



## EMERGENCY CONTACT DETAILS

During the holiday period, our repairs and maintenance service will be emergency only.

# Winter Holidays

We will be closed from 12 noon on Friday 24th December 2021 and will re-open on Thursday 6th January 2022 at 9 am.

During that time **emergency numbers** will be in operation and are noted below. It is important that you recognise these numbers are for genuine emergencies only such as loss of power, boiler breakdown, 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 trades:

- Everwarm (Electrical, Joinery, Plumbing, Roofing & Glazing Repairs) – **07815 490 498**
- City Building (Boiler & Gas Central Heating) – **0800 595 595**

All call-outs and repair requests received during this period will be classed as OUT of HOURS and will be subject to a minimum of 1 hour per man call-out charge at standard call-out rates.

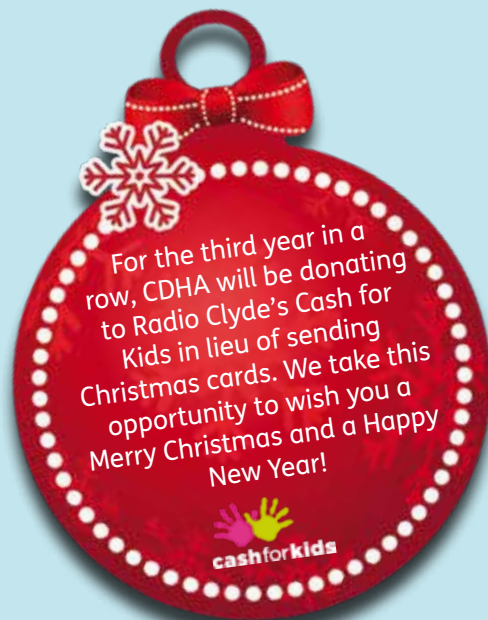


## HOW TO CONTACT US

As we move towards a more blended way of working which incorporates working from home and some days in the office, please remember there are more ways to contact Cathcart & District Housing Association. You can continue to phone the office on 0141 633 2779 or email us at [info@cathcartha.co.uk](mailto:info@cathcartha.co.uk) and we will contact you as soon as we can. Our office is once again open; however, all visits are by appointment only. To arrange an appointment, please call the office or contact us using the above email address.

We also have a tenant portal set up that allows our tenants to contact us. On the tenant portal, you can check your rent account, update your contact information, report repairs, and contact us. This portal is operational 24 hours a day and a tutorial on how to use the portal is available to view on our website at [www.cathcartha.co.uk](http://www.cathcartha.co.uk).

If you are interested in using the tenant portal please send your name and email address to: [info@cathcartha.co.uk](mailto:info@cathcartha.co.uk) and we will set you up for access.



# RENT REVIEW 2022/23

## **We are writing to all our tenants to seek your views on proposals for the 2022/23 rent charge.**

As a Registered Social Landlord, we depend on our rental income to provide housing and deliver the services necessary to maintain and improve your home and local environment. When we look at rent charges we do not look at any one year in isolation rather we look at what the Association needs to keep the business running and to keep our homes maintained to the highest possible standard over the next thirty years.

We are currently seeking your views on how much we propose to increase the rent this year.

As a starting point we consider the rate of inflation in October each year, consumer price index (CPI) measures the average change in prices over time that customers pay for services, commonly known as inflation, and this year the CPI rate of inflation in October was 3.8%.

We recognise that 2021/22 has been another very difficult year for everyone and we have kept the rent increase this year to the minimum that we can which will allow us to still press ahead with our plans. We, therefore, propose to give our tenants two increase options this year, 4% or 4.5% The reason for these options being proposed to you are as follows;

The Association has taken the following factors into account which your rent contributes to;

- Staff costs
- Repairs and Investment
- Running costs, Finance costs, and Administration
- All back courts maintained throughout the year
- Fortnightly Bulk Uplift Service

Some of the services we will be looking at going forward are:

- Taking our Digital inclusion further and extending it to our tenants and residents
- Achieving Net Carbon Zero by 2045
- Meeting SHQS and EESSH 2 by 2032

The rental income that we receive is re-invested in our community to help

us achieve our mission statement of.....

***CDHA accepts the challenge to deliver comprehensive housing services which meet or exceed the needs and aspirations of our clients.***

Our most recent tenant satisfaction survey is currently ongoing and has been issued to all our tenants. So far, we have had a response rate of 45.22% with 81.2% of responses being overall satisfied with our services and 83.1% agreeing that value for money is being received. The surveys are currently still being submitted but the responses are already higher than the 2019/20 survey which at this point during that year only involved 20% of our tenants. We want to maintain or better these results and our continuing commitment to ongoing improvements and upgrades will allow us to do that.

To date the Association has spent as below on repairs, planned maintenance, and improvements;

<b>Reactive Maintenance (Day to Day repairs)</b>	<b>£76,049.93*</b>
<b>Estimated total Day to Day spend at year end</b>	<b>£152,099.86</b>
<b>Planned and Cyclical Maintenance (improvements and annual services)</b>	<b>£410,973.49*</b>
<b>Further estimated planned works to be confirmed (Boilers)</b>	<b>£228,000.00</b>

\*Further details of spend can be found in the Annual Accounts on our website at: [www.cathcartha.co.uk](http://www.cathcartha.co.uk)



In determining the rent required we look at affordability using the SFHA affordability tool. We can confirm that taking all options into account no rent of CDHA will fall out with the affordability range as set by SFHA.

We have given consideration to all of the above factors and have not made a final decision until you the tenants have provided your views and comments. We would ask that you return the forms by **Thursday 6<sup>th</sup> January 2022 at 12.00 noon.**

We have provided the attached form which allows you to put your comments against various factors. If you would prefer to email your views to us that is fine and you should head the Subject **RENT CONSULTATION** and send an email to: [info@cathcartha.co.uk](mailto:info@cathcartha.co.uk)

We have also attached a tenant's satisfaction survey for you to complete and return to the Association with your comments regarding the rent increase proposal. The Association's housing management team will be making contact with you during the month of January to remind anyone who has not returned the form, to ensure everyone has the opportunity to give their views.

Below is an example of what the rent increase may mean for your property:

### Weekly Increase

Property	4%
Smallest flat	£2.91 per week
Largest flat	£4.14 per week

4.5%	Property
£3.27 per week	Smallest flat
£4.59 per week	Largest flat

By increasing your rent by 4% the Association would receive a further £92,519.00 to spend next year on improvement works. This could contribute to a further 54 boiler replacements or a further 28 kitchen renewals for the Association's stock.

### Monthly Increase

Property	4%
Smallest flat	£11.64 per month
Largest flat	£16.57 per month

Property	4.5%
Smallest flat	£13.09 per month
Largest flat	£18.65 per month

By increasing your rent by 4.5% the Association will have a further £104,084.00 to spend next year on improvement works. This could contribute to a further 61 boiler replacements or a further 32 kitchen renewals for the Association's stock.

We fully recognise that many of our tenants are coping with changes to benefits such as Universal Credit and for some in low paid employment especially during the difficulties Covid-19 has brought again this year. For these reasons we continue to provide a welfare benefit and money advice service which means that there will always be a member of staff available to assist you and ensure that paying your rent is as easy as it can be.

# TENANT SATISFACTION SURVEY 2021



We have been conducting our 2021 Tenant Satisfaction Survey over the last few months. We would like to thank everyone who has completed this as your feedback is taken on board and we will look to investigate any issues that have been highlighted.

We recently acquired free internet sim cards as part of a Scottish Government trial scheme. In the tenant satisfaction survey, we asked if you would be interested in 6 months of free internet. Our Tenancy Sustainment Officers will be getting in touch shortly if you replied 'Yes' to this question. We will be looking to get in touch and organise for the sim card and internet router to be delivered to you. The 6-month free trial will start from the date you activate the sim.

If you have not yet completed the survey and would still like to, please scan this QR code using your mobile phone camera or tablet to do so:



## BULK UPLIFT SERVICE

The Association has been providing the bulk uplift service to our tenants and factored owners since 1<sup>st</sup> April 2021. We are pleased to report that we have received very positive feedback regarding the service. To report bulk items, you can:

- Call our office on **0141 633 2779**; or by
- Emailing [bulk@cathcartha.co.uk](mailto:bulk@cathcartha.co.uk)

Please provide us with your address and the list of items to be collected, and leave the items in the back court.

We anticipate that this service will be busier than usual due to the festive season and the service being more in demand with items from Christmas clear outs. This may cause delays in collecting your items. Bad weather, ice, and snow can also cause delays. To avoid a build-up of uncollected bulk, please report your items to us as soon as possible.

The Association will be closed from 12 noon on Friday 24<sup>th</sup> December and will re-open on Thursday 6<sup>th</sup> January 2022. To report bulk during this time, please email [bulk@cathcartha.co.uk](mailto:bulk@cathcartha.co.uk) as our contractor will have direct access to this email account.



## FIRE AND SMOKE ALARMS: CHANGES TO THE LAW



The law on fire alarms is changing from February 2022 which means all Scottish homes will need to have interlinked alarms. Interlinked means if one alarm goes off, they all go off, so you will always hear an alarm wherever you are in your home.

By February 2022 every home **must** have:

- One smoke alarm in the living room or the room most frequently used
- One smoke alarm in every hallway or landing
- One heat alarm in the kitchen

All smoke and heat alarms should be mounted on the ceiling and be interlinked.

If you have a carbon-fuelled appliance – like a boiler, fire, heater, or flue – in any room, you must also have a carbon monoxide detector in that room, but this does **not** need to be linked to the fire alarms.

The Association has started and completed this work in a number of our properties and will be working towards compliance for all of our tenanted stock before February 2022. Our Contractor DRM Electrical Contractors will be carrying out this work and will be contacting our tenants to arrange access. **It is essential that you provide access so this work can be completed.**

# FIRE SAFETY

House fires and casualties increase during winter, with a **high risk** over the festive period. Please read and follow the below advice from the Scottish Fire and Rescue Service to help reduce the risk of fire.



## Portable Heaters

Every year people die and are injured in their homes as a result of fires caused by heating appliances. Many of these fires involve portable heaters. Any type of portable heater can start a fire if it is misused. **Make sure you read and understand the manufacturer's instructions before using one.**



### Remember -

- Turn off portable heaters before going to bed
- Always follow the manufacturer's operating and maintenance instructions
- Keep the heater clean and well maintained
- Ventilate the room in which the heater is being used
- Make sure that a permanent safety guard is fitted
- If a heater is to be used in one place for a long time fix it securely to a floor or wall
- Whatever type of heater you use, **DO NOT:**
  - move a heater while it is alight or switched on
  - stand or sit too close, your clothing may ignite
  - place a heater too close to furniture, bedding, or curtains
  - air or dry clothes over a heater
  - place heaters where they are likely to be knocked over
  - leave a portable heater on if young children or animals are left unattended
  - use flammable adhesives, cleaning fluids, or aerosol sprays near a heater

## Fairy Lights and Decorations

- Unplug fairy lights and other electrical Christmas decorations when you leave the house or go to bed.
- Check fairy lights are in good working order and replace any bulbs that have blown.
- Bulbs can get very hot, don't let them touch materials that can scorch or burn easily, such as paper or fabrics.



- Make sure the fuse in the plug is the correct rating.
- If you need to plug more than one appliance into an electrical socket use a multi-socket adaptor that is fitted with a fuse and has surge protection.

## Electric Blankets

- Never leave an electric blanket switched on when you are in bed unless it's marked 'suitable for all night use'.
- Ensure your electric blanket is tested and serviced in accordance with the manufacturer's guidance, in particular after the guarantee runs out. Manufacturers often recommend testing blankets every 3 years.
- Check the blanket, plug, and flex regularly for damage (e.g. fraying fabric, scorch marks, exposed wires). If you're in any doubt, don't use the blanket.
- Store electric blankets safely – roll them, don't fold them.

## Candles

- Consider using battery operated candles which give the same light effect without the risk from flames
- Extinguish all candles before you go to bed or leave the room. In particular, never leave a burning candle in a bedroom.
- Keep candles, matches, and cigarette lighters out of reach of children, and never place lit candles where they can be knocked over by children or household pets.
- Always put candles on heat resistant surfaces/ holders. Be especially careful with night lights and tea lights which can get hot enough to melt plastic or ignite combustible Christmas decorations.
- Position candles away from objects that may catch fire, like Christmas trees, greeting cards, ribbons, and other decorations.
- Never move lit candles.
- Always use a candle snuffer or a spoon to extinguish candles or tea lights.



## Further Information

Visit [www.firescotland.gov.uk](http://www.firescotland.gov.uk) for practical fire safety advice, or talk to your local fire fighters at your nearest community fire station. You will find contact details on the website, in your local library, and the phone book.

# WELFARE RIGHTS

## Child Disability Payment

Child Disability Payment is replacing Disability Living Allowance (DLA) for children living in Scotland from 22nd November 2021.

Those already receiving DLA for children do not need to make a new application as Social Security Scotland will contact you ahead of your award being automatically transferred. This is happening in a phased approach.

Child Disability Payment provides money to help with the extra care and mobility costs for children and young people with a disability or ill-health condition, up to the age of 18. The disability can be mental or physical.

### Who can get Child Disability Payment?

Your child can get child disability payment if they:

- Normally live in Scotland
- Satisfy the rules about age
- Satisfy the disability test for either the care component or the mobility component, or both
- Satisfy the residence conditions
- Are not a 'person subject to immigration control'

### How much is Child Disability Payment?

The care component is paid at one of three rates:

- Lowest rate: £23.70 a week
- Middle rate: £60.00 a week
- Highest rate: £89.60 a week

The mobility component is paid at one of two rates:

- Lower rate: £23.70 a week
- Higher rate: £62.55 a week

Your child can get both the care component and mobility component if they are entitled, or they may only get one component.

### How to Claim

You should claim as soon as you can if you think your child may be entitled to Child Disability Payment as it cannot be backdated unless your child is terminally ill.

To claim you can:

- Phone Social Security Scotland for free on 0800 182 2222 (8 am to 6 pm, Monday to Friday)
- Claim online by completing an application on [www.mygov.scot](http://www.mygov.scot)

If you need advice or assistance in applying for the Child Disability Payment, please contact our Advice team on 0141 633 2779 or by emailing [advice@southside-ha.co.uk](mailto:advice@southside-ha.co.uk).

## Universal Credit Taper Reduced from 63% to 55% from December 2021

When you start work, the amount of Universal Credit you get will gradually reduce as you earn more. The Taper Rate is how your maximum Universal Credit award is reduced in relation to what you earn.

Until now, the Universal Credit earnings taper rate was at 63 percent. This meant that for every £1 you earn over your work allowance (if you are eligible for one) your Universal Credit will be reduced by 63p. This amount is deducted automatically from your Universal Credit payment. This will now be reduced to 55p for every £1 over your work allowance, from December 2021. The new taper will mean those in receipt of Universal Credit that are working will be better off.

If you are working and receiving Housing Benefit, or have adult non-dependants in your household, you may be better off claiming Universal credit.

**Before claiming Universal Credit please seek advice**

**from our Welfare Rights & Money Advice Team, as there are a lot of things to consider, including the conditionality and work search requirements, third party deductions for overpayments or debt, and possible loss of benefit premiums.**

**Affordable Warmth Dividend:** Glasgow residents 80 years or over, have in recent years received a payment of £100 towards heating costs. This year Glasgow City Council's Affordable Warmth Dividend has been discontinued and is no longer available. However, the Council will be administering the new **Winter Support Fund** recently announced by the Scottish Government. The Fund will help those on low incomes, children, and people at risk of homelessness against a backdrop of rising living and fuel costs. We do not have the details yet, please watch our Facebook page for updates on what will be available and how to apply.

## Tenant Grant Fund

Councils across Scotland have been given £10 million to provide grants to tenants who have fallen behind on their rent as a result of the pandemic and are at risk of eviction.

The grants will help tenants who are struggling financially as a direct result of the pandemic, allowing them to reduce or pay off their rent arrears. They will be available to tenants in both the private and social rented sectors.

If you fell into arrears during the lockdown period 23<sup>rd</sup> March 2020 to August 2021, due to loss of income i.e. furlough, reduced hours, loss of employment, or were adversely affected by higher costs by having the family at home all the time during this period, and have rent arrears, which you are still unable to pay off, please contact our Welfare Rights & Money Advice Team to see if you would be eligible to apply for assistance.

## Rising Fuel Costs

If are struggling with debt owed to your Energy Supplier or you have a prepayment meter and are struggling to pay for your gas and electricity, please contact our Welfare Rights and Money Advice Team, who may be able to assist you. We still have access to Fuel Vouchers, and can issue up to 3 per household per annum, while funds last!



## Cold Weather Payments

You may get Cold Weather Payments if you're getting certain benefits and one of the following applies:

- you have a health condition or disability and have limited capability for work (with or without work-related activity)
- you have a child under 5 living with you
- You'll also be eligible if you have a disabled child amount in your claim, whether you're employed or not.

You'll get a payment if the average temperature in your area is recorded as, or forecast to be, zero degrees Celsius or below for 7 consecutive days.

You'll get £25 for each 7-day period of very cold weather between 1 November and 31 March.

The Cold Weather Payment scheme runs from 1 November 2021 to 31 March 2022.

## Winter Fuel Payment

If you were born on or before 26<sup>th</sup> September 1955 you could get between **£100 and £300** to help you pay your heating bills. This is known as a 'Winter Fuel Payment'.

You usually get a Winter Fuel Payment automatically if you are **eligible** and you get the State Pension or another social security benefit (not Housing Benefit, Council Tax Reduction, Child Benefit, or Universal Credit).

Most payments are made automatically between November and December. You should get your money by 14th January 2022.

If you do not get your payment, call the office that pays your benefits - their details are on any letters they sent you.



# Christmas Word Scramble

Can you unscramble  
these Christmas words?

abeulb		hgilse	
ylolj		sveel	
rdeeiern		kgsoctnit	
iltmoseet		irgchn	
nirredaggeb		seookci	
rremy		tigf	
cmeedreb		lenits	
fkesownal			

Every competition entry returned to us by **Thursday 6<sup>th</sup> January 2022 at 12 noon** will be entered into our prize draw. Please return your entry to our office or by emailing [emma@cathcartha.co.uk](mailto:emma@cathcartha.co.uk).

The winner will be contacted on Monday 10<sup>th</sup> January 2022 by telephone or email and will receive a £20 voucher for Sainsbury's.

Name: .....

Address: .....

Phone Number: .....

Email: .....

**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](mailto:info@cathcartha.co.uk)

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



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