

The Newsletter of Cathcart & District Housing Association

**WINTER 2023 • ISSUE 51** 

# Witter Molays

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

We will be closed from 12.30 pm on Friday 22<sup>nd</sup> December 2023 and will re-open on Thursday 4<sup>th</sup> January 2024 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, or 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:

- 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 – 0141 556 3500 (CLC All Trades).



Every three years, we conduct a large-scale tenant satisfaction survey, asking our tenants their views and opinions on the services we provide and how these could be improved.

This year, we have commissioned Research Resource to survey our tenants to ensure independence. The survey will be conducted face-to-face and will last no longer than 20 minutes. Interviewers will carry identification and will show a letter of authentication from the Association. The interview will be conducted in accordance with the Code of Conduct of the Market

Research Society and data will be held securely and kept confidential in line with the Data Protection Act 2018 and the UK General Data Protection Regulation (UK GDPR).

Research Resource will target 40% of our tenant population from December 2023 to February 2024 by going door to door and respondents will be randomly selected. Participation is voluntary and if tenants do not wish to answer any questions, they can decline to do so.

Your views are important to us, and we would appreciate it if you could complete the survey.

### **COMPLIANCE CHECKS**

#### Are compliance checks important?

Yes. CDHA has a legal duty to each tenant to make sure their boiler is checked annually and that the electrics are inspected every 5 years.

### What if I cannot attend the appointment?

Contractors will do their best to attend with plenty of notice. If you cannot make the appointment, we must be notified.

#### Forced Access - Really?

Yes, we have a duty-bound agreement in place to look after the checking of your boiler and electrics. We give everyone the opportunity to make an appointment at a date and time that suits them. Unfortunately, after 2 missed appointments, we need to arrange a 3<sup>rd</sup> appointment

which will be a "Forced Access" as we need to ensure the inspection is completed.

Under the terms of the Scottish Secure Tenancy Agreement Section 5, tenants must allow us access to their property to carry out maintenance or safety checks. In the event of continued no access for gas safety checks or EICR tests, tenants should be aware that failure to provide access is a breach of their Tenancy Agreement. Under Section 5.11 it states .... "If you refuse us entry, to the house or the common parts we will have the right to make forcible entry provided we have given you every reasonable opportunity to let us in voluntarily. If we have to make forcible entry, in this situation, you are liable for the costs of any damage reasonably caused.

### What does this involve?

We arrange for a locksmith, gas engineer or electrician, and a staff member of CDHA to attend at a specific date and time. The cost of this appointment is charged back to the tenant. To arrange a forced access, it costs us approx. £200 hence we are keen for tenants to keep their appointments and work with us.

Due to the cost and time involved, it is important that the appointments made are kept. We do not want to be in a position of recharging tenants for contractors having to attend their properties. We also don't want contractors and staff in your property when you are not home.





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Fire Safety

Heating your home, especially in the colder months, can have unforeseen risks when done unsafely. Every year people are injured and die in their homes because of fires caused by heating appliances.

### Portable equipment safety advice

Any type of portable heater can start a fire if it is misused. Always read and understand the manufacturer's instructions before using one.

#### Remember:

- turn off portable heaters before going to bed.
- 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, **never:**

- 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.

#### **Bedtime checklist**

Before going to bed, you can help keep your family safe by checking your home for potential fire hazards. This will only take a few minutes, but it can help keep everyone safe while you sleep.

Follow these simple bedtime checks to help keep your home safe:

- Switch off and unplug all electrical appliances not designed to be left on overnight.
- Stub out all cigarettes and always empty ashtrays. Pour water over cigarette ends and matches before putting them in the bin outside.
- Put fireguards around open fires.
   Do not build up the fire before you go to bed.
- Switch off any portable heaters.
- Switch off any electric blankets, unless it's marked 'suitable for all night use'.

- Close all doors it can keep your escape route free from smoke and may stop a fire from spreading.
- Make sure the main door keys are to hand.
- Extinguish open flames such as candles, oil lamps, and incense sticks.
- Only use laptops and devices on hard surfaces so the air vents can let the heat escape. They should also be unplugged before bed.
- Never charge your mobile phone while you are asleep or charge it and leave it under your pillow.

# The close/common stair is your only means of escape in the event of a fire.



Have you ever thought what you would do if fire were to break out in your close/common stair? It may not necessarily be in your flat! A fire started in a close/common stair could kill you and your family. Even a small bag of nubbish can create enough smoke to fill a whole close/common stair. Items left in a close/common stair are often deliberately set on fire.

#### Keep it clear

- Get rubbish, old furniture, etc out of the building.
- Make sure storage areas are kept locked.
- For advice on uplifting items contact your local Council.

#### If fire does start

- Keep doors closed to prevent smoke filling your house.
- Dial 999 and ask for the Fire and Rescue Service, giving as much information as you can.

To request a free Home Fire Safety Visit
CALL 0800 0731 999

for more fire safety advice visit: www.firescotland.gov.uk





# Welfare Rights and Money Advice Team: Cost of Living Support

Please note, that you do not have to be on benefits to qualify for assistance from any of our cost-of-living support projects.

### **Fuel Support**

#### **Pre-Payment Meter Vouchers**

CDHA has access to new funding from the Scottish Government's Social Housing Fuel Support fund for fuel vouchers, to assist tenants with pre-payment meters (smart or standard), struggling to heat their homes. The vouchers are £49 each, and the project will run to 31st March 2024 funding dependant.

### Scottish Government Home Heating 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, the Advice Team can apply to the Scottish Government Home Heating Fund for assistance on your behalf. We will require your energy account number, and latest bill, which can be obtained from your online account with your Energy supplier. We will also require details of your income and expenditure. Get in touch with the Advice Team for more information.

### **Energy Efficiency Advice**

The funding from the Social Housing Fuel support fund has also allowed us exclusive access to an adviser from the Wise Group Home Energy Advice Team (HEAT). They will provide advice on the phone or in person 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 some funding for goods that will help improve the energy use within your home. These include:

Air fryers

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

**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

# 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.



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### **Warm Home Discount**

You could get £150 off your electricity bill for winter 2023 to 2024 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.

If you qualified last year under the 'broader group' but do not qualify this year as the criteria has changed, please contact us, as we may be able to assist.



# Winter Heating Payment Scotland

The payment for winter 2023 to 2024 is £55.05.

Winter Heating Payment is for people in Scotland who:

- get a particular benefit this is the 'qualifying benefit'.
- get the qualifying benefit on at least one day in the first full week of November – this is the 'qualifying week'.

# Qualifying benefits for Winter Heating Payment

To get Winter Heating Payment you must get one of the following benefits during the qualifying week:

- Universal Credit
- Pension Credit
- Income Support
- Income based Jobseeker's Allowance
- Income Related Employment Support Allowance



### **Winter Fuel Payment**

If you were born before 25 September 1957 you could get between £250 and £600 to help you pay your heating bills. This is known as a 'Winter Fuel Payment'.

The amount you get includes a 'Pensioner Cost of Living Payment'. This is between £150 and £300. You'll get this extra amount in winter 2023 to 2024. This is in addition to any other Cost of Living Payments you get with your benefit or tax credits.

You normally do not need to claim, if you are in receipt of a qualifying benefit, it should be paid automatically. If, however, you have deferred your State Pension, and have not received the Winter Fuel Payment you will be required to make a claim by 31st March 2024. To claim, call 0800 731 016, further information can be found at https://www.gov.uk/winter-fuel-payment/how-to-claim

Most eligible people are paid in November or December.

## Scottish Child Payment

You may be able to get Scottish Child Payment if all of the following apply:

- · you live in Scotland.
- you or your partner are getting certain benefits or payments.
- you or your partner are the main person looking after a child who's under 16 years old.

Benefits or payments you or your partner must get

You can apply whether you're in work or not, if you or your partner are getting one or more of the following benefits:

- Universal Credit
- Child Tax Credit
- Working Tax Credit
- Income-based Jobseeker's Allowance (JSA)

Social Security Scotland also accepts claims if you alone are named on one of these benefits:

- · Pension Credit
- Income Support
- Income-related Employment and Support Allowance (ESA)

If your partner is named on any of the above 3 benefits and you are not, your partner should apply.

Apply online at https://www.mygov.scot/scottish-child-payment/how-to-apply or call 0800 182 2222.

### **Winter Heating Packs**

We recently acquired funding through the National Lotto to create winter heating packs for our tenants. These packs were to assist our tenants against the cost-of-living crisis and rising energy costs which are impacting everyone. The first round of packs was handed out and we ran out within 2 hours. We have since applied for more funding to allow us to purchase more packs as these have proven to be incredibly successful. Keep an eye on our Facebook page for more information.





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# **Contents Insurance**

Contents insurance is a type of home insurance policy that covers you against loss, damage, or theft to your personal belongings and home possessions. It can also cover you if you take items out of the home or on holiday, for example. Please note, it is different from buildings insurance which protects the structure of the building and permanent fixtures.

It is your landlord's responsibility to buy buildings insurance but **the responsibility for insuring your**  belongings lies with you as the tenant.

You do not have to take out home contents insurance, however, we would recommend that all tenants do, either through the Thistle Tenant Risks Home Contents Insurance Scheme or by making your own arrangements because if any of your contents are lost, stolen, or damaged you will have to pay to replace them.

The Thistle Tenants Risks scheme was designed for tenants in

social housing, and you can pay premiums by cash fortnightly or monthly, monthly by direct debit, or annually. To find out more, there are 3 ways to contact Thistle Tenant Risks:

- 1 Call 0345 450 7286
- Request an application pack from your local housing office.
- 3 Visit www.thistletenantsscotland.co.uk where you can also request someone to call you back.

# Accessibility

For the past couple of years, we have been providing the Recite Me Accessibility Toolbar on our website. The purpose of the toolbar is to support a wide range of disabilities to aid website usability. Users can customise our website in a way that works best for them.

Accessibility is extremely important to Cathcart & District Housing Association, and we are committed to ensuring our customers can access our online services and contact us.

Functions of the toolbar include screen reading functionality, multiple reading aids, customisable styling options, and a live translation feature. Users can fully customise our website to suit their own needs by translating content into different languages, requesting for content to be read aloud, or adjusting the colour, font, and size of the text.

To explore our accessibility support tool, please visit www.cathcartha.co.uk and click on the "Accessibility" button at the top of the website. Our User Guide can be found on any page at the footer. If you require any help navigating our website or to request a copy of the user guide, please email info@cathcartha.co.uk and a member of staff will be more than happy to assist you.

CDHA will also meet requests for our policies and other documents to be made available in different formats or languages, wherever possible.



# WAITING LIST

As an Association, we have decided not to give out waiting list positions to external applicants or internal transfers as the waiting list queue changes on a daily basis. This occurs due to people's circumstances changing, such as becoming homeless etc, which impacts their points and therefore their position in the queue. A new shortlist is created when a property becomes available. We have a huge demand for our stock with a waiting list of more than 1,000 housing applicants and very little turnover of void properties. For example, from April 2022 to March 2023 we let 52 properties. This makes it difficult to estimate how long it will take before a tenancy is offered.

There has been an increase in hostility recently towards our staff when advising people of their position in the queue. We believe that in making this change it will result in less aggression towards our staff members. We appreciate your support with this decision.











# Doorbell Cameras and Personal CCTV

# Are you considering, or already have CCTV or an audio/video recording device installed on your property?

If so, Cathcart & District Housing Association MUST be informed of such, and a request made to a Housing Officer. If you fail to notify us, you may be in breach of your tenancy agreement for instance:

- Your right to make improvements You are not permitted, and have no right, to carry out improvements or alterations to your home unless you first get our permission in writing. Any improvements or alterations must be completed to our satisfaction. When the tenancy ends the improvements and alterations may become our property, or we may ask you to remove them and make good any damage, at your own expense. You may have the right to compensation for any improvements you have made to your home. You can find more details in your tenants' handbook.
- Permission for improvements and alterations You must get our written permission first and you
  must get any relevant planning permission, building
  regulations approval, or electrical and/or gas
  certification. This includes:
  - adding anything to, or altering, your home and fixtures or fittings or gas, electric, or water services such as installing an electric shower
  - putting up a radio or television aerial or satellite dish.
  - installing CCTV cameras
  - decorating the outside of your home.
- Cost of putting right You must pay the reasonable cost of putting the property back to its original condition if any alteration, improvement, or addition:
  - o was made without our written permission.
  - o does not meet our reasonable requirements if we have given permission.

# Considerations on using CCTV and Ring Doorbells

#### How can I use CCTV responsibly at my property?

You should ask yourself whether CCTV is actually the best way to improve your home security. Think about the following questions:

- o Do I really need CCTV?
- o Are there other things I could use to protect my home, such as better lighting?
- o What is the most privacy-friendly way to set up the system?
- o What areas do I want the cameras to capture?
- Can I position the cameras to avoid intruding on my neighbours' property or any shared or public spaces?
- o Do I need to record the images, or is a live feed enough?
- o Has my CCTV system got an audio-recording facility? Audio recording is very privacy intrusive.

Think about the problem you are trying to tackle; it will usually be to capture anti-social behaviour or criminality.

Cathcart & District Housing Association encourages reporting antisocial behaviour to us, and you should detail your complaint direct to your Housing Officer.

#### Knowing the law and your responsibilities

If your CCTV captures images beyond your property boundary, such as your neighbours' property, communal areas, or public streets and footpaths, then your use of the system is subject to data protection laws.

This does not mean you are breaking the law, but it does mean that, as the CCTV user, you are a data controller. This means that you will need to comply with your legal obligations as a data controller under the data protection laws.



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You can still capture images, but you need to show you are doing it in ways that comply with the data protection laws and uphold the rights of the people whose images you are capturing.

Ensure that you limit how long you keep the footage, so it is kept for no longer than is required. You should securely delete footage on a regular basis.

The Information Commissioner's Office (ICO) enforces data protection law and has published the following guidance:

 https://ico.org.uk/for-the-public/domestic-cctvsystems/

If you have any questions about the use of doorbell cameras or personal CCTV, please contact the ICO by calling 0303 123 1113 or by visiting their website at ico. org.uk.

The domestic use of CCTV could be challenged if its use amounted to harassment under the Protection from Harassment Act 1997. The relevance of the legislation would depend on the specific circumstances.

#### Signs and Security

As an individual data controller, you will need to:

- Let people know that you are capturing audio/video by putting up signs saying that recording is taking place.
- Make sure that you are not capturing more footage than is required to achieve your purpose for using the system.
- Ensure the security of the footage you capture

   in other words, holding it securely and making
   sure nobody can watch it without good reason.
   You should therefore be able to demonstrate that
   the system you are using meets any applicable
   standards.

# Annual Assurance Statement 2023

Social landlords must submit an Annual Assurance Statement to the Scottish Housing Regulator (SHR) by the end of October each year. This provides assurance that the Association is complying with the relevant requirements of Chapter 3 of the SHR's Regulatory Framework. This includes the regulatory requirements and the Standards of Governance and Financial Management.

The Committee of Management confirms that they have reviewed and assessed a comprehensive bank of evidence to support our statement that Cathcart & District Housing Association is, to the best of their knowledge, compliant with:

- All relevant regulatory requirements as set out in Chapter Three of the regulatory framework
- The relevant standards and outcomes of the Scottish Social Housing Charter
- The Regulatory Standards of Governance and Financial Management
- In relation to our statutory obligations in respect of tenant and resident safety we are compliant in all areas.

The evidence bank combines reports, policies, advice, and information which the Committee of Management monitors and oversees on an ongoing basis throughout the year to provide continuous assurance that Cathcart & District Housing Association is compliant. In reviewing the evidence and assessing compliance, we have undertaken a self-assessment process as detailed in the SFHA self-assurance toolkit. We have obtained external support from

consultants and auditors to provide us with additional assurance and the evidence provided to the Committee of Management is effective and robust.

Our full Assurance
Statement can be
viewed on our website
at www.cathcartha.
co.uk or on the
Scottish Housing Regulator's website at
www.housingregulator.gov.scot/



























# **Careers Fair**

Our Corporate Services Officer Emma and Modern Apprentice Amie attended the careers fair at Williamwood High School with Trudi from Scotland's Housing Network in October 2023 to promote a career in housing.

There are many routes into housing. Unfortunately, you cannot be a tenant and a staff member of the Association at the same time but there are other housing associations and local authorities in Scotland you can apply to. If you would like more information on what a career in housing entails, please email info@cathcartha.co.uk and we will send you our careers information pack.



If you are interested in the work of Cathcart & District Housing Association, we welcome applications from tenants and local residents to join our Management Committee.

# Management Committee

Cathcart & District Housing Association is a community-controlled Housing Association, and local members make up our Committee of Management. CDHA is led by our Management Committee which is made up of a maximum of 15 local tenants and residents and other individuals with an interest or skill that suits the aims of the Association.

Being a committee member offers you the opportunity to lead the strategic direction of a growing organisation, playing a key role in delivering high quality services to our customers and defining goals and targets.

### What's in it for you/What can you expect?

- · Making a difference to the people of Cathcart
- Personal development opportunities and training
- · Use your skills where they are really needed
- Meet new people
- Help support the work of Cathcart & District Housing Association
- Contribute to decision-making processes involved in the development of CDHA.

Committee members learn new skills around governance, finance, development, and strategic planning. Being a committee member can be a rewarding experience. CDHA offers a detailed induction programme for new committee members. You will have the opportunity to attend vocational and non-vocational

training courses on a range of subjects e.g., Governance, Finance, Regulation.

Please note this is an unpaid voluntary role with expenses paid for CDHA committee business.

### What's in it for us/What can we expect?

- · Your skills and enthusiasm
- · New ideas for CDHA
- Your attendance at approx. 9-10 meetings per year (The third Tuesday of the month from 6.30 pm to 8.30 pm)
- Increased support for the Management Committee and Staff.

### How can I apply?

If you are interested in becoming a committee member or would like to have an informal chat, please contact:

Emma Connelly, Corporate Services Officer Emma@cathcartha.co.uk 0141 251 0474

Cathcart & District Housing Association positively welcomes applications from anyone interested in joining our membership regardless of sex, race, disability, sexual orientation, age (providing the minimum age of 16 has been reached), religion, or belief. We are committed to ensuring equality of opportunity and encouraging diversity and are keen to ensure our membership reflects the communities we serve.



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**Cathcart Window Wanderland** 

Cathcart & District Community
Council is hosting Cathcart's very
own Window Wanderland on the
16th, 17th, and 18th of February
2024. The aim is to bring the
whole community together
with a free magical display of
illuminated windows, bringing
some love and light to the dark
Winter streets.

Window Wanderland is an awardwinning project which helps communities around the world to transform their neighbourhoods into magical outdoor galleries, connecting people, reducing social isolation, and encouraging creativity and positivity.

### Fancy taking part?

Taking part as a Windowmaker is FREE, and everyone is welcome. The theme this year is Love.

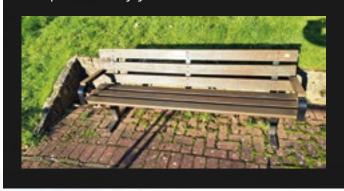
#### What to do next:

- Visit www.windowwanderland.com/event/ cathcart-2024/
- Click on 'Take part in this event' to add your location to the map.
- You will then receive a 'Welcome Pack' when you sign in and access to lots of inspiration for windows too.
- Tell your friends and neighbours and ask them to get involved.



# **Memorial Bench**

Our reactive maintenance contractor CLC All Trades refurbished the memorial bench that was put at 55 Cumming Drive when a local doctor passed away. We would like to thank CLC All Trades as they refurbished the bench as a charity gift to the Association. We hope the local occupants can enjoy the use of the bench.



## Newsletters

We would like to inform our customers that we are reducing the number of newsletter issues we send each year. We will now only be issuing our newsletters twice a year in Summer and Winter, however, this may vary.

If you would like to keep up to date on our activities, please follow our Facebook page at https://www.facebook.com/cathcartdistrictha.

# **Cyber Security**

We are pleased to announce that we have been recertified in Cyber Essentials for the third year in a row.

The Cyber Essentials scheme is a UK government-backed framework supported by the NCSC (National Cyber Security Centre). It sets out basic security controls that help us protect our organisation against a wide range of the most common cyberattacks. The scheme helps us reduce the impact of threats such as:

- Phishing attacks
- Malware
- Ransomware
- Password-guessing attacks
- Network attacks

We have enabled multi-factor authentication on all our user accounts and cloud services which adds an extra layer of protection. We have also engaged the services of a cyber security consultant and they will be carrying out vulnerability scanning and penetration testing on our systems. A vulnerability scan is designed to search for potential vulnerabilities within the system and focuses on finding potential and known vulnerabilities on the network but does not exploit the vulnerabilities. Penetration testing goes a bit further and tries to exploit those vulnerabilities and attempt to breach some or all of that system's security.

We hope this provides our tenants and customers with the assurance that their data is held securely, and that the Association is committed to improving our cyber security and reducing the threat of cyber-attacks.

























CERTIFIED



## **FACTORING NEWS**



# Bill **Enquiries**

If you have an enquiry and it relates to repairs and maintenance, please contact our Maintenance team by emailing info@cathcartha. co.uk or by calling 0141 633 2779 (option 1).

For any finance enquiries, please contact our Finance team by emailing info@ cathcartha.co.uk or by calling **0141 633 2779** (option 3).

# **Garden Maintenance**

The Landscape Maintenance Contract is managed by our Housing Management team who will monitor the contract and carry out estate management visits.

If the gardeners have missed a cut, please report this to us right away by emailing info@cathcartha.co.uk or by calling 0141 633 2779 (option 2). If this is reported months later, we are unable to raise this with the contractor or issue a refund for any missed cuts.

# **Close Cleaning**

Please report any issues with close cleaning right away to our Housing Management team by emailing info@cathcartha.co.uk or by calling 0141 633 2779 (option 2).



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

