

CATHCART CDHA Cathcart & District Housing Association

STANDARD



The Newsletter of Cathcart & District Housing Association

AUTUMN 2023 • ISSUE 50

Out of Office Hours Emergency Contacts

Our emergency contact numbers have changed.

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

- Boiler and Gas Central Heating - **0800 595 595** (City Building)
- Electrical Central Heating (91 and 99 Spean Street only) - **07976 962 560** or **07884 053 839** (Central Energy Plumbing)
- For everything else, including electrical, joinery, plumbing, and roofing repairs - **0141 556 3500** (CLC All Trades)

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 on **0141 633 2779** (option 1).



Annual General Meeting

Our AGM was held on Monday 4th September 2023 in the Association's offices. We are pleased to report that the meeting was well attended with 19 members, and everyone enjoyed networking.

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 2023 are true, fair, and free from material misstatement.

Our Management Committee was elected for the year commencing on 4th September 2023 to September

2024 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 are required to bring on any area of expertise.

As a tenant or owner in our area of operation, you can 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 Emma will be happy to chat with you about this. Alternatively, please complete and return the form contained in this newsletter.

Community Council Fun Day

The Cathcart and District Community Council held a family-friendly fun day on Saturday 19th August 2023 celebrating a whole year since they re-established the Community Council. CDHA had a stand at the fun day which was to promote the housing association within the local community. Our staff team Grant and Hayley spoke with local councillors who acknowledge the work CDHA is doing to house those who are homeless and in urgent need of housing. Grant and Hayley also spoke to a few people who wanted to move to the area as they had heard good things about Cathcart and the sense of community.

There were a few other stands including Govanhill Housing Association who mirrored our Association's views that the waiting list for social housing seems to be increasing at a rapid rate due to rising rent costs in the private sector.

The fun day was a great success and even though it rained, everyone appeared to enjoy the petting zoo, bake sale, live band, and yoga class that took place throughout the day.



Are you experiencing pests, vermin, or infestations in your home?

Pests being in and around your home can be a nuisance and, at times, a health and safety issue. Please see below for some advice on what to do when you have a potential infestation in your home, and some tips to help prevent infestations.



Mice & Rats

In the first instance, you should contact your local council's environmental health team. Details can be found below:

Report online at www.glasgow.gov.uk/pestcontrol or by calling **0141 287 1059**.

There may be a charge for the work the council does, which you will need to pay for.

We will liaise with the council following rodent control, and we will fill and block any holes in the fabric of the building, both internal and external, to prevent further access.

Insects

Ants or other crawling insects can be a nuisance in your home. You can buy treatments for insect infestations in shops or online. Carefully follow the instructions provided with the treatment and be especially careful if there are children and dogs in your home.

Bed Bugs

Bed bugs can spread quickly through your home as they travel in furniture, bedding, and clothing. If you think you may have bed bugs you should wash your bed linen and clothes at as high a temperature as possible (ideally 60C), or dry them in a tumble drier, as any temperature above 50C will kill them. Vacuum carpets thoroughly and you may use an insecticide for bed bugs. You will need to repeat this several times to kill the eggs.

Fleas

Like bed bugs, fleas can be tough to get rid of. If you suspect there are fleas in your home, wash all your bed linen and clothes at as high a temperature as possible (ideally 60C) to kill the fleas. Thoroughly vacuum all carpets and furniture. If you are a pet owner, ensure that they are treated with flea prevention treatment regularly.

Remember! Prevention is better than cure, so follow these simple steps to minimise the chance of an infestation in your home.

- Keep all kitchen and food preparation areas clear and store foodstuffs in sealed containers.
- Do not leave dirty dishes etc. in the sink or on drainers.
- Make sure any waste bins are securely covered and are emptied frequently.
- Make sure any gaps between/behind appliances, such as cookers, are cleaned regularly.
- Report any minor water leaks promptly to deny water sources.
- Make sure your home is clutter-free and tidy.
- Wash and dry bed linen on the hottest temperature setting permitted.

CDHA's Engagement Plan

The Scottish Housing Regulator (SHR) publishes an engagement plan for each Scottish social landlord. The engagement plan describes their work with social landlords and sets out:

- Why they are working with a landlord.
- What the landlord needs to do
- What the landlord needs to send them
- What the SHR will do
- The landlord's regulatory status.

For 2023/24, the SHR has confirmed CDHA's regulatory status is 'compliant'. This means we meet the SHR's regulatory requirements, including the Standards of Governance and Financial Management.

The SHR doesn't require any further assurance from us at this point, other than the annual regulatory returns required from all Registered Social Landlords.

OWNERS AND LANDLORDS CONTACT DETAILS



It is important you inform us that you have changed any of your contact details such as your mobile number, email, or correspondence address. There could be instances when we have to contact you regarding emergency repairs, your factoring account or provide you with important updates about our services.

We are unable to do so if old contact information is held on our system. We would urge anyone who has changed their contact details to provide us with this by calling 0141 633 2779 or by emailing info@cathcartha.co.uk.

POLICY REVIEWS



The Association is currently reviewing 3 of our policies. A policy is a statement of intent, whilst procedures are how you implement the policy.

The 3 policies we are reviewing are:

• Debt Management Policy

The purpose of the policy is to set out CDHA's framework for debt management, including the recovery of rent arrears. It ensures that tenants receive a consistent and unambiguous approach to rent arrears and debt recovery. The policy aims to ensure that CDHA collects rent in an efficient and effective manner, while also providing tenants with advice and support to help them pay their rent and sustain their tenancies.

If you have any concerns with your rent account or experiencing any financial difficulties, please contact your Housing Officer as soon as possible on **0141 633 2779** (option 2).

• Tenancy Sustainment Policy

This policy sets out CDHA's proactive approach to sustaining tenancies. Tenancy Sustainment is a generic term for the prevention of tenancy breakdown or a 'failed tenancy'. Failed tenancies have an impact on CDHA's resources and can have negative impacts on tenants who may end up homeless and have difficulties securing alternative accommodation.

• Rent Setting Policy

This policy outlines the methodology that CDHA uses to set rents and service charges, considering statutory and regulatory requirements. The policy aims to provide a strategic framework for setting charges that are affordable, equitable, transparent, and consistent while ensuring that at all times CDHA is a financially viable and sustainable organisation.

Rental income is the largest part of our cash flow. We aim to set rent levels that are affordable to tenants. The Committee will test all rents against the SFHA Affordability Tool and aim to keep all rents in either green or amber. We will also compare our rents with other similar landlords and will use information provided by GWSF for comparability purposes. We must ensure that costs are covered, and that sufficient income is generated for the ongoing provision of good quality accommodation and associated services for people in housing need.

We will be consulting with our tenants in the coming months for their views on the above policies.

In the meantime, you can access the policies on our website at www.cathcartha.co.uk and send your comments/feedback for the Association to consider at info@cathcartha.co.uk.



Electrical Installation Condition Report (EICR)

An EICR is when your electrical installations are tested by a 'skilled' person to ensure they are safe and will not cause any fire risks or electric shocks. This inspection should take around 2 hours to complete. An electrical installation comprises all the fixed electrical equipment that is supplied through the electricity meter.

Our staff and contractors will contact you directly with a proposed date for this work to be carried out. Refusal to permit access is in breach of Section 5.12 of your Tenancy Agreement and the Electrical Safety Policy. Under the terms of your Tenancy, the Association is entitled to force entry to your property if access is refused. If we have to force access, you will be liable for the full cost of the visit which will be in the region of £200 and includes any damage reasonably caused in forcing entry and for previous missed appointments.

ANTI-SOCIAL BEHAVIOUR: YOUR RESPONSIBILITY AS A TENANT

At Cathcart & District Housing Association, we want our tenants to feel safe and secure in their homes. We understand that anti-social behaviour can have a negative impact on our neighbourhood and tenants' lives, and we are committed to tackling it.

Anti-social behaviour is defined as any behaviour that causes or is likely to cause harassment, alarm, or distress to others. It can include a wide range of activities, such as:

- Noise nuisance
- Vandalism
- Graffiti
- Harassment
- Drug dealing

As a tenant, it is your responsibility to be a good neighbour and to respect the rights of others. Here are some tips on being a good neighbour:

- Be considerate of noise levels, especially at night.
- Keep your property clean and tidy.
- Be respectful of your neighbours' property.
- Report any anti-social behaviour to CDHA, the Police, and/or the Noise Pollution Team

If you experience anti-social behaviour, there are a number of things you can do:

- Speak to your neighbour directly.
- If that doesn't work, you can report the behaviour to your landlord or the police.
- You can contact us here at CDHA.

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Cathcart & District Housing Association will investigate the matter and take appropriate action. This may include speaking to the neighbour, issuing a warning, or taking legal action. Anti-social cases can take a lengthy time to resolve depending on the case.

Contacting the Police and Noise Pollution Team

If you experience anti-social behaviour, you should also contact the police or the noise pollution team if the situation requires this. The police can investigate criminal offences, such as vandalism or harassment. The noise pollution team can investigate noise nuisance.

The contact details for the police and the noise pollution team are:

- Police: **101**
- Noise Pollution Team: **0141 287 6688**

We want all of our tenants to feel safe and secure in their homes. If you experience anti-social behaviour, please don't hesitate to contact our housing team. We will work with you to resolve the matter.



Welfare Rights News

Cathcart & District Housing Association - Supporting you when you need us most.

Cost of Living Crisis - Debt & Fuel Support

Our Welfare Rights & Money Advice Team has been working hard to increase support to help tenants during the Cost-of-Living Crisis.

Are you worried about Debt?

Do not suffer in silence! If you are in debt to your Energy Provider or have Consumer Debt with loan or credit card companies, and you are struggling, we can help!

Our Money Advice Service offers free confidential, impartial, and independent debt advice. We can assist you to get your debt under control, and in some cases, written off.

We can review your Finances, prioritise your debts and complete a financial statement which includes details of your income and expenditure. We will then give you advice on what options are suitable for you and provide you with the necessary information to help you decide what is best for you and assist you through the process. We will contact your creditors and negotiate with them on your behalf.

Fuel Support

Scottish Government Home Heating Support Fund - Dry meters & Pre-Payment meters

If you are in debt to your energy supplier or rationing your heating due to the inability to meet the costs, we can apply to the Scottish Government Home Heating Support Fund for assistance on your behalf. We will require your energy account number, latest bill & details of usage, which can be obtained from your bill or online account with your Energy supplier.

Energy Efficiency Advice

The funding from the Social Housing Fuel support fund has also allowed us exclusive access to an adviser from Glasgow's Home Energy Advice Team (HEAT). They can provide advice on energy saving measures, assist with any issues with the operation of your heating system, or disputes with your Energy supplier.

Energy Efficiency Goods

We also have funding for goods that will help improve the energy use within your home. These include:

- Air fryers
- High tog duvets
- Draft excluders
- Carpet vouchers
- Thermal curtains

Contact Us: Advice is available in person by appointment, over the phone, or by email. Telephone: **0141 633 2779**
Email: advice@southside-ha.co.uk



utilita POWER UP

Do you need a little extra help until payday? POWER UP is a feature in the My Utilita app allowing you to apply for a top-up when you've run out of credit and need to keep your home up and running.

Apply for a POWER UP from the Home or Payments screen when you're running low on credit. Get up to £60 gas and £40 electric credit if you need to – just choose a payback rate that works for you.

More information can be found at: www.utilita.co.uk/my-utilita

SCAMS

According to the Big Scottish Scam Survey 2023, the most commonly experienced scams are:

- **Deliveries**
Scam texts and emails purportedly from delivery companies asking you to click a link to rearrange a missed delivery or pay a fee.
- **Energy Grants**
Cold calls and adverts giving misleading information about grants/funding for energy efficiency measures.
- **Amazon**
Scam calls saying that there have been issues with your Amazon Prime subscription or account.
- **Prize Draws**
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.
- **Banking**
Scam calls or texts purportedly from your bank, attempting to obtain your account details or encourage you to transfer money.
- **Cost of Living**
Scam emails, texts, and calls related to cost-of-living support payments or bill rebates.
- **Broadband**
Scam calls, purportedly from your broadband provider or telecoms company, attempting to obtain your personal and account details.
- **WhatsApp**
Messages often beginning with "Hello Mum/Dad" from someone posing as a family member and asking for an urgent money transfer.
- **HMRC**
Scam emails, texts, and calls offering Government grants or tax refunds or saying your NI number is going to be suspended.
- **Remote Access**
Scam calls asking for remote access to your computer to fix a 'problem' or asking you to download software.
- **Investment**
Social media adverts or emails offering amazing investment opportunities or quick and easy loans.
- **Online Shopping**
Adverts on social media or search engines leading to scam websites that offer cheap/branded products which don't usually exist.

Where to report scams

- **Scams**
In Scotland, report all scams to **Advice Direct Scotland** by calling **0808 164 6000** (Mon-Fri 9 am-5 pm) or online at www.consumeradvice.scot
- **Fraud**
If you have been the victim of fraud, report it to **Police Scotland** on **101** or **999** in an emergency.
- **Suspicious Emails**
You can forward suspicious emails to report@phishing.gov.uk and send links from websites that you think are trying to scam the public to the **National Cyber Security Centre's** scam website reporting service at www.ncsc.gov.uk/section/about-this-website/report-scam-website
- **Suspicious Text Messages**
If you receive a suspicious text message you can forward it to **7726**. The free-of-charge '7726' service enables your provider to investigate and take action if malicious content is found.



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: