

CATHCART CDHA Cathcart & District Housing Association

STANDARD



The Newsletter of Cathcart & District Housing Association

AUTUMN 2018 • ISSUE 31

HOLMLEA PRIMARY SCHOOL –

DEVELOPMENT UPDATE



The redevelopment of the school has now reached a site start date. CCG our partner contractors began work on site on 1 October 2018.

This is a milestone in what has been a protracted period of negotiation over many years to save this listed building.

The initial stages prior to Christmas 18 will largely be demolition and clearing out of the internal areas within the school.

The contract will last around 84 weeks with an anticipated completion date of May 2020.

We are still awaiting final HAG funding agreement from Glasgow City Council and anticipate that CDHA will require around £550k of private finance. At the end of the contract we will have 10 new flats in the new build section of the contract adjacent to Tulloch Street.

Home Scotland our partner housing association will retain the main

building where a further 31 flats will be provided for social housing. The janitors house will also provide a 3 bed family home.

This scheme has been designated as a parking free development in light of the excellent transport links surrounding the site. The playground will be landscaped with private access for residents.

We will bring you updated information as the contract progresses.

2018 AGM - Committee News

At this years AGM held on 19 September we had 15 members attending which represents 23% of our membership. Many thanks to those members who attended.

The AGM was informed of the Associations performance through our Annual Performance Report and our Finance Consultant who presented the accounts. Our Auditor Armstrong's then gave the Auditors report.

Our Chairperson Marion McMillan presented members with her report

of the work of the Committee over the last year and Christine Leitch Director gave a PowerPoint presentation of the operational perspective of the Association's business of the year just ending.

3 of our long standing Committee members decided to stand down.

Joyce Ferguson, Annette Brown and Catherine Robb had all served with dedication and enthusiasm for the Housing Association for a number of years and we thank them for their contribution and wish them well as

they retire from office.

We welcomed three new Committee members who stood for election. Namely Bobby Pollock, Chris Carr and Michael Doherty. As there were fewer members standing than spaces available all three were elected along with Sue Harper, Alistair Penney and Betty Carter who all stood down by rotation and elected to stand again. All 6 were duly elected and we welcome our new members for the coming year 2018/19.

Tenant Participation

The Association continually seeks participation from our tenants. This can take several forms. From past surveys our tenants have told us that the best way for us to contact them is by our Newsletters like this one. We do however support other ways of tenant participation. If enough tenants wanted to form a Registered Tenants Organisation we would support such a request.

Taking membership of the Association allows anyone within our defined area of operation to participate in the Housing Association. Membership costs £1 for life and ensures that you are able to attend the AGM and receive our Accounts and Annual Report. You are also eligible as a member to stand for election to our committee of management. Please see our membership application form on the back of this newsletter.

Stage 3 Adaptations

Stage 3 adaptations is the name given to alterations to your property because of a medical condition. Very often this is a change to your bathroom to install a level access shower or wet room. Each year we receive a budget from Glasgow City Council for this type of work. This year our budget is £20,000 and we have already allocated more than 60% of the budget. If you think you may need an adaptation to your home you will need to be referred by an Occupational Therapist. If you would like assistance with this please talk to your Housing Officer in the first instance and they will guide you.



BOGUS CALLERS

We have highlighted this problem before but owing to a recent notification of bogus callers posing as representatives of Scottish Power or British Gas we would like to advise everyone to be aware of this problem.

They are very convincing and usually show some sort of ID which of course is false. If you are ever in doubt about the person calling the following are a few steps to follow:

- Ask to see the caller's identity card and check it carefully. If you still feel unsure ask them to wait whilst you call their company. Please don't ask them for the number they may be part of a wider scam.
- Lock the door whilst you use the telephone and don't re open the door until you are entirely sure. A genuine caller will not mind you doing this.
- Or ask the caller to return at a more convenient time when you have someone with you. Don't let callers put pressure on you to let them in.
- If you are still suspicious ring the police.

Gas Servicing

Gas servicing of your gas appliances is a joint responsibility. As your landlord we must carry out a Landlord Safety Check once a year and as our tenant you have a duty to allow us to carry this out. We take this responsibility very seriously and must obtain 100% access to our properties for this purpose.

Whilst largely everyone is very good at providing access and understands the necessity of this process we do still have difficulty gaining access to some of our properties. If we are unable to gain access through our normal process, which commences two months before the due date to ensure we meet our annual target, we will force access in order to meet our obligations. This course of action increases staff time and involves contractors. If we have to do this we will recharge you for the contractors time to gain access, so we ask that everyone works with us to ensure that your gas appliances are serviced by their due date. We are able to offer out of hours appointments if absolutely no other time is possible and our housing staff will liaise with you on this.

Gas Cookers

If you are installing a new gas cooker you must ensure that it is connected and disconnected by a Gas Safe registered contractor even if you have a gas bayonet connection and are swapping an electric cooker for a gas cooker. If you do change to a gas cooker please advise Sandra Fleming at the Association in order that our property components can be updated.

IF YOU SMELL GAS....

Turn off all gas appliances and turn off the supply at the gas meter

Put out all cigarettes and do not light any matches or switch any electrical switches on such as light switches or sockets

Open doors and windows to let the gas escape

Phone Scottish Gas Network on 0800 111 999

Keeping Closets Free of items... It is the main route of escape if there is a fire

Have you thought about what you would do if a fire were to break out in the building. It need not be in your flat but if rubbish were left in the close and were to catch fire it could kill people in flats who were not able to escape in time.

Items left in the close could be deliberately set on fire, or could accidentally catch fire or could hinder your ability to leave in a hurry.

The close is not an additional storage area and there are no flats which have permission to leave things like bikes and prams in the lower close area even if the area is perceived not to be a hindrance to the common stair case. They may be a fire hazard. Albeit infrequently we do experience cases of vandalism and anything lying around could be a fire risk.

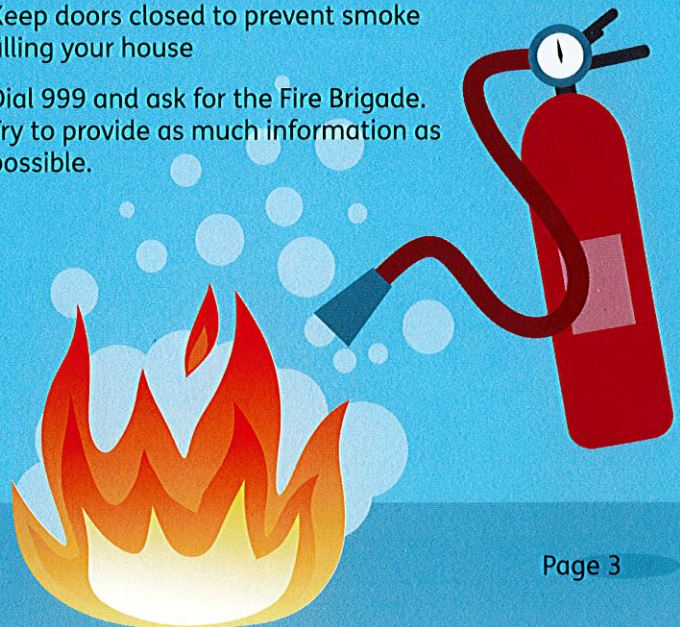
Simple steps...

- Make sure rubbish is removed straight to the bins in the back court it should never be left at the back door to be taken out later
- Bulk uplift should be placed in the back court area and the Council notified for it to be picked up

- Bikes, Prams and other large toys should be taken to your flat. If we note any bulk items lying in the close we will write out to the close and ask that it be removed. We will check 7 days later and if it is still there we will put a notice on it, thereafter we will remove it to our store and there will be a charge to uplift it.

If a Fire Starts...

- Keep doors closed to prevent smoke filling your house
- Dial 999 and ask for the Fire Brigade. Try to provide as much information as possible.



The Housing (Scotland) Act 2014 – Changes to your Scottish Secure Tenancy Rights

The tenancy agreement you have with the Association is a Scottish Secure Tenancy Agreement. Changes are being made in line with the newly introduced Housing (Scotland) Act 2014

The changes affect your rights under the tenancy agreement you signed when you took up your tenancy. We have covered these changes below. You will receive a letter by 1 November advising of these changes and that letter should be kept alongside your tenancy agreement in case you require to refer to any part of it in the future. Some of these changes take effect at different times we have noted when each section takes effect.

So what are the changes... There are changes to various areas of your tenancy which have been summarised below.

SUBLETTING

If you wish to sublet all or part of your tenancy, this needs our consent as your landlord. Section 12(2) of the 2014 Act makes the following changes.

You must have been the tenant of the house throughout the preceding 12 months before you apply for written permission to sublet your house. (previously there was no qualifying period)

If you were not the tenant throughout the whole of that period the house must have been your only or principal 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.

This change will come into effect from 1 November 2019. As is already the case, before you can sublet your home you must ensure that you apply for permission.

ASSIGNATION

(passing your tenancy to someone else)

If you want to assign your tenancy, this needs our consent as your landlord Section 12 (2) of the 2014 Act makes the following changes.

- The house must have been your only or principal home during the preceding 12 months immediately before you apply for written permission to pass your tenancy to someone else. (previously there was no qualifying period)
- The person you wish to pass your tenancy to must have lived at the property as their only principal home for the preceding 12 months before you apply (previously the qualifying period was 6 months)
- The 12 month period cannot begin unless we have been told that the person is living in the property as their only principal home. We must have been told that by you, a joint tenant, or the person you now wish to pass the tenancy to. We can refuse permission to assign a tenancy if it is reasonable for



us to do that. Two new reasons when we can refuse an application for assignation have been added to the existing list of reasons at section 32 of the Housing (Scotland) Act 2001. These new reasons are:

- Where we would not give the person you wish to pass the tenancy to priority under our allocation policy
- Where in our opinion the assignation would result in the home being under or over occupied.

This change will come into effect from 1 November 2019. As is already the case, before you can assign (pass) your home to someone else you must ensure that you apply for permission.

JOINT TENANCY

If you wish to add a joint tenant to your tenancy agreement, this needs our consent as your landlord. Section 12 (1) of the 2014 Act makes the following changes.

- The proposed joint tenant must have lived at the property as their only or principal home for the preceding 12 months before you apply for them to become a joint tenant (previously there was no qualifying period)
- The 12 month period cannot begin unless we have been told that the person is living in the property as their only or principal home. We must have been told that you, a joint tenant or the person you now wish to become a joint tenant.

This change will come into effect from 1 November 2019. Before you can add a joint tenant to your tenancy agreement, as is already the case you must ensure that you apply to us for permission. The person you wish to add as joint tenant and any existing joint tenants must apply along with you.

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

The 2014 Act changes some of the rules around when certain people can succeed to (take over) a Scottish Secure Tenancy on the death of the tenant. To ensure rights to succession are protected you must have told us that the person wishing to succeed to a tenancy has moved in with you at the time they do so.

UNMARRIED PARTNERS

Section 13 (a) and 13 (d) of the 2014 Act make changes to the rules on succession for unmarried partners.

- The house must have been the unmarried partner's only or principal home for the preceding 12 months before they qualify to succeed to the tenancy (previously this was 6 months)
- The 12 month period cannot begin unless we have been told that the individual is living in the property as their only or principal home. We must have been told that you, a joint tenant or the person who wishes to succeed to the tenancy.

FAMILY MEMBERS

Section 13 (b) and 13 (d) of the 2014 Act make changes to the rules on succession for family members:

- The house must have been the family member's only or principal home for 12 months before they qualify to succeed to the tenancy (previously there was no qualifying period the person simply had to be living there at the time of the tenants death).
- The 12 month period cannot begin unless we have been told that the family member is living in the property as their only or principal home. We must have been told that by you, a joint tenant or the person who wishes to succeed to the tenancy.

CARERS

Section 13 (c) and 12 (d) of the 2014 Act make changes to the rules on succession for carers

- The house must have been the carers only or principal home for 12 months before they qualify to succeed to the tenancy (previously there was no qualifying period the person simply had to be living there at the time of the tenants death and have given up a previous home to prove care).
- The 12 month period cannot begin unless we have been told that the carer is living in the property as their only or principal home. We must have been told that by you, a joint tenant or the carer

These changes will come into effect from 1 November 2019. If we have already been told by the appropriate person then we do not need to be notified again.

CONTINUED OVER THE PAGE

Changes in the way a Scottish Secure Tenancy Agreement can be ended...

BY COURT ORDER

The Act changes the way in which a Scottish Secure Tenancy can be ended following a conviction for serious antisocial or criminal behaviour. Section 14 (2) of the 2014 Act means that a 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.

These Grounds are...

That the tenant (or any joint tenant), a person residing or lodging in the house with, or subtenant of the tenant or a person visiting the house has been convicted of:

- 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

This means that we can end a Scottish Secure Tenancy if someone living in or visiting the home is convicted of a serious offence in the area of the house. It allows us to end the tenancy where behaviour has had a serious impact on neighbours or others in the community.

A serious offence is one that the offender could have been imprisoned for whether or not they actually were sentenced to imprisonment.

If we are intending to end a Scottish Secure Tenancy in this way we will serve a notice on you advising that we intend to seek recovery of possession of the property. That would be done within 12 months of the conviction (or, if it was appealed unsuccessfully, of when the appeal ended).

A tenant has a right to challenge a landlord's decision to take court action to end the tenancy on these grounds.

This change will come into effect from 1 May 2019. This change does not apply if we served a notice on you before that date and the notice is still in force at the date when court proceedings are raised.

ADAPTED PROPERTIES

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 we would give you notice before applying to the sheriff. We would offer you suitable alternative accommodation. You would 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 from 1 May 2019

CONVERSION TO A SHORT SCOTTISH SECURE TENANCY FOR ANTISOCIAL BEHAVIOUR (SSST)

Section 7 (2) of the 2014 Act extends the circumstances when we could serve you with a notice converting your Scottish Secure Tenancy to a Short Scottish Secure Tenancy. This means that in certain circumstances we can change your tenancy agreement to a different type of tenancy called a SSST which gives you fewer rights and less protection from eviction than a Scottish Secure Tenancy. A SSST has a fixed duration, unless we agree to extend it or convert it back to a Scottish Secure Tenancy.

The circumstances now include any situation where a tenant or someone living with the tenant has acted in an antisocial manner, or pursued a course of conduct amounting to harassment of another person. This conduct must have been in or around the house occupied by the tenant and it must also have happened in the 3 years before the notice was served.

Section 7 (2) of the 2014 Act also places new requirements on social landlords when issuing a notice to a tenant converting a tenancy to a SSST as a result of antisocial behaviour. In cases where no antisocial behaviour order has been granted by the court the landlord must include in the notice the actions of the person who has behaved in an antisocial manner, the landlord's reasons for converting the tenancy and details of the tenant's right of appeal to the sheriff.

This new ground to convert a tenancy will come into effect from 1 May 2019

Advising us about changes to your household.. If you think any aspect of the above changes may affect you and you haven't already advised us please get in touch with your Housing Officer to discuss.



Personal Independence Payment

Personal Independence Payment is a cash benefit for people aged 16-64 with long term health problems that affect their everyday activities.

Health problems? Do you have difficulties with daily living activities or mobility? Don't miss out!

It gives you extra money, can be worth between £22.65 to £145.35 a week. It is paid on top of most other benefits, income, earnings and savings.

Some people who could not claim Disability Living Allowance could be awarded Personal Independence Payment - the claiming rules are very different.

Personal Independence Payment can help with the benefit changes

PIP can be a 'buffer' to many of the Welfare Reform changes that may impact you or your family:

Two Child Limit

Extra Child Tax Credit / Housing Benefit / Universal Credit can be awarded if a dependent child is getting PIP (or DLA).

Re-assessment of incapacity benefits

If you are found fit for work and able to claim Jobseekers Allowance, you may receive more JSA if you are on PIP.

Working Tax Credit

A couple with children can claim Working Tax Credit where one is working 16 hrs+/week and the other is on PIP.

Benefit Cap

The Benefit Cap cannot affect you if someone in your benefit family is getting Personal Independence Payment (PIP).

Social housing 'Bedroom Tax'

An extra room may be allowed if a member of your household gets a daily living component of PIP and they need a non-household carer who stays overnight in your house on a regular basis, and/or if they have a partner who they are unable to share a bedroom with due to their disability or disability needs.

Help with rent

No 'non-dependant' deduction can be made if you or your partner are on the daily living component of PIP. And no deduction is made from your UC if the non-dependant is on daily living PIP.

Local Housing Allowance

Single people on the daily living component of PIP are excluded from the Shared Accommodation Rate.

Don't delay - claim today call the DWP claim line: 0800 917 2222 Lines are open 8am - 6pm Monday to Friday. You will need your National Insurance Number, Bank Details, and your G.P's name address and telephone number. You will then be sent a PIP2 form, contact our Advice Team and we will help you to complete it



SCOTTISH HOUSING REGULATOR REVIEWS THE CURRENT REGULATORY FRAMEWORK...

The current framework of the Scottish Housing Regulator (SHR) has been in place since 2012. SHR are currently reviewing that framework and have held various consultation events with Registered Social Landlords (RSLs) in order that they can obtain comments on their proposed changes.

They have acknowledged in their discussion paper that the environment for social landlords is changing significantly, citing welfare reform, delivery of new affordable homes and the impact on fire safety that Grenfell has had. There will also be a change to some of their powers brought about by the Housing (Scotland) (Amendment) Bill which aims to reverse the decision made by the Office for National Statistics to reclassify RSLs as public bodies. This will remove the requirement for RSLs to obtain consent before disposing of land.

So what are SHR proposing in their new framework?

They have identified three priority areas

- Tenant and resident safety
- Governance and financial management in RSLs
- Homelessness

They have linked these priorities with 4 broad themes

- Thematic work
- Getting assurance from RSLs

- Empowering tenants by gathering and publishing data in a useful, meaningful and accessible way
- Responding when things go wrong.

SHR have intimated that there may be new requirements put on RSLs

- New annual assurance statements which every governing body will sign off. This would be submitted to SHR and would be a part of their risk assessment of each RSL.
- Making internal audits mandatory. Many RSLs already carry out that process to provide self assurance on their processes.
- There will be new guidance for Governing Bodies as to what should be taken into account when making decisions on disposals or constitutional changes. Currently they must provide consent to these actions.
- There will be a focus on whistleblowing
- The likelihood of changing the way in which RSLs are "graded" at present there is High, Medium and Low engagement. This is likely to be replaced with RSLs showing their levels of compliance

There will be a formal consultation during Autumn 2018 and this will be posted on SHR website and a link provided on CDHA website for anyone who wishes to view/comment.

UC *Universal Credit*

From October 2018 any working age tenants with a change of circumstances which would have led to a new claim for any of the benefits below will mean a move to Universal Credit (UC)...

- Income-based Jobseeker's Allowance
- Income-related Employment & Support Allowance
- Income Support
- Child Tax Credit / Working Tax Credit
- Housing Benefit.

Any other benefits you are entitled to will continue as normal.

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.

You have to claim UC if...

...you are of working age, and would normally be making a new claim for one of the benefits Universal Credit is replacing.

You may need to make a claim if you are:

- Moving to a new Local Authority area and need help with your rent
- Finish work and have no other source of income
- Become unfit for work.

But you may not need to claim if you are:

- Moving within a Local Authority area, are on Housing Benefit, and have no other change in your circumstances
- Getting some Tax Credits and have a change in your circumstances that would increase/decrease that award such as having a baby, or starting work
- With a partner who is Pension Credit age - you can claim Pension Credit and Housing Benefit instead.

If you do make a claim for Universal Credit please contact Cathcart & District Housing Association immediately to make arrangements to pay your rent

NOTE: There are special rules for families with three or more children - seek further advice from our Housing or Welfare Rights staff.

TIP... If you are told you have to claim UC - seek advice immediately from our Advice Team to make sure this is your best / only option.

Then your Universal Credit may be reduced each month by an amount called a Housing Costs Contribution.

It is important you check that the right deduction is being made - contact the Association's Welfare Rights Team if you need help.

The amount of 'Housing Costs Contribution' taken off your Universal Credit award depends on the circumstances of the non-dependant living with you e.g. if they are working or on certain benefits - see over for the amounts.

BUT..... If you or your partner are getting: a daily living component of PIP or the mid or high rate care component of DLA then let the DWP know as NO Housing Costs Contribution. should be taken from your UC award

If you are getting help with your rent included in your Universal Credit:

THINGS YOU CAN DO:

1. Check if a reduction is being made - look at your latest UC award, contact the DWP or ask your landlord.
2. Check that the current deduction(s) is/are correct - use the table below.
3. If you think the wrong deduction is being taken contact the DWP, or ask our Welfare Rights Team if you need help.
4. Explain to the person(s) living with you (sometimes called a non-dependant) how much they need to be contributing to your rent

NO DEDUCTION should apply where:

- The non-dependant is aged under 21 (regardless of their income); or
- If you or your partner get: a daily living component of Personal Independence Payment, or middle or high care component of Disability Living Allowance, or Armed Forces Independence Payment, or Attendance Allowance; or
- If you or your partner are registered blind.

Age 21 or over - what is the non-dependant's situation?	Monthly reduction to your Universal Credit award per non-dependant
They are getting: Middle or high rate care component of Disability Living Allowance, or A daily living component of Personal Independence Payment, or Armed Forces Independence Payment, or Attendance Allowance or Constant Attendance Allowance, or Carers Allowance, or Pension Credit	NIL
They are responsible for a child under 5	NIL
They are on remand or in prison	NIL
A member of the Armed Forces away on operations	NIL
Only staying for a short time - your home is not their normal home	NIL
Working and none of the above - whatever their income	£72.16
Any other situation	£72.16

NOTE:

These figures show how much your Universal Credit award is reduced due to a non-dependant living with you.

Your Universal Credit award may be reduced for other reasons as well.

If you are having difficulties paying your rent or other bills - contact our Advice Team for help

THE SIX STAGES OF MAKING A UC CLAIM

1

Set up Bank, Credit Union or Building Society account

2

Create an e-mail address. One each for joint claimants

3

Gather information needed to make a claim

4

Create online account on www.gov.uk/apply-universal-credit

5

Begin UC claim using online account

6

Make appointment at Job Centre Plus to complete the process

Each of these six stages can be challenging but remember – delays will mean loss of entitlement including rent costs so the most important thing to do is ask for help from your Housing Officer or Welfare Rights Officer at CDHA. We are here to assist with every part of the process.

THE UNIVERSAL CREDIT PAYMENT JOURNEY

Day 1

The day you apply for UC online e.g. 28/10/18

1 Month Later

The standard UC assessment period lasts one month e.g. 27/11/18

1 week later

You will receive first payment one week after that date e.g. 4/12/18

1 Month Later

Your payment will be on the same date every month e.g. 4/1/19, 4/2/19

What you must ensure you do going forward...

If you get any amount of UC the Jobcentre, you will be appointed a Work Coach at the Jobcentre and you will be required to do certain things in return otherwise you could be sanctioned, which means a part of your money will be withheld. Here is a list of things you must do.

- Report any change of circumstances online as soon as they happen
- Report any changes to household including rent costs or who is living with you
- Complete actions on your UC "to do list" on line
- Everything agreed with your Work Coach in your claimant commitment.

If in doubt please call us on 0141 633 2779 and we will guide you to the correct place.



General Membership Application Form

Name:

Address:

Postcode:

I wish to apply for membership of Cathcart & District Housing Association Ltd and enclose £1.00 in respect of one fully paid share in the Association, subject to the Association's Rules.

I understand that my application for membership will be considered by the next meeting of the Management Committee and, should this be approved, I will receive a Membership Certificate thereafter.

I would*/would not* like more information on how to become a Management Committee Member. [*please delete]

I agree that the information provided on this form will be used for the purposes of considering my application, enrolling me as a Member of Cathcart & District Housing Association Limited and entering my details in the Register of Members. The information will be kept and managed within the terms of the Data Protection Act 1998 and the Rules of Cathcart & District Housing Association Limited.

Signed:

Date:

You should return this form, along with payment to:- The Secretary, Cathcart & District Housing Association Limited, 3 Rhannan Road, Cathcart Glasgow G44 3AZ

For office use only:

Date received: Date ratified: Reg/Share Cert No:

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