

CATHCART STANDARD



The Newsletter of Cathcart & District Housing Association

AUTUMN 2022 • ISSUE 46

ANNUAL GENERAL MEETING

Our AGM was held on Monday 5th September 2022 in the Association's offices. Due to Covid-19, the last time our membership met in person was September 2019 and we are pleased to report that the meeting was well attended, and everyone enjoyed networking again.

Our Auditors gave the members assurance that the organisation is a going concern and that all aspects of the audit had been met with no qualifications. The Auditors confirmed that the annual accounts for the year ended 31st March 2022 are true, fair, and free from material misstatement.

Our Management Committee was elected for the year

commencing on 5th September 2022 to September 2023 and we are happy to announce that we welcomed a new member to the Committee.

We still have 3 spaces left on the Committee to fill either by casual vacancies or if we require to bring on any area of expertise. As a tenant or owner in our area of operation, you are able to take out a share membership which will then allow you to attend the AGM in future years. If you are interested in becoming a Shareholder (lifetime membership costs £1.00) and would like to find out more, please contact our office and our Corporate Services Officer will be happy to chat with you about this. Alternatively, please complete and return the form contained in this newsletter.



Update to Out of Office Hours Numbers

Our Reactive Maintenance Contractor Everwarm will be updating their out of office hours phone number, effective from Wednesday 12th October.

To report an emergency repair out with our office hours (including weekends and holiday periods), please refer to the below contact list:

- For any boiler or gas heating repairs please call City Building on 0800 595 595
- For any other repairs, including electrical, joinery, plumbing, roofing or glazing please call Everwarm on 0333 2020 708.

Our office hours are:

Monday to Thursday 9 am – 5pm*

Friday 8.30 am – 3.30 pm*

*We close for lunch at 1pm to 2pm

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 can be reported during office hours.

Housing Officer Patches

To improve the service to our tenants we will be re-introducing patches for our Housing Officers, effective from 1st November 2022. We believe this will assist tenants when they have to speak to their designated Officer.

Listed below is the name of the Officer, their email address, and the streets they will be responsible for. You can contact them about your rent and any tenancy matters you wish to raise with them.

Lynsay Gallagher

Phone: 0141 251 0471

Email: Lynsay@cathcartha.co.uk

Cathcart Road
Cartside Quadrant
Cartside Street
Cartvale Road
Dundrennan Road
Garry Street
Grange Road
Holmhead Place
Holmhead Road
Holmlea Court
Kilmailing Road
Kirkwell Road
Manse Brae



Morley Street
Mount Annan Drive
Old Castle Road
Ruel Street
Snuff Mill Road
Stanmore Road
Tankerland Road

Allan McDonald

Phone: 0141 251 0384

Email: Allan@cathcartha.co.uk

Cumming Drive
Holmhead Crescent
Holmlea Road
Rannoch Street



Nicole McMaster

Phone: 0141 251 0383

Email: Nicole@cathcartha.co.uk

Brisbane Street
Brunton Street
Brunton Terrace
Craig Road
Clarkston Road
Greenholme Street
Gryffe Street
Newlands Road
Orchy Street



Rhannan Road
Spean Street
Tulloch Street

Grant Dyer

(Mentored by Lynsay)

Phone: 0141 251 0473

Email: Grant@cathcartha.co.uk

Gavinton Street
Dairsie Court
Dairsie Street



Office Open

On 1st August 2022, our office was open again to the public, however, we would advise you to phone ahead and make an appointment where possible we now have a hybrid system in place with staff working some days in the office and other days at home. This ensures you get to see the person you want to talk to.



Allocations Policy Review

The Housing (Scotland) Act 2014 introduced a number of changes regarding the allocation of social housing in Scotland. As a result, all Registered Social Landlords are required to review their Allocations Policy to ensure it complies with the Act.

Cathcart and District Housing Association completed its review but as we are reviewing our Allocations Policy, we would like to hear from you. Our Allocations Policy sets out our legal obligations for the allocation of our housing stock and explains how we

prioritise our applicants, taking into consideration the needs, demands, and where possible, the aspirations of applicants. We are inviting our tenants to make any comments to us as this policy affects current and prospective tenants.

Enclosed within the newsletter is a questionnaire for you to complete and return. As part of the questionnaire, we would also like your thoughts on your home and the landscape survey.



Electrical Installation Condition Report (EICR)

Cathcart and District Housing Association have awarded two contracts to carry out electrical inspections in your home. These inspections are undertaken to ensure that the electrical system in your home and common areas is and continues to be in a safe condition. There are approximately 300 hundred properties that require an electrical safety inspection, and we require your assistance to ensure your home is safe.

The contractors and CDHA will contact you directly with a proposed date for this work to be carried out. If the date is unsuitable, please contact the contractor or CDHA to re-arrange a time as soon as it is possible. If you have any questions regarding electrical inspections, please contact the Office and ask to speak to Hayley Smith or Grahame Cairns.

Cathcart Standard

Report Environmental Issues

Are you concerned about litter, fly-tipping, graffiti, dog fouling, or any other environmental issue?

You can report this to Glasgow City Council using one of the below methods:

Using the MyGlasgow app

Calling 0141 287 1058

Twitter: @MyGlasgowCC

Facebook: Glasgow City Council Help



WELFARE RIGHTS

Assistance with Fuel Costs

Pre-Payment Meters

CDHA has access to funding from the Redress Energy Voucher Fund to provide Fuel vouchers for tenants with pre-payment meters (smart or standard), who are struggling with the cost of their gas or electricity.

Tenants can receive up to 3 vouchers per annum, and the project is not linked to previous projects we have run.

The vouchers are available to people who are working, or on benefits, and the criteria to qualify is you or your family have been financially affected by the cost of living crisis and are struggling to pay for your fuel.

The best way to receive a voucher is by text, which can be taken to your local PayPoint/Payzone or post office with your meter key to receive the top-up. The awards are £49 for

couples/families and £28 for single people. If you do not have a mobile phone there are email and postal options.

Dry Meters

Some Energy providers have made grants available to assist people with the increasing energy costs, check your provider's website for details. If they advise you need to seek help through a Money Advice Service to apply, contact us for an appointment.

If you are in debt to your Energy Provider, we may be able to access assistance from the Scottish Government Home Heating Grant, contact us for an appointment with the Advice Team.

Warm Home Discount

You could get £140 off your electricity bill for winter 2022

to 2023 under the Warm Home Discount Scheme.

There are 2 ways to qualify for the Warm Home Discount Scheme:

- you get the Guarantee Credit element of Pension Credit - known as the 'core group'
- you're on a low income and meet your energy supplier's criteria for the scheme - known as the 'broader group'

If you receive the Guarantee Credit element of Pension Credit you should automatically be awarded the Warm Home Discount, the DWP will write to you confirming this.

If you are in the broader group, keep checking your supplier's website for when the scheme opens, as you will have to apply.

East Renfrewshire Larder



East Renfrewshire Larder is a voluntary group that provides parcels of food, household essentials, personal care, and period packs to those who need it.

Muirend Opening Times & Services

Located in Shanta Residential Sales & Lettings Office

11 Muirend Road, G44 3QR

- Wednesdays from 5-7 pm & Fridays from 4-5.30 pm

The larder can be accessed at these times via the gate on Muirend Road or the back gate on Windlaw Park Gardens.

Donations to the food bank can be made at these times or during normal office hours to the Shanta Residential Sales and Letting office.

They offer a delivery service during opening times and will be open for collections.

Deliveries – Text 07561712655 and they will send a google form for you to complete

Collections – No need to make an appointment or provide details, just pop in and tell them what you need.

Whitecraigs Rugby Club

199-201 Aurs Road, G77 6PX

East Renfrewshire Larder also provides a service at the Whitecraigs Rugby Club, although it is a reduced service.

- Fridays from 3-5 pm

Donations can be made at these times at the cabin in the main WRC car park.

Collections – no need to make an appointment or provide details, just pop in and tell them what you need. Please note: that there are no fresh food items available from this site.



Focus Groups

We are pleased to announce we have held a few focus groups in the office this month. We invited our tenants to get involved to hear their views on a variety of issues from the service we provide to the impact of increasing energy prices.

The feedback we received from our tenants was invaluable and was fed back to the Director and the Committee. We are looking at areas of improvement and working on new processes to provide the best service we can to our tenants and external customers.

We held a focus group on the raising energy prices and what local authorities and housing associations can do to help. We frequently offer fuel vouchers whenever funding becomes available. These are ONLY available to tenants who have pre-paid meters and an email address. So please provide us with your email address if you have not already to allow us to contact you when they are available. We also discussed ongoing projects being considered regarding retrofitting insulation in



existing properties or installing heat pumps to combat raising fuel prices, however, there will be ongoing discussions before any decisions are made. The focus group's input was greatly appreciated, and all suggestions were welcomed.

Please keep your eyes peeled on our Facebook page for future opportunities to attend focus groups in the office or if you have any topics you would like to discuss with a focus group please advise and we can look into setting this up.

Energy Saving Help & Tips

With energy costs soaring, we are all looking for ways to reduce the amount of energy we use in our homes. Here are some handy tips to help reduce your energy costs:

Switch off standby

You can save around £55 a year just by remembering to turn your appliances off standby mode.

Almost all electrical appliances can be turned off at the plug without upsetting their programming. You may want to think about getting a standby saver or smart plug that allows you to turn all your appliances off standby in one go.

Check the instructions for any appliances you aren't sure about. Some satellite and digital TV recorders may need to be left plugged in so they can keep track of any programmes you want to record.

Turn off lights

Turn your lights off when you're not using them or when you leave a room. This will save you around £20 a year on your annual energy bills.

Replacing all the lights in your home with LED bulbs could help you save even more.

Careful with your washing

You can save around £28 a year from your energy bill just by using your washing machine more carefully:

- Use your washing machine on a 30-degree cycle

instead of higher temperatures.

- Reduce your washing machine use by one run per week for a year.

Avoid the tumble dryer

Avoid using a tumble dryer for your clothes; dry your clothes on racks inside where possible or outside in the warmer weather to save £60 a year.

Spend less time in the shower

- Keeping your shower time to just 4 minutes could save a typical household £70 a year on their energy bills.

Swap your bath for a shower

Some of us might enjoy a long soak in the bath but swapping just one bath a week with a 4-minute shower could save you £12 a year on your energy bills.

Be savvy in the kitchen

Kettles are one of the most used appliances in the kitchen, but many of us will admit that we at least occasionally boil the kettle with more water than we are going to use. Avoid overfilling the kettle and save yourself £11 a year on your electricity bill.

For further information please go to www.energysavingtrust.org.uk or www.homeenergyscotland.org.



COST OF LIVING SCAMS

Scammers are targeting people with fraudulent messages offering tax rebates or government grants/funding related to the cost of living crisis.

They are also cold calling and sending scam emails and text messages where they pose as official organisations (such as HMRC) and companies (such as energy, telecoms, or delivery companies) that attempt to obtain consumers' personal and financial details.

Common impersonation scams include:

Cost of Living Support Scams

- “You are eligible for the government-funded £400 energy bill rebate. To complete your application, click here...”
- “You must apply for the energy bill rebate soon. Click here to set up a direct debit so that the money can be paid directly into your bank account”

You do not need to apply for the energy bill rebate. Any messages asking you to do so are likely to be scams.

HMRC Scams

- “You are eligible to receive a tax refund of £500 as you have overpaid on your National Insurance contributions. Click here to find out more...”
- “You owe over £300 in unpaid tax, and you will be arrested today if you don't pay immediately. You can pay via bank transfer or using gift cards.”

HMRC will not send notifications of a tax rebate or ask you to disclose personal or payment information by email or text message.

Bank Scams

- “Your bank account has been compromised – you need to transfer money to a safe account.”
- “A new payee request has been submitted. Click here to authorise or cancel the request...”

Your bank will never cold call and ask you to transfer money to a 'safe' account.

Delivery Scams

- “You missed a recent parcel delivery. Click here to pay a small fee to rearrange the delivery”
- “Your package has an unpaid shipping fee. Pay now by tapping this link. If not paid a return to sender will be requested.”

Legitimate delivery companies will not contact you unexpectedly to ask for payments

Council Impersonation Scams

- “I work for the local council and our records show that you are owed money as you have overpaid on your Council Tax. Please confirm your bank details so that we can process the payment.”
- “I'm working on behalf of the local council to carry out house repairs. Mould has been discovered in your property and we'll need to send a surveyor to take a sample so that we can arrange for insulation to be installed.”

Councils will NEVER cold call and ask for bank details – official information about Council Tax will come in writing.

Councils will send letters to local residents if they are going to be working in their area.

Family/Friend Impersonation Scams

- “Hi Mum, I dropped my phone and had to replace it – this is my new number. I've just received an unexpected bill – could you transfer me some money today and I'll pay you back next week? Here are my account details...”
- “Hi, can you help me? I need to get a gift voucher for my niece

who is in hospital, but I can't get to the shops today and my card isn't working online. Would you mind buying a £100 voucher for me and sending me the code? I'll pay you back as soon as I can.”

Always verify the identity of someone asking you for money before sending a payment.

Remote Access Scams

- “I'm calling from your internet provider – we've detected suspicious activity on your account. I'll need to access your computer remotely to fix the problem.”
- “We've discovered a problem with your internet connection. Please visit this link and download software that will allow us to access your computer remotely to perform tests and fix the connection.”

Legitimate companies will not cold call or message unexpectedly to tell you about a potential problem on your computer or to ask you to allow them remote access to your device.

Prize Draw/Competition Scams

- “Congratulations! You have been entered in a draw to win £500 in shopping vouchers. Beat the cost of living crisis – click here to claim your prize!”
- “Get 200 litres of fuel for just £1.50! Click here to take a short survey and be in with a chance of winning...”

Remember that you cannot win a competition/prize draw that you didn't enter.

Avoid Impersonation Scams

- Never give any details to a cold caller, even if they appear to have some of your details already
- Don't click on links in unexpected emails or text messages. If in doubt, call the company using a number found on their official website or in a directory
- Never follow instructions given in an automated message
- Be suspicious of any unexpected phone call or text message which appears to be from your bank, a government agency, or a service provider and asks you to act urgently to avoid losing money
- If you receive an unexpected message purportedly from your local council, hang up, clear the line and call the council using a publicly listed number to verify that the call was genuine
- Remember that your bank or the police will never call you to ask you to verify your personal details or PIN by phone or offer to pick up your card by courier
- Never follow instructions from an unsolicited caller or in an unexpected email or text message to download software or an app which would allow somebody to access your computer remotely
- Before taking part in an offer or competition which is supposedly being run by a big brand, look at their official website or social media channels to see if it is genuine
- If you receive an unexpected message asking you to transfer money or purchase gift cards, verify that it really is your friend or family member by calling them directly, or asking them to share a voice note. Only consider the request once you are certain that it is from someone you know and trust.



Most Frequently Reported Scams in Scotland



<h3 style="margin: 0;">Delivery Scams</h3>  <p style="font-size: small; margin: 5px 0;">Scam texts and emails purportedly from delivery companies asking you to click a link to rearrange a missed delivery or pay a fee</p>	<h3 style="margin: 0;">HMRC Scams</h3>  <p style="font-size: small; margin: 5px 0;">Scam emails, texts and calls offering Government grants or tax refunds or saying your NI number is going to be suspended</p>	<h3 style="margin: 0;">Amazon Scams</h3>  <p style="font-size: small; margin: 5px 0;">Scam calls saying that there have been issues with your Amazon Prime subscription or account</p>
<h3 style="margin: 0;">Energy Scams</h3>  <p style="font-size: small; margin: 5px 0;">Cold calls or adverts offering misleading information about grants/funding for energy efficiency measures</p>	<h3 style="margin: 0;">Covid Scams</h3>  <p style="font-size: small; margin: 5px 0;">Scam emails, texts and calls offering Covid vaccines, vaccine passports or testing kits for a fee</p>	<h3 style="margin: 0;">Prize Draw Scams</h3>  <p style="font-size: small; margin: 5px 0;">Scam emails or social media adverts that appear to be linked to big brands and offer prizes if you enter your details in a survey</p>
<h3 style="margin: 0;">Broadband Scams</h3>  <p style="font-size: small; margin: 5px 0;">Scam calls, purportedly from your broadband provider or telecoms company, attempting to obtain your personal and account details</p>	<h3 style="margin: 0;">Bank Scams</h3>  <p style="font-size: small; margin: 5px 0;">Scam calls or texts purportedly from your bank, attempting to obtain your account details or encourage you to transfer money</p>	<h3 style="margin: 0;">Remote Access</h3>  <p style="font-size: small; margin: 5px 0;">Scam calls asking for remote access to your computer to fix a 'problem' or asking you to download software</p>
<h3 style="margin: 0;">Online Shopping</h3>  <p style="font-size: small; margin: 5px 0;">Adverts on social media or search engines leading to scam websites and buyer scams on online marketplaces</p>	<h3 style="margin: 0;">Insurance/Warranties</h3>  <p style="font-size: small; margin: 5px 0;">Scam callers selling unnecessary insurance or warranties for white goods, SKY equipment, TVs, or other appliances.</p>	<h3 style="margin: 0;">Rogue Traders</h3>  <p style="font-size: small; margin: 5px 0;">Cold callers offering to carry out maintenance/repair work without providing paperwork - work is often done poorly or not at all</p>

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: