Credit claimant is expected to work or prepare for work.

Entitlement to Universal Credit is dependent on agreeing to and signing a "Claimant Commitment"

which sets out what the claimant will do in order to look for / prepare for work.

In a couple both have their own Claimant Commitment and both have to sign for them to receive the (joint claim) award.

What is the Claimant Commitment?

Every claimant (and their partner) will need to sign a claimant commitment to be entitled to Universal Credit. The claimant commitment outlines what they need to do in order to be paid, and continue to receive, their full UC award.

Claimants who are fit for work will normally be expected to work 35 hours a week. If they are not working they will be expected to spend 35 hours a week looking for a job. If they are working but not earning what they could be, then they may be asked to take part in a pilot looking at how the DWP can help part time and low paid workers into full time / better paid work.

Some people eg those with caring responsibilities, will be able to limit the number of hours they are expected to work. For example a parent whose youngest child is aged between 3 and 13 will be able to limit their expected hours of work to take account of nursery or school.

Some people will not be expected to work, but if not working will be expected to attend interviews at the Jobcentre, for example a parent whose youngest child is aged between one and three. And some people will not be expected to work or prepare for work, for example parents with a child under one, some carers, some severely disabled.

Failing to keep to their claimant commitment will mean losing some of their Universal Credit – this is called a sanction. Some sanctions can last for up to 3 years.

Hardship payments are available to those people affected by a sanction who can demonstrate that they are suffering hardship. But these hardship payments will need to be repaid, and need to be claimed on a monthly basis.

Data Protection & the General Data Protection Regulations

What is the GDPR?

GDPR is a new set of regulations that replaced the existing Data Protection Act. The regulations came into force on the 25 May 2018 and they place a greater responsibility on all organisations, including Cathcart & District Housing Association, to ensure your personal data is secure and up-to-date.

To this end the Association has now notified all tenants, owners and landlords of the GDPR Fair Processing Notice (how we use your personal information). This leaflet details several points of interest for you such as:-

- What information we collect
- Why we collect it and how it will be used
- Who we share it with and
- How we store it
- Your rights

This information is also available on our website <https://www.cathcartha.co.uk>

Further Information:

If you want further information on GDPR you can visit the Information Commissioners Office (ICO) website at <https://ico.org.uk/for-the-public/>

Paying Your Factoring Account

There are lots of ways you can pay your Factoring account within the time scale stated at the bottom of your bill.

You can pay by:

- Cheque sent to the office (please write your property reference on the back)
- At a bank using the bank giro credit slip attached to your Factors Bill
- By credit or debit card by telephoning our office on 01416332779 and selecting option 3
- Through your bank as a one off payment or a regular monthly standing order.

If you choose to spread the cost of your bills and pay by monthly standing order please remember that your account must be cleared before the start of the next billing period and you may have to increase or decrease your standing order amount as bills fluctuate.

To avoid mispostings it is really important that you use the correct reference for your payment which can be located at the top right hand side of your Factors Bill. If you are paying multiple invoices please tell us the reference and amount that you are paying for each property.

Feeding Birds

Over periods of time we have received complaints about residents feeding birds in the communal areas or front gardens and as most of our stock is tenemental stock we have tried to discourage residents from feeding the birds because of the affect this can have on buildings, people hanging out washing, window ledges and canopies over the buildings. As the law stands we cannot prevent people from feeding birds. We would ask as an association that you consider your neighbours when you choose to feed birds and possibly what other vermin you attract to the garden should bird feed fall on the ground. There are articles in the RSPB online on how to feed birds correctly. If you are keen to feed the birds then perhaps you should look at visiting local parks in the neighbourhood and feeding them there.

