



RENT UPDATES:

ARREARS TEXTS & EMAILS

Please be advised that unless your rent account is always in advance by one month's rent then at some point throughout the month your account will show an outstanding balance. Our system is set in line with our tenancy agreements which state your rent is due in advance by one month's rent so this is why you may receive arrears texts or emails.

ALL PAY DIRECT DEBITS – RENT INCREASE

Please note that your monthly direct debit cannot increase until after 1st April when the increase is actually implemented. In previous years this has caused some issues and left a shortfall balance outstanding. Unfortunately, this cannot be altered and you are required to pay this balance via another method. Apologies for any inconvenience this may cause.

UNIVERSAL CREDIT

Please ensure you advise universal credit of your new rent charge in April. Due to their payment dates, you will more than likely be left with a small outstanding balance due to the increase. You are required to pay this balance.

RENT INCREASE 2022

Please be advised that if you are in receipt of Universal Credit then you must update your online journal with the rent increase which takes effect from 1st April 2022. Please wait until 1st April 2022 to update this change because if updated any earlier CDHA can only verify the current rent charge, and your new rent will not be paid in full. Should you have any queries regarding this matter, please contact Housing Officer Lynsay Gallagher.

If your rent is paid by standing order, please advise your bank accordingly on receipt of the rent increase notice.

If your housing benefit is paid directly to us, then a copy of your new rental has been automatically forwarded to the benefits office, however, you should check your correspondence when you receive it to see that any housing benefit has increased accordingly, and if this is not the case then contact Housing Benefit immediately. Should you receive your housing benefit direct to yourself please ensure you notify Housing Benefit of the increase.

Payments that are made by Allpay Direct Debit towards rent including any current arrears repayments are in the process of being passed to Allpay. You will receive notification direct from Allpay of your new direct debit payment. If this is not convenient, please contact us to make a new repayment agreement.

ARREARS

If you are experiencing financial difficulties please contact us and we will assist in any way possible. If you are in rent arrears and do not have a repayment arrangement in place you must contact Lynsay as a matter of urgency. Non-payment of rent may result in action to recover your tenancy.

WELFARE RIGHTS NEWS



Child Disability Payments Replaces Disability Living Allowance for children

If you are receiving Disability Living Allowance for your child, you do not need to do anything, you will be contacted when your child is transferred to Child Disability Payments.

What is Child Disability Payment?

Child Disability Payment provides support for the extra costs that a disabled child might have.

Who can apply?

If you are a parent, carer, or appointee, you can apply on behalf of a child who is older than three months up to 16 years old. The child must have lived with a disability or long-term health condition for three months or more and it is expected to continue for at least 6 months unless they are terminally ill. 16-year olds and above will need to apply for the Department for Work and Pension's Personal Independence Payment and will have

their award transferred to Social Security Scotland's Adult Disability Payment at a later date. You can apply if the child's disability has not yet been diagnosed. You can tell Social Security Scotland about any symptoms they have and how they are affected. It could be a health condition, where the child has care and support needs, mental, emotional, or physical disabilities, or behavioural development issues.

How do I find out more and apply?

You can find out more information and apply online at mygov.scot/benefits. You can apply over the phone or ask for a paper application form by post by calling 0800 182 2222. If you require assistance with the application, please contact our Welfare Rights Service.

Adult Disability Payment will replace Personal Independence Payments (PIP) and will be rolled out in August 2022.

Carer's Allowance

The eligibility date to receive the next Carer's Allowance Supplement is 11th April 2022.

This means if you are a carer who is getting Carer's Allowance from the Department for Work and Pensions (DWP) on that date, you will automatically receive a payment in June.

If you are a Carer and think you could be entitled to Carer's Allowance, contact our Welfare Rights Service for further advice. All carers are advised to seek advice regarding their personal circumstances before applying.

