

CATHCART CDHA Cathcart & District Housing Association

STANDARD



The Newsletter of Cathcart & District Housing Association

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WHY ARE WE ASKING YOU ABOUT THE 2014 RENT INCREASE



We have in the past introduced an inflation related rent increase on an annual basis. Last year we took a different approach and looked at the RPI and CPI figures in conjunction with our requirements to meet our planned maintenance requirements.

- We prepare budgets and forecasts that help us provide for forthcoming repairs and maintenance that we know will require to be done in the forthcoming year.
- We have a commitment to our lenders to achieve the ratios that make us a low risk organisation to our lenders.
- We have detailed cash

flow plans spanning 30 years which show that with astutely applied rent increases we will be a viable organisation with well-maintained properties at the end of that 30 year period. This is an on-going process so the 30 year period keeps moving forwards.

The association is non-profit making but we put

any surpluses into a sinking fund for future major repairs. During 2013 we addressed some of these by carrying out installations of 70 new kitchens and bathrooms, installed 20 new boilers and carried close painting and window re-staining. Our business plan shows that in the coming year we have approximately another 80 kitchens and bathrooms to upgrade, more closes to paint and windows to re-stain and another 20 boilers to upgrade.

HOW ARE OUR RENTS CALCULATED?

The rent for each property is calculated using a formula that takes account of our management and maintenance expenses cross sectioned with the amenities

in the property and the calculation contained within our cash flows as to when components are most likely to be replaced. We also gauge our rents alongside other

housing associations with similar type of property. Last year we demonstrated one of the lowest social housing provider rental levels in Glasgow.

WHAT ARE OUR PROPOSALS?

Rents

Our policy in years past has been that rents should be increased annually by inflation plus 1%. This would mean applying an increase from 1 April 2014 of 3%. However, in a financial climate that is causing difficulties for everyone - organisations and householders - the Committee of Management last year used a different approach to inflation to determine the level of the rent increased to be applied to the rents. In this respect we propose to disregard the +1% and use the CPI rate instead of RPI which was 2% in December 2013.

We have prepared a detailed budget and our committee of management have considered this during their deliberations. We have taken into account our planned maintenance work, our cash flow figures and what effect this will have over a 30 year period. We are

confident that we can still provide the same efficient service and meet our plans by applying a 2% increase from from 1 April 2014. The remaining 7 properties that have rent fixed by the rent officer will not be effected this year.

Service charges

We have to recover the full cost of providing any services to our properties. There is a charge wrapped up in the rent for a number of different services, most of which vary from year to year. These are based on the actual cost to the Association of providing the services necessary to provide service and maintain

equipment or surroundings.

The main services provided are:

- Gardening or ground maintenance: this includes grassed and shrubbed areas, and hard landscaped areas where we have these.
- Landlord's electricity supply, e.g. common stair lighting and, in some areas, street lighting.
- Communal cleaning - which includes stair cleaning, window cleaning and the bulk uplift service.
- Communal TV aerials





REVIEW OF ALLOCATION POLICY.....

At their recent meeting the Housing Management Sub Committee discussed the content required to review the Allocation policy in order that it encapsulated the latest legislation and regulatory requirements.

As this policy affects our customers we are required to consult with you

before the policy is finally approved by our Full Committee.

The full policy will be available on our website under announcements where you can read the alterations in full. Alternatively if you do not have access to the website and wish to see a copy please call at the office.

The Main Changes:

The Equality Act 2010 - The Equality Act brought together several pieces of legislation under one heading. The Allocation policy takes account of all aspects of this act in ensuring that no one group of people will be discriminated against for any reason.

CDHA is committed to providing equality of opportunity to all persons or groups within its area of operation in every aspect of its activities. In operating this policy CDHA will

endeavour to operate within the Equality Act 2010. In line with this commitment to equal opportunities, the Association will not unfairly discriminate against any individual, household or group on the grounds of the protected characteristics as defined in this Act: age, disability, gender reassignment marriage and civil partnership, pregnancy or maternity, race, religion and belief, sex or sexual orientation,. this policy and any summary or information leaflet can be made available free of charge in a variety of formats including large print, translated into another language or on audio tape.

The Scottish Social Housing Charter –

The Association has taken due consideration of the Scottish Governments “Scottish Social Housing Charter” and the expected outcomes and standards from that Charter in the development and implementation of this policy. The outcomes and standards that cover the remit of this policy area in particular are:-

Access to housing and support:

Charter Section 7, 8, 9 Housing Options

Social landlords work together to ensure that:

- People looking for housing get information that helps them make informed choices and decisions about their range of housing options available to them
- Tenants and people on housing lists can review their housing options
- People at risk of losing their homes get advice on preventing homelessness

These outcomes cover landlords’ duties to provide information to people looking for housing and advice for those at risk of becoming homeless. These duties include helping tenants and people on housing lists to review their options to move within the social housing sector or

to another sector.

Charter Section 10, Access to social housing

Social landlords ensure that:

- People looking for housing find it easy to apply for the widest choice of social housing available and get information they need on how the landlord allocates homes and their prospects of being housed.

This outcome covers what social landlords can do to make it easy for people to apply for the widest choice of social housing that is available and suitable and that meets their needs. It includes actions that social landlords can take on their own and in partnership with others, for example through Common Housing Registers or mutual exchange schemes, or through local information and advice schemes.

Welfare Reform –

Department of Works and Pensions Size Criteria (Bedroom Tax)

DWP: One bedroom for 2 children (under 16) of the same sex

The Association recognises that the property size criteria for a family to be suitably housed as determined by

the Association’s Allocations Policy and the criteria required to be met for qualifying for housing benefits

as defined by the Department of Works and Pensions (DWP) has variations which may have a direct impact on some of our tenants and future tenants whose household circumstances requires them to rely on housing benefit to support their rental payments.

The Association further recognise that good quality space standards for households supports all round family development including children's educational needs for private space to study and develop. In view of this, the Association may provide (when available housing stock permits) property size choices for new applicants and existing tenants requesting a house transfer. A degree of choice may be offered to applicants who are affected by the variations in the criteria of the DWP and the Associations Allocations policy. In practice this provision will allow an applicant to consider their own circumstances around family size and ability to pay. A household may be offered a property size which meets the Associations age and sex criteria where the applicant has the ability to maintain the requirements of this tenancy including the rental commitments, alternatively the Association may offer a property which meets the DWP age and sex requirements where a household finds this to be their preferred housing option permitting them to sustain the tenancy with the option of a future housing transfer to larger property when their family circumstances change.

Applicants who require this provision **MUST** state on their housing application

the property size required in which they wish to be queued for. This will be the property size that will be selected should the applicant be made a housing offer. Should there be a change in circumstances and the applicant wishes to have their property size request changed, this should be notified to the Association as a change of circumstances.

In ALL circumstances, the housing applicants will be required to meet the full rent liability for the property they rent from the Association irrespective of any Welfare Benefit entitlement restrictions.

Recognising the introduction of size criteria (Bedroom Tax) as a result of welfare reforms in 2012, the Association aims to assist current tenants affected by under occupation and the bedroom tax by making more properties available to the current internal transfer quota within our lettings plan where increased demands for moves within our housing stock are being experienced. These measures should ensure prevention of homelessness and reduce the need for tenants living in unaffordable accommodation.

In circumstances where current tenants are experiencing financial hardship as a result of the property size criteria (Bedroom Tax), the Association will give priority to households in accommodation which is greater than their household composition requirements. Such internal housing transfers will be managed through our Management Transfer provisions.

Homelessness –

The Association acknowledge its duty as a Registered Social Landlord to comply with a request from Glasgow City Council to accommodate a homeless person/family under section 5 of the Housing (Scotland) Act 2001. In implementing any such request the Association will abide by the contents of the Homelessness Protocol arrangement established between Glasgow City Council and RSLs.

Homeless and roofless applicants applying directly to Cathcart & District Housing Association will be invited to make an application and advised on their ability to contact Glasgow City Council Homeless Casework Team in order that an assessment within the terms of Part II of the Housing (Scotland) Act 1987 can be made in order for the homeless applicant to have the opportunity to access temporary accommodation should that be required and determined by Glasgow City Council.

Applicants who have been assessed as being statutorily homeless (Section 5) who make a direct application to the Association and have not been referred to the Association through the Section 5 protocol arrangements will be assessed on the basis of this allocations policy like any other direct applicant. The casework team will be advised in order to assess whether a referral can be made. Applicants

living in temporary furnished accommodation like hostels will be pointed in line with the pointing schedule in this policy.

The Association recognises that homelessness problems need to be tackled with more than bricks and mortar and as such have established links with many partnership agencies including; Women's Aid; Council for Housing Young People; Scottish Refugee Council; Glasgow Council for Inclusive Living

This partnership approach includes either agency referrals or establishing lease agreements with specialist management agencies for appropriate accommodation and housing support.

The Association will assist where, possible, with the lease of temporary accommodation to Glasgow City Council to assist with their provision of temporary accommodation for homeless persons. The Association will abide by the contents of the Temporary Accommodation Protocol and model lease agreement established between Glasgow City Council and RSLs.

The Association will abide by section 5(6) of the 2001 Housing (Scotland) Act which requires RSLs to reply to reasonable requests for housing information.

These are the main changes to the policy document and we would welcome any comments by e mail to info@cathcartha.co.uk or by telephone or letter to our office.

RENT AND SERVICE CHARGE QUESTIONNAIRE

We want to hear your views on the rent consultation and proposed rent increase.
Please take a few minutes to fill in this form

1. Our historic policy has been to increase rents by RPI+ 1% but this year we have decided to apply an increase based on a starting point of the Consumer Price Index which is lower than RPI. We propose a rent increase of 2%.

Do you agree with this? If you disagree, please tell us why?

Agree ☐

Don't mind/Not sure ☐

Disagree ☐

Comments:

2. Do you think the rent you pay is good value for money?
If you disagree, please tell us why?

Agree ☐

Don't mind/Not sure ☐

Disagree ☐

Comments:

3. By increasing the rent the Association can continue to deliver existing services and invest in its stock.
Do you think the Association is proposing a fair rent increase?
If you disagree, please tell us why?

Good Idea ☐

Don't mind/Not sure ☐

Disagree ☐

Comments:

RENT AND SERVICE CHARGE QUESTIONNAIRE

4. Are you happy with the level of consultation and information you get about the annual rent increase? If you disagree, please tell us why?

Happy ☐ / Don't mind/Not sure ☐ / Disagree ☐

Comments:

Please use this space for any questions or comments.

Name

Address

Postcode

Telephone Number

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

www.cathcartha.co.uk

