CATHCART & CDHA Cathcart & District Housing Association CATANDARD

The Newsletter of Cathcart & District Housing Association

WINTER 2025 • ISSUE 55

Merry Christmas from CDHA

As Christmas draws near, the year slows to a crawl We pause for a moment and reflect on it all, How far we've all come, through sunshine and rain — Together with tenants, through joy and through strain.

From repairs to renewals, each call and each key, Our homes have been cared for by staff you can see. We thank you sincerely for patience and grace, For making each house a warm, welcoming place.

Now festive lights twinkle, the year's almost through, And CDHA's offices take a short break too.
Our staff will be resting from **the 24th for a break**Then back fresh in January — ready for the uptake!

If something goes wrong while we're away, Here's how to get help without delay: **Emergency Repairs:** you know who to phone The team will respond you'll not be alone.

You'll find all our numbers have been issued to you or right on our website — to help you get through! Only emergencies I am sure you're aware Contractors also enjoy their Christmas fair

To one and all, we send Christmas cheer As 25 fades, we wish you a Happy New Year May your homes be warm, and the sleigh bells chime If you celebrate Christmas, have a wonderful time



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

We will be closed from 12.30 pm on Wednesday 24th December 2025 and will re-open on Tuesday 6th January 2026 at 9 am.

During this time, emergency numbers will be in operation.

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 **0141 556 3500** (CLC All Trades)
- 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).

4 DAY WEEK UPDATE

Six-Month Four-Day-Week Pilot a Resounding Success

We are pleased to share the results of CDHA's six-month pilot of a **four-day working** week, a major step forward in our ongoing commitment to supporting staff wellbeing while maintaining high-quality services for our tenants and communities.

Why We Introduced the Pilot

As an organisation rooted in community support, we know that sustainable, motivated teams deliver the best outcomes. The pilot was introduced to explore whether reducing the working week and extending the working day improves wellbeing, increases efficiency, and strengthens our ability to recruit and retain talented staff.

We designed the pilot carefully to ensure service continuity, with staggered working patterns and clear monitoring throughout.

What We Achieved

The results have been extremely positive:

Improved staff wellbeing
 Staff consistently reported better work-life balance, reduced stress, and greater energy throughout the week. Many noted that the additional day allowed them more time for family responsibilities, rest, and personal commitments.

- Maintained service levels
 Importantly, our service performance indicators remained strong throughout the pilot.

 Repairs, tenancy services, and customer support continued to operate effectively, showing that reduced working hours did not compromise the quality of service provided to our tenants.
- Increased productivity and focus
 Teams reported greater focus
 and collaboration, with clearer
 planning and more efficient use
 of time. Meetings became more
 purposeful and workloads were
 managed more effectively.
- Strong morale and retention
 Staff feedback highlighted
 greater job satisfaction and a
 sense of pride in being part of an
 organisation willing to innovate
 and invest in its people. This has
 supported a positive workplace
 culture and improved staff
 retention.

What Happens Next

Following the success of the pilot, CDHA is now reviewing next steps, including how the four-day-week model can be incorporated permanently while continuing to meet our responsibilities to tenants, partners, and the wider community. Initially, it will continue for a further 2-year period.

We are proud of what has been achieved and grateful to all staff, tenants, and committee members who supported the pilot and contributed valuable feedback. This initiative has shown that thoughtful innovation can have a meaningful impact on wellbeing without compromising service excellence.

Thank You

To our team: thank you for embracing this trial with openness, professionalism, and creativity.

To our tenants: thank you for your support as we explored new ways of working to serve you even better.



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TENANT PORTAL

Stay Connected Over the Holidays with Our New Online Tenant Portal!

Cathcart & District Housing Association is delighted to introduce our **new online tenant portal**, designed to make managing your tenancy easier than ever!

As our offices will be closed over Christmas and New Year, we encourage all tenants to sign up before the festive break so you can continue to access our key services anytime, anywhere.

Through the portal, you can:

- Pay your rent quickly and securely
- View your account balance
- Log routine repairs at any time
- Check your tenancy details
- · Make changes to your household
- Make a complaint
- Contact our office for when we reopen

The portal is available 24 hours a day, 7 days a week, so you'll always have access to essential services, even while our team is away.

To register, simply email us at info@cathcartha. co.uk with your name, address, and email address.

If you are already registered but need to reset your password, please contact us at the same email address.

Would you like a little help getting started?

If there is enough interest, we would be happy to run a short workshop to guide tenants through using the portal. Just let us know if you would like to take part!



CLC All Trades took over the gas servicing contract on 1st October 2025. As a result, **our emergency repairs contacts have been updated**.

To report an emergency repair out with our office hours (including Fridays, weekends and public holidays), please refer to the contact list below.

- Boiler and Gas Central Heating -0141 556 3500 (CLC All Trades).
- Electrical, joinery, plumbing and roofing repairs - 0141 556 3500 (CLC All Trades)
- Electrical Central Heating (91 and 99 Spean Street only) 07976 962 560 or 07884 053
 839 (Central Energy Plumbing).

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)**.



JOIN OUR 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, residents and other individuals with an interest or skill that suits the aims of the Association.

The Management Committee are tasked with making the key decisions about the Association's direction and provide challenge and oversight of the staff team to ensure that all decisions and services are provided and delivered in the best interests of our tenants and customers.

We currently have a casual vacancy on our Management Committee and would welcome applications from our tenants.

This role 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?

- 1. Making a difference to the people of Cathcart
- 2. Personal development opportunities and
- 3. Use your skills where they are really needed.
- 4. Networking opportunities and meeting new
- 5. Help support the work of Cathcart & District **Housing Association**
- 6. Contribute to decision making processes involved in the development of CDHA.
- 7. Attend our business planning day.
- 8. We will reimburse out-of-pocket expenses,

including childcare and travel costs for attending meetings

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

- 1. Your skills and enthusiasm
- 2. New ideas for CDHA
- 3. Your attendance at approx. 9 meetings per
- 4. Increased support for the Management Committee and Staff.

If you would like more information or an informal chat, please contact:

Emma Connelly, Corporate Services Officer Cathcart & District Housing Association 3/5 Rhannan Road, Glasgow G44 3AZ

Email: emma@cathcartha.co.uk Direct Dial: 0141 251 0474.

Cathcart & District Housing Association positively welcomes applications from anyone interested in joining our Management Committee 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 Committee reflects the communities we serve. All Management **Committee Members** are expected to sign up to the Code of

Conduct which sets out the standards and performance expected of Committee Members.

How We Allocate Our Homes

Housing demand in our grea continues to be extremely high, and CDHA works hard to make sure homes are allocated fairly and transparently.

Each year, CDHA lets around 50 homes, which means demand far exceeds the number of properties becoming available. This can make waiting times long, and we recognise how challenging this is for people in urgent need of housing.

Who Receives Our Homes?

Our allocation process is designed to support those in greatest need while also ensuring we meet our responsibilities to the wider community:

• 67% of our lets go to people who are homeless, referred to us through Glasgow City Council. This is a particularly high number but it is in fact set by the Scottish Government and all RSLs in Glasgow are charged with the same percentage

to meet a housing crisis in a City that no longer has Council Housing. This helps support the city's statutory duty to house households experiencing homelessness.

The remaining homes are allocated to applicants on our own waiting list or through management moves, where an existing CDHA tenant requires a transfer, for example due to overcrowding, health needs, or other urgent circumstances.

Balancing Need and Demand

Because we only have around 50 vacancies each year, it is not possible to meet the level of demand for social housing in the area. We understand the frustration this can cause, and we continue to work closely with Glasgow City Council and partner organisations to ensure our allocations support those most in need, while giving local applicants fair access wherever possible.

EVICTION: A LAST RESORT

At Cathcart & District Housing Association, our priority is to provide safe, secure and wellmanaged homes for all our tenants. Our Housing Officers work hard to support tenants to sustain their tenancies and to help resolve issues before they escalate. However, it is important to understand that failure to meet the conditions of your Scottish Secure Tenancy Agreement, particularly in relation to rent arrears or antisocial behaviour (ASB), can lead to eviction.

Rent Arrears

Paying your rent in full and on time is one of the key responsibilities outlined in your tenancy agreement. Rental income is our main source of income and pays for the services we provide and is vital to keeping homes safe and in good condition.

If you are struggling to pay your rent, especially during the festive season, please get in contact with your Housing Officer right away. The earlier you talk to us, the more ways we can help.

We can:

- Offer advice and support on managing your rent account
- · Look at setting up a repayment
- Refer you to our Welfare Rights and Money Advice Service

However, if arrears continue to build up and no arrangements are made or kept, we may have no choice but to begin legal proceedings for eviction.

Eviction due to rent arrears can have serious consequences, including losing your home, difficulties in finding another home and potential impacts on your credit rating. If you are facing difficulties paying your rent, please contact your Housing Officer as soon as possible.

Anti-Social Behaviour (ASB)

Every tenant has the right to live peacefully in their home and community. Anti-social behaviour, such as persistent noise, harassment, vandalism, drug misuse, or intimidation, breaches the terms of your tenancy agreement and affects others' quality of life.

Where ASB occurs, we aim to resolve issues through communication, mediation, and support where possible. However, if the behaviour continues or is severe, we can take legal action that may lead to eviction.

Eviction is always the last resort. We want to work with tenants to sustain their tenancy. If you are worried about your rent or need support with anything that could affect your tenancy, please contact us as soon as possible.

































Cathcart Standard

Benefit, Debt and Energy Advice - Free quality confidential & impartial advice

Benefits

Our experienced Welfare Rights staff can provide advice and assistance with all benefits provided by the Department for Works & Pensions (DWP), Local Authorities and Scottish Social Security. In 2024/2025, the team assisted with 403 benefit claims for CDHA Tenants, securing over £700k in financial gains. They can check that you are getting all the benefits you are entitled to and help you to make a claim. They can also help you to challenge benefit decisions and sanctions, request mandatory reconsiderations, submit appeals and provide tribunal representation.

Debt

If you are struggling with debt, you are not alone, we can help! We can assist with all consumer



debt (loans, credit cards and catalogues etc) and fuel debt. We identify all options available to you and can contact your creditors for you and get things under control. Our Money Advice service is regulated by the FCA and registered with the Debt Arrangement Scheme (DAS).

Energy

Our Energy Advice Service funded by the Energy Redress Scheme launched in June 2024 in partnership with 3 other housing associations in the southside of Glasgow.

In 2024/2025, they assisted 555 households producing over £58,000 in financial gains and savings for tenants. They have provided over 300 home visits, 1400 telephone calls and 190 office appointments. They can help with:

Reducing Energy Usage

With practical advice on how to lower energy consumption. They can walk tenants through small, everyday changes that can lead to lower bills and a more energy-efficient home.

Fuel Debt Assistance

If tenants are struggling with fuel debt, they offer support and guidance and explain what options are available.

- Help set up payment plans to make the debt more manageable
- Assess eligibility for any grants or schemes that can help relieve fuel debts
- PAYG access to vouchers for support for people who are in danger of going off supply.

Understanding Bills and Meters

Energy bills can sometimes be difficult to understand, all those charges, rates, and meter readings can be confusing. They can assist to:

- Clarify bills If a tenant thinks something looks wrong on their bill or if they just want someone to explain what they are being charged for and why, they can check everything looks okay and help explain the prices.
- Tariff Check if tenants are on the cheapest tariff or the tariff that is right for them
- Check meters If a tenant thinks something is wrong with their meter, they can check to make sure it's the right type of meter and its running in the right way. They can also explain the different types of meters and see which one is the best fit for the tenant.
- Explain how the meter works. Whether it's about reading the meter properly or understanding how the energy provider charges.

Resolve Disputes with Suppliers

The Energy Advisers can provide help to resolve meter and bill disputes, they can provide advocacy and assist clients to navigate complaints procedures, and to take their case to the Ombudsman.

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Managed Migration to Universal Credit - Get Help from our **Welfare Rights Service**

If you are under State Pension age and still in receipt of Housing Benefit. You will shortly receive or have already received a letter from the DWP advising you need to make a claim for Universal Credit

This is because legacy benefits are being phased out and replaced by Universal Credit. The letter from the DWP should advise you of the date that you need to claim Universal Credit by, to ensure that you do not get less on Universal Credit than you did on your old benefits.

The following benefits are ending and are being replaced by Universal Credit:

- Working Tax Credit and Child Tax Credit
- Housing Benefit
- · Income Support
- Income-based Jobseeker's Allowance (JSA)
- Income-related Employment and Support Allowance (ESA)

To continue getting financial support, you must claim Universal Credit by the deadline date in your letter.

Our Welfare Rights Officers can:

- · Check your current benefits are correct and calculate if you are entitled to any Transitional Protection (protection if your current benefits are more than you are entitled to under Universal Credit).
- Assist you to make a claim
- Provide guidance on using your Universal Credit account
- Check the award you receive is correct
- Provide ongoing support with your claim.

Contact us for an appointment by calling 0141 633 2779 or emailing advice@southside-ha.co.uk

Winter Benefits 2025

Most pensioners living in Scotland will qualify for Pension Age Winter Heating Payment (PAWHP).

The allowance was previously paid by the DWP but will be paid this year by Social Security Scotland.

Payments are between £101.70 and £305.10 but how much you are paid will depend on:

- The age of anyone living with you who is eligible
- · If you receive certain benefits from the DWP as a joint
- Or if you live in residential care

Most people will receive payment automatically and you will be paid by November 2025.

Pensioners with Taxable income over £35,000 will be required to repay the PAWHP through the tax system by (HMRC).

Recipients will be able to opt out and more information will be available through the Autumn of 2025.

There is a qualifying week (15th September – 21st September 2025) - during this week you must have:

- Been born on, or before, 21st September 1959.
- · Lived in Scotland during the qualifying week

More information can be found at https://www.mygov. scot/pension-age-winter-heating-payment

























Winter Heating Payment

Some people in Scotland will qualify for a Winter Heating Payment. Payment will be made between December 2025 and February 2026. You will receive a letter or email confirming payment and this will be sent by Social Security Scotland.

In order to qualify for a payment though you must be in receipt of a qualifying benefit. You must also have been in receipt of the qualifying benefit during a qualifying week*

Qualifying benefits:

- Universal Credit and if you:
 - are employed/self-employed and qualify for a child disability element

- receive the LCW or the LCWRA element
- qualify for a child disability element
- have a child under 5 years old
- · Pension Credit
- · Income Support, Job Seekers Allowance and **Employment and Support Allowance**
 - There are specific criteria for these benefits and if you haven't received a payment of Winter Heating Payment 2025 then please contact Southside HA Advice Team on 0141 422 1112

*qualifying week not confirmed on the Scottish Government website yet but likely to be 1st or 2nd week in November 2025 according to the last few years qualifying weeks.

Child Winter Heating Payment

Child Winter Heating Payment is a payment to help disabled children and young people and their families with increased heating costs over winter.

It's paid once a year. The payment for winter 2025-2026 is £255.80.

Who can get Child Winter **Heating Payment**

Children and young people in Scotland can get assistance if they're under 19 years old and get one of the following 'qualifying benefits':

- · the highest rate of the care component of Child Disability Payment
- the highest rate of the care component of Disability Living Allowance for children
- the enhanced daily living component of Personal Independence Payment
- the enhanced rate of the daily living component of Adult Disability Payment

The qualifying week has yet to be updated on the Scottish Governments Website but in previous years this has been the 3rd week in September.

Payment is usually automatic.



Eligible children and young people living in Scotland do not need to apply. They'll get their payment automatically.

Child Winter Heating Payment will usually be paid into the same bank account as their:

- Child Disability Payment
- Disability Living Allowance for children
- Personal Independence Payment
- Adult Disability Payment

You'll get a letter from Social Security Scotland before they make the payment.



























Warm Home Discount

If you're on a low income in Scotland, the Warm Home Discount Scheme will reopen in October 2025.

If you didn't qualify you can check the reasons why at - www.gov.uk/the-warm-home-discount-scheme/get-help

You do not need to apply if you get the Guaranteed Element of Pension Credit. You'll automatically get a letter telling you about the discount if you're eligible.

Otherwise, you'll need to apply directly to your energy supplier.

You might be eligible if all of the following apply:

· Your energy supplier is part of the Scheme.

- you (or your partner) get certain means-tested benefits
- your name (or your partner's) is on the electricity bill

Your electricity supplier may have extra eligibility criteria. They'll also tell you which benefits mean you are eligible.

This is known as being in the 'broader group'.

If you're eligible your electricity supplier will apply the discount to your bill. You'll need to stay with your supplier until it's paid.

Check your supplier's website for when to apply, many open for applications in September.

Supporting Our Community Through the Winter

Cathcart & District Housing
Association is pleased to share
that we have been awarded a
small community grant from
Arnold Clark. Thanks to this
funding, we have been able
to purchase a limited supply
of winter essentials including
blankets, flasks, hand warmers,
and draught excluders to
support tenants during the
colder months.

With rising fuel costs putting increasing pressure on household budgets, keeping warm at home can be a challenge, particularly this winter. Our goal is to provide practical support that helps to reduce the impact of cold weather and allows those most at risk to stay comfortable and safe.

Due to the limited funds available, we made the decision to prioritise our older tenants, who are often more vulnerable to the effects of low temperatures and high heating costs. Over the coming weeks, our team will be working across the Association to deliver the winter packs to older residents. Where possible, we will kindly ask those who are able to collect their packs to do so, helping us reach everyone more efficiently.

We understand that not all tenants will be able to benefit from these packs on this occasion, and we sincerely apologise for any disappointment this may cause. We hope you understand the reasoning behind our approach, and we remain

committed to supporting all tenants wherever possible.

Cathcart & District Housing
Association would like to
extend our thanks to Arnold
Clark for making this initiative
possible, and to our community
for your continued support
and understanding. We will be
looking into more funding to
help our tenants as best we can
through 2026/2027.

What tenants have said about the heating packs:

- "Thank you SO much for the pack I picked up earlier. I especially like the blanket!"
- "Thank you very much for the heating pack"

CDHA Tenant Engagement Panel

Cathcart and District Housing Association has developed a Tenant Engagement Panel (TEP). The overall aim of the Panel is to improve tenant and customer experiences with the Association.

Our first meeting was on 17th October 2024, and we continue to meet every 3 months. The next meeting is taking place on 4th December 2025 at 2 pm.

Its activities and the options for how you can get involved will be developed with other tenants who join the Panel and could include things like:

- Reviewing CDHA services and policies (such as how we manage arrears, or how we let our houses)
- · Getting involved in consultation activities
- Supporting the Association to further develop tenant engagement activities.

We want to make sure that the Panel is as inclusive as possible – so no matter who you are or what your previous experiences of CDHA are, please consider joining us.

If you are interested in finding out more, please email us at info@cathcartha.co.uk or call the office on 0141 633 2779.



FIRE SAFETY

Common Areas/Escape Routes

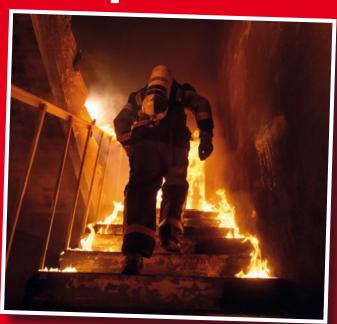
During the Fire Risk Assessments carried out in 2025, it has been noted that most common areas have items stored that may obstruct the fire escape route from your building.

Internal communal areas such as connecting corridors, landings, stairwells, lobbies, meeting rooms or common rooms must be kept entirely free from obstruction. Even temporary obstructions pose a risk of fire and injury and can cause inconvenience including loss of access for residents and visitors.

Common obstructions in internal communal areas include, but are not limited to:

- Rubbish and items awaiting disposal.
- Furnishings such as flowerpots.
- Bicycles, prams, motorised cycles, scooters and mobility scooters.
- Personal effects such as photo frames and pictures should not be placed in communal areas.

If you feel there is an issue or concern in your area, please get in touch with us and our Maintenance



team can carry out an inspection. The Scottish Fire & Rescue Service can also provide a home fire safety visit, you can arrange this via their website www.firescotland.gov.uk or calling 0800 0731 999.



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In Memory of Annette Brown

It was with deep sadness that in September representatives of the housing association attended the funeral of Annette Brown who served as Chair of our Housing Association at various times between 1992 and 2018. Annette was a dedicated Committee member and Chairperson whose vision and commitment helped shape the community we know today.

During her tenure, Annette championed initiatives that improved housing quality, strengthened resident engagement, and ensured that our association remained focused on fairness and sustainability. Her leadership was marked by integrity, compassion, and an unwavering belief in the power of community.

Beyond her professional contributions, Annette was known for her warmth, generosity, and ability to bring people together. She leaves behind a legacy of progress and a lasting impact on countless lives.

We extend our heartfelt condolences to Annette's family and

friends. Her memory will live on in the homes and neighbourhoods she helped create.



ANNUAL GENERAL MEETING

Our AGM was held on Monday 1st September 2025 in the Association's offices.

We are pleased to report that the meeting was well attended with 18 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 2025 are true, fair, and free from material misstatement.

Our Management Committee was elected for the year commencing September 2025 to September 2026. We are also happy to announce that we welcomed a new member to the Committee.

We still have 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 the membership application form at the end of this newsletter.

TENANCY VISITS

Our rolling programme of tenancy visits is well underway.

A member of our Housing Management team will visit you and go through a short questionnaire, giving you the opportunity to discuss various aspects of your tenancy. The information we collect helps us plan for the future and shape our services to better meet your needs. These

visits also allow us to update tenancy records, including who lives in your household and your current contact details.

Before we visit, we will contact you to give you plenty of notice and arrange a time that suits you.

Thank you to all the tenants we have met so far for taking the time to speak with us.



Annual Complaints Report

Cathcart & District Housing
Association is committed to
providing high quality services to
customers. We value complaints
and use information from them
to help us improve our services.
If something goes wrong or you
are dissatisfied with our services,
please tell us.

Some examples of what you might find cause to complain about:

- failure or refusal to provide a service
- inadequate quality or standard of service, or an unreasonable delay in providing a service
- delays in responding to enquiries or requests
- unfairness, bias or prejudice in service delivery
- lack of provision, or the provision of misleading, unsuitable or incorrect advice or information
- a repair that has not been carried out properly or in an agreed timeframe
- dissatisfaction with one of our policies or its impact on the individual
- failure to properly apply law, procedure or guidance when delivering services

- failure to follow the appropriate administrative process
- conduct, treatment by or attitude of a member of staff or contractor (except where there are arrangements in place for the contractor to handle the complaint themselves); or
- disagreement with a decision, (except where there is a statutory procedure for challenging that decision, or an established appeals process followed throughout the sector).

There are some things we <u>can't</u> deal with through our complaints handling procedure. These include:

- a routine first-time request for a service
- a request for compensation only
- issues that are in court or have already been heard by a court or a tribunal (if you decide to take legal action, you should let us know as the complaint cannot then be considered under this process)
- disagreement with a decision where there is a statutory procedure for challenging that decision (such as for freedom of information and subject access requests), or an established

- appeals process followed throughout the sector
- a request for information under the Data Protection or Freedom of Information (Scotland) Acts
- a grievance by a staff member or a grievance relating to employment or staff recruitment
- a concern raised internally by a member of staff (which was not about a service they received, such as a whistleblowing concern)
- a concern about a child or an adult's safety
- an attempt to reopen a previously concluded complaint or to have a complaint reconsidered where we have already given our final decision.

The Association handles all complaints under the Scottish Public Services Ombudsman's (SPSO's) Model Registered Social Landlord Complaints Handling Procedure.

Complaints against neighbours will be dealt with under our Neighbour Relations Policy.

Number of complaints received in 2024/25:

41

Stage 1
Complaints
Received

14

Stage 2 Complaints Received **55**

Total Number of Complaints Received



Number of complaints received in the previous reporting year (2023/24):

29

Stage 1 Complaints
Received

13

Stage 2 Complaints
Received

*1 carried forward to 2024/25

42

Total Number of Complaints Received

Response times for responding to complaints

Stage 1: Frontline Resolution

Stage 1 is for issues that are straightforward and easily resolved, requiring little or no investigation. These types of complaints should be resolved, or a response provided within 5 working days.

Stage 1	2024-2025	2023-2024
The average time in working days for a full response at Stage 1	3.15 days	3.76 days
The percentage of all complaints responded to in full at Stage 1	100%	100%

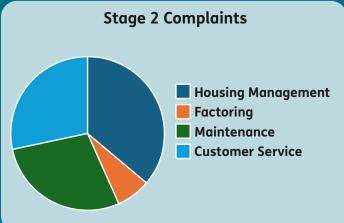
Stage 2: Investigation

Stage 2 is for issues that are not resolved at stage 1 or are complex, serious or "high risk". These types of complaints should be resolved, or a response provided within 20 working days.

Stage 2	2024-2025	2023-2024
The average time in working days for a full response at Stage 2	11.64 days	14.08 days
The percentage of all complaints responded to in full at Stage 2	100%	92.31%

Complaints by Department









maintenance from tenants and factored owners.

An owner reported that the window cleaning had been missed.

You Said:

We ended the landscape maintenance contract with the previous contractor due to poor performance and appointed a new contractor to improve the quality of garden maintenance.

We Did:

We reminded our Estates Team of the importance of adhering to the cleaning schedule to ensure this does not happen again.

Compliments

Some compliments we have received:

"The workmanship was to a very high standard and the lads were polite and cleaned up after themselves. I'm delighted with the finished work"

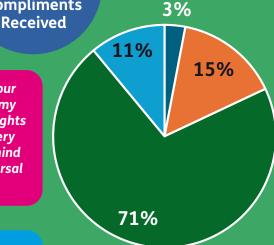
"I wish to compliment CDHA on your excellent Newsletter. It is absolutely jam packed with excellent advice and information."

"Brief message to say back garden much improved, smart and clean. I have been told that new gardeners have been employed, already it looks more usable - not that I use it much - but aesthetically it no longer looks like an afterthought."

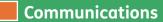
Compliments

"Thank you for all of your help, please also pass my thanks to the Welfare Rights Officer as they were very nice and have put my mind at ease regarding Universal Credit migration".

"Thank-you so much for getting our back door lock fixed. And by 2 very friendly men who knocked on my door to show me how it works. Excellent workmanship!"













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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.

CDHA submitted the statement to the SHR following approval at the 21st October 2025 Committee of Management Meeting. The Statement can be read below:

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

- All relevant regulatory requirements as set out in Section Three of the regulatory framework
- The relevant standards and outcomes of the Scottish Social Housing Charter
- The Regulatory Standards of Governance and Financial Management
- All additional relevant statutory and regulatory obligations, including those relating to tenant and resident safety, health and safety legislation, equality and human rights and monitoring of damp and mould in our properties.

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.

We continue to ensure that the Committee of Management are fully informed and in control. We already use online software for Committee of Management papers and our Committee of Management meet face to face whilst retaining the option of video link to ensure maximum attendance at meetings.

Our future financial projections have been updated to reflect the changing circumstances and continue to show a strong financial position.

We have carried out robust work in relation to health and safety compliance, and our recent internal audit assured the Committee that the RSL is compliant in all tenant health and safety areas e.g. EICR and gas servicing all 100% achieved. The Committee of Management has been actively involved in the development and assessment of the evidence bank and monitors regulatory and legal compliance on a regular and ongoing basis.

The Committee of Management confirms that this assurance has been subject to detailed scrutiny and collective approval, and we are satisfied it provides an accurate reflection of the Association's compliance with Regulatory Standards.

The Statement is also available on our website at www.cathcartha.co.uk.

UPDATE ON DEVELOPMENTS IN THE PIPELINE....

Craig Road New Build

Project Development

The proposals are now based on a four storey close containing a housing mix of four 3 bed 6 person and four 2 bed 4 person flats.

Planning Submission

The Planning Application for the project was submitted in October 2024.

Following earlier discussions and the provision of additional information including three

options, a Design Workshop was held on 8th August 2025.

Our and GCC's preferred option has now been worked up in detail in order to ensure compliance with the [previous] Glasgow Standard and Housing for Varying Needs. The revised design proposals, together with other information regarding sun-path studies and two sub-options on bin store layouts were submitted to the GCC Planning early in October 2025.

At the time of writing, no further feedback has been received from the planning officers.

If the revised proposals are accepted by GCC Planning, they have advised that the alterations will result in a requirement by the planning authority to re-advertise the development proposals.

This additional work will push the development into the next financial year.

Hampden (Cumming Drive/Stanmore Road)

Project Development

The focus of overall project development has been the preparation and submission of the pre-planning application.

The housing mix of the preferred Option 1 was adjusted to increase the number of two bedroom properties and reduce the number of one beds. Total number of properties remain the same. The previous estimate was an uplift in

the bed spaces from 188 to 202. Through design development this has subsequently been revised upwards to 208. This will assist with both the housing mix and project viability.

Pre-Planning Application

GCC Planning requested additional information prior to committing to the pre-planning process. This included a Whole Life Carbon Assessment [WLCA]. This would

assess the carbon impacts of improving the existing buildings compared to demolition and new build.

The WLCA has been submitted, together with a Pre-Application Enquiry Response, providing additional information requested.

An initial site visit with GCC Planning was held in November.

171 Clarkston Road

Project Background

A&S Homes, approached the Association regarding a potential proposal for nine new build housing over ground floor shops at the advertising site located between 173 Clarkston Road and the Scout Hut on Holmhead Road. The project has been supported by a Scheme Agreement from the Council.

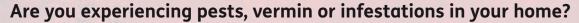
Project Development

A&S Homes architect, Ink Design, has revised the layouts and resubmitted them in line with the requests from GCC Planning. The proposals are close to full planning application stage.

A&S Homes has made an application to Scottish Water [SW] prior to submitting a Full Planning Application. The SW response

has been quite negative, with potentially expensive solutions indicated as being required. Essentially SW do not wish surface water drainage to be connected to the sewer in the street and are looking for different solutions. The Association is working with A&S Homes to find affordable alternatives. Resolving this issue is anticipated to result in project delay.

PEST CONTROL

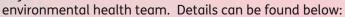


Pests being in and around your home can be a nuisance and, at times, a health and safety issue. Please see below for some advice on what to do when you have a potential infestation in your home, and some tips to help prevent infestations.



Mice & Rats

In the first instance you should contact Glasgow City Council's



Report online: www.glasgow.gov.uk/pestcontrol or call 0141 287 1059.

There may be a charge for the work the council do, 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.



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.

Wasps

You can use a pesticide spray or powder to get rid of wasps' nests. If you choose a DIY method, you will need to act with care, as it may result



in aggravated wasps and potentially cause injury.

It may be easier and safer to contact a local pest control company or Glasgow City Council's environmental health team. Details can be found below:

GCC offer a non-refundable service for live wasps nests to residents in Glasgow between June and September (please note if an Officer inspection identifies bees they will not be treated and they cannot refund this service). This service is chargeable at £114.00 including VAT. The exact location of the wasp byke must be known, visible, accessible and no more than 20 feet from the ground.

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 60°C), or dry them in a tumble drier, as any temperature above 50°C 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 60°C) 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.
- Don't 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.



Rechargeable Repairs

Recently we have seen an increase in the number of repairs which we need to recharge to tenants. Help us to help you by considering the information below:

Lost Keys

If you lock yourself out or lose your keys and then require a contractor to force entry to your property, you will be recharged for this. Often these repairs occur out of hours and incur the high costs of an emergency call-out. It is recommended that wherever possible, you leave a spare set of keys with a friend or relative.

Blocked toilets, sinks and showers

Proper and regular cleaning should prevent the occurrence of blockages. You should <u>not</u> dispose of oil and fat down the sink. The build-up of hair should be cleared from plug holes and waste traps.

It is strongly advised that over the rim toilet blocks, cleaners or fresheners are **not** used.

Faulty Appliances

Household appliances are owned and maintained by you.

A faulty appliance can often "trip" your electrics or circuit breaker resulting in a temporary loss of power.

We would advise you to unplug all appliances, reset the circuit breaker and then plug in your appliance. This procedure can be explained to you in detail and, if necessary, demonstrated by arrangement with a member of staff from our Maintenance Team.

If however, an electrician is called out to attend to a fault, which turns out to be due to an appliance, then costs will be recharged to you.

General Neglect

Abuse of the property, including its fixtures and fittings, is not reasonable wear and tear and will be recharged to you. Common examples are:

- · holes in doors
- burns to work tops
- unapproved removal of heating or other appliances
- failure to report minor repairs which then become serious and costly.

End of Tenancy Repairs

When you give up your tenancy, you are obliged to return all sets of keys to us and to leave the property in a clean and habitable condition.

The property should be emptied of all your possessions and household goods including floor coverings, furniture and rubbish. Washing machine connections and waste pipes should be properly capped and made safe.

Any fittings you have installed should be removed and the original fitting provided by us should be reinstated. If at the end of the tenancy these items have not been attended to then we will have them carried out and recharge the costs to you.

Gas Servicing & Other Compliance Checks

If you are not in or do not allow entry to the property to allow a gas service or other compliance check to be carried out, then we will have no alternative but to force entry to the property. Please also note that if we receive no prior contact and you allow entry at the forced entry, then you will be liable for all costs, regardless if the locksmith is required or not.



OWNERS AND LANDLORDS



INSURANCE SUMMARY AND STATEMENT OF SERVICES

We would like to remind all owners and landlords that you can access the insurance summary and our Statement of Services on our website at www.cathcartha.co.uk under "Owners Services".

These documents explain the insurance coverage and the services and standards you can expect from us. We encourage you to download and keep a copy for your records.

KEEP YOUR CONTACT DETAILS UP TO DATE

It is important that you make us aware that you have changed any of your contact details such as your correspondence address, email address or mobile number. This is to keep you informed about factoring charges, maintenance issues, insurance and other key matters, and to ensure you receive your factor's bill.

If you have recently changed any of your contact details or how you prefer to receive correspondence (email rather than post), please notify us straightaway by emailing info@cathcartha.co.uk or by calling 0141 633 2779.

PUBLIC HOLIDAYS 2025/26

Our office will be closed on the following dates*:

Christmas

- Thursday 25 December 2025
- Monday 29 December 2025
- Tuesday 30 December 2025
- Wednesday 31 December 2025

New Year

- Thursday 1 January 2026
- Monday 5 January 2026

Easter

• Monday 6 April 2026

May Day

Monday 4 May 2026

Spring Holiday

Monday 25 May 2026

Glasgow Fair

Monday 20 July 2026

September Weekend

Monday 28 September 2026

Christmas

- Monday 28 December 2026
- Tuesday 29 December 2026
- Wednesday 30 December 2026
- Thursday 31 December 2026

*Please note our office is closed on Fridays.





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.		
understand that my application for membership will be considered by the next meeting of the Management ommittee and, should this be approved, I will receive a Membership Certificate thereafter.		
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: Reg/Share Cert No:		

How to contact us: Cathcart & District Housing Association Ltd, 3/5 Rhannan Road,