FACTORING

YOUR NEW FACTORING CHARGES FROM 01 APRIL 2022

It has been some time since the Association has increased our Management Fee for Factored properties. Following discussions with our Committee of Management, our Management Fee and Backcourt/close cleaning charges will increase by 4% with effect from 1 April 2022. We believe that this still provides excellent value for money.

- Our Garden Maintenance contractor has also increased their charges by 4%. The gardens are all charged at separate rates.
- The bulk uplift charge for blocks who are opted in will remain at £35 per year
- We are in the process of renewing our Buildings Insurance policy.
- The Management fee from 1 April 2022 will be £111 per year.
- The backcourt and stair cleaning charge from 1 April 2022 will be:
£178.46 per year for blocks cleaned weekly
£89.23 per year for blocks cleaned fortnightly

MISSED GARDEN MAINTENANCE OR CLOSE CLEANING

If you think that your Garden Maintenance or close cleaning has been missed please report it to us at the time instead of waiting until you receive your Factors Bill. It is much easier for us to check this at the point it has been missed rather than months down the line. Please report by phoning or emailing us.

OUR WEBSITE

You can download our Statement of Services and summary of cover for the Buildings Insurance Policy on our website at: www.cathcartha.co.uk

EMAIL ADDRESS & CONTACT DETAILS

The majority of owners prefer to have correspondence emailed to them and if you would like email as your preferred method of contact please let us know. Please email **Andrew@cathcartha.co.uk**. It is also very important that if you change any of your details you let us know so that we can be sure that we have your up-to-date email address/correspondence address/telephone number on file.



Updating Your Contact Details

It is important to make us aware that you have changed any of your contact details such as your mobile number or email. There could be instances we have to contact you in a case of emergency and are unable to do so if old contact information is held on our system.

To update any of your contact details, please email info@cathcartha.co.uk or call us on **0141 633 2779**. Alternatively, you can amend and update your contact details on our Tenant Portal.

Window Replacement Project

The Association has completed our window replacement project which replaced our lower performing timber windows with high quality energy efficient uPVC windows. The project has benefited more than 70 of the Association's owned properties in the below streets:

- | | | |
|-------------------|------------------|---------------------|
| • Cartside Street | • Cartvale Road | • Greenholme Street |
| • Grange Road | • Orchy Street | • Ruel Street |
| • Rannoch Street | • Tulloch Street | • Holmlea Road |

We are currently carrying out a satisfaction survey for feedback on the project. The feedback received so far has been positive and Allan MacDonald, Housing Officer will be contacting all tenants who received new windows for their views and comments.

Free Internet SIM Cards

We have been provided with free internet SIM Cards from Vodafone. We asked all of our tenants in the Tenant Satisfaction Survey if they would be interested in a 90 day free internet trial and we received a good response to this but we want to make sure everyone is aware of the offer.

If you are keen on obtaining a free SIM Card and Router for 90 days of free internet please contact us by emailing info@cathcartha.co.uk, texting **07884 206 218**, or phoning us on **0141 633 2779** and we will arrange for this to be collected or delivered to you.

As we continue to work from home as a blended way of working we understand how important it is for our tenants to have internet access to stay in contact. We hope you take advantage of this offer.

Free Laptops

We have a small number of laptops left which we would like to allocate to any tenants with children currently attending primary or secondary school who may have some use for these. Please contact our office if this would be beneficial to you. The only stipulation on this is that the tenant provides an email address and signs up to our Tenant Portal.

Garden Maintenance

Our garden maintenance programme will resume from April 2022 to October 2022. The operatives will be in the area full time with normal maintenance for 8 days over two weeks and the remaining two days will be for pruning and hedges. Please find the programme below.

Block 1 includes the below streets:

- Holmlea Road
- Holmlea Court
- Greenholme Street
- Grange Road
- Cartside Quadrant
- Cartside Street
- Cartvale Road
- Brisbane Street
- Morley Street
- Ruel Street
- Spean Street
- Gryffe Street
- Orchy Street
- Garry Street
- Tulloch Street
- Snuff Mill Road
- Rannoch Street
- Rhannan Road
- Old Castle Road
- Tankerland Road
- Newlands Road
- Holmhead Place

Block 1 Schedule

W/COMM	W/COMM	W/COMM	W/COMM
28/03/2022	11/04/2022	25/04/2021	09/05/2022
23/05/2022	06/06/2022	20/06/2022	04/07/2022
18/07/2022	01/08/2022	15/08/2022	29/08/2022
12/09/2022	26/09/2022	10/10/2022	24/10/2022

Block 2 includes the below streets:

- Brunton Terrace
- Brunton Street
- Clarkston Road
- Craig Road
- Dairsie Court
- Gavinton Street
- Cumming Drive
- Stanmore Road
- Mount Annan Road

Block 2 Schedule

W/COMM	W/COMM	W/COMM	W/COMM
04/04/2022	18/04/2022	02/05/2022	16/05/2022
30/05/2022	13/06/2022	27/06/2022	11/07/2022
25/07/2022	08/08/2022	22/08/2022	05/09/2022
19/09/2022	03/10/2022	17/10/2022	31/10/2022

MEMBERSHIP DRIVE

At Cathcart & District Housing Association we encourage all tenants, sharing owners, factored owners, and service users to become members. Membership is also open to members of the wider community as well as local groups and organisations who share an interest in our aims and activities or have a special skill to bring to the Housing Association.

What does membership entitle you to do?

As a member, you will be invited to attend our Annual General Meeting (AGM) and any Special General Meetings. This enables you to vote on any relevant matters as well as the election of members to serve on our Committee. (If you are unable to attend the meeting you can appoint someone to vote on your behalf by proxy). You can stand for election to the Management Committee yourself, or nominate other members for election.

Cathcart & District Housing Association welcomes applications from anyone interested over the age of 16. We are committed to ensuring equality of opportunity and encouraging diversity and are keen to ensure our membership reflects the communities we serve. There are very few occasions when we refuse membership, however, this might be the case if there is a clear conflict between your interests and ours. The cost to become a member is £1.00.

How to Apply

If you would like to become a member, please contact the Association on 0141 633 2779 or send an email to info@cathcartha.co.uk. Alternatively, please complete the attached application form. Your application will be considered at the first available meeting of the Committee and once approved you will receive confirmation and a Share Certificate.

What do you get from your Membership?

A chance to have your say in what happens in your community. The Committee of Management is responsible for the strategic direction of the Housing Association, what developments we undertake and how we ensure that all our customers receive value for money from our service. You will have the chance to network with other

like-minded people and attend conferences that address all the up-to-date political and legislative issues that our business embrace. There are away days where we have around the table discussions about what we want to see in our business plan and you have the opportunity to genuinely feel you have played a part in “doing our best for the Community”.

We currently have spaces on our Committee for tenant members. It is important that tenants have the largest representation on the Committee as the Association believes those who live in the area are often best placed to know what the area needs.

If you would like an informal chat please call the office and our Director will be happy to talk to you and answer any questions you may have..... We want to hear from you!



Tenants Handbook Review

We will shortly be reviewing our Tenants Handbook and we are seeking our tenant's input on this. We would appreciate any comments or feedback you may have and this will be fed into the final document. Your views are important to us, and we would like to know if there is anything, in particular, you would like to see in the handbook.

If you would like to take part please contact Emma at emma@cathcartha.co.uk or call 0141 633 2779 to discuss further.

Trade Waste

Trade waste (also known as commercial or business waste) for the purpose of bulk uplift would be simply waste generated by tradesmen's work within a property e.g. bricks, bags of rubble, plasterboard, sections of timber, or plywood and Sanitaryware i.e. toilets, basins, baths etc. Trade waste also includes kitchen units, worktops, and tiling.

This is disposed of separately and is **not** included in the Association's bulk uplift service.

Fraud and Security Awareness



Telephone Fraud or 'Vishing'

This is contact made by phone, which encourages you to give out PINs, passwords, or digital banking codes. These calls often involve fraudsters claiming they are from the bank, the police, or another official organisation or company that you trust.

Calls often seem urgent, to get you to act quickly, giving you little time to think about whether the call is fraudulent. Some common examples of what is said are:

- "There's a problem with your account that requires urgent action"
- "There's been some suspicious activity on your accounts; we need you to move your money to another account or cancel payments"
- "There's malware on your computer"
- "We are investigating fraud by bank staff".

Investment Fraud

Investment scams are one of the many ways criminals try and steal your money. They try to convince you to invest in a scheme, shares, or commodities, which either do not exist or are not worth the money paid for them. These scams are becoming increasingly common and can take a variety of forms so it is important you know how to spot them.

Criminal gangs are using social media and digital messaging services to promote bogus investment opportunities, including forex trading and cryptocurrency.

Criminals can be articulate and financially knowledgeable, with credible looking websites, testimonials, and materials that are hard to distinguish from the real thing. For example, they may host fake comparison sites that give the impression you found the investment yourself, meaning it's less likely to be considered a scam.

Invoice Redirection

Criminals pose as a creditor or a supplier and tell you their company's bank details have changed. The communication will ask you to make all future payments to a new fraudulent account. The fraudster may have gained access to compromised email accounts belonging to the supplier's finance team employees.

They use the knowledge gained from compromised email accounts, such as billing frequency or customer interactions, to create identical looking invoices with similar language and logos. When the customer pays the invoice, the money goes straight to the fraudster's bank account.

Further Information

For more advice and guidance, please visit:

Royal Bank of Scotland
<https://www.rbs.co.uk/fraud-and-security.html>

Take Five
<https://www.takefive-stopfraud.org.uk/>

National Cyber Security Centre
<https://www.ncsc.gov.uk/>

Cold Callers

We have been made aware of cold callers contacting housing association tenants recently in relation to repairs and maintenance issues. These calls are not connected to Cathcart and District Housing Association.

If you do get contacted by cold callers, please ensure you do not give out any of your personal details. If you are ever in doubt, please contact our office on **0141 633 2779** to confirm if it is a legitimate call from one of our staff members or contractors.

Cycle Storage Facilities

Glasgow City Council is introducing secure cycle storage facilities in areas across Glasgow where a lack of storage space is a barrier to cycle ownership and use. This will particularly benefit those residents within tenemental properties by removing the requirement to lift cycles up and downstairs, as well as reducing the incidence of cycle storage in stairwells and communal areas.

The pilot scheme contract was awarded to Cyclehoop UK which operates similar schemes in Edinburgh, Manchester, and London. Space within the units will be available at a cost of £1.38 per week.

Details of the locations to apply for a space are available on the cyclehoop website: www.cyclehoop.rentals

Climate Change and Your Home Survey

Scotland's Housing Network and the Tenants Information Service (TIS) are undertaking a survey of social housing tenants across Scotland to help understand tenants' views and attitudes towards climate change.

The Scottish Government recently published Housing to 2040 which is a report that sets out their vision for housing in Scotland over the next twenty years. As part of this, they have committed to adapt existing homes to make them more environmentally friendly. An important part of Housing to 2040 is also to reduce climate change by decarbonising heating systems. This means moving away from gas heating systems and using more energy efficient options, such as solar panels and heat pumps.

Meeting these aims is a big task and will require social landlords to invest a large amount of time and money. This is why they need your help, as a social rented tenant, to plan how to manage the improvements needed to people's homes; especially as this will involve

Cathcart Standard



carefully assessing the impact that these changes could have on rent levels.

Completing this survey will also help social landlords across Scotland to understand what tenants' and residents' views on climate change are and what they would like to know more about. This will help us to develop a communication strategy that can be used across the social housing sector.

The survey and full details can be found here:

<https://forms.office.com/r/YySw6cRFD0>

Alternatively, you can scan the below QR code on your mobile device to be directed to the survey.



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 2018 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: