

CATHCART CDHA STANDARD



The Newsletter of Cathcart & District Housing Association

ISSUE 4



We are moving...

Our offices at 350 Holmlea Road and 4 Tulloch Street will close to the public at close of business on 14 April 2011.

As many of our customers will already know we have been seeking new office premises for a number of years. It has been difficult to secure suitable premises in this area, as we have competed on a number of occasions with the private market, which until the commencement of the economic downturn was very buoyant in this area.

However in March 2010 we began negotiations with the owners of 3/5 Rhannan Road with a view to occupying the former post office/ sorting office as all on the level office premises for Cathcart & District

Housing Association.

Obviously as in any business transaction, there were legal issues to be sorted out, planning issues to be dealt with and a suitable design solution to be worked out.

This did take a little longer than expected but in January 2011 work commenced on site and P & B Builders have worked tirelessly to ensure that the office premises are ready for occupation by the agreed date of 11 April 2011.

Following stock transfer last year our staff numbers increased to 10 with 3 other part time people working within our offices at different times of the week. This increase in numbers put an even bigger strain on our accommodation at Holmlea

Road. We have also been conscious for a long time now that some people found difficulty in attending meetings, which required them to climb the stairs to 4 Tulloch Street. The new offices will provide all accommodation on the same level with suitably designed doors and facilities to accommodate wheelchair users.

The board room will be multi functional and it is envisaged that our AGM will now be able to be held on our own premises, Committee meetings will be more comfortable and we will be able to participate by offering to hold meetings with our partner agencies. We were often unable to do this because of lack of space.

We are all very excited and look forward to welcoming all our customers both new and long standing to 3/5 Rhannan Road from 9.00 am on Tuesday 19 April 2011.....



GAS SERVICING

The gas servicing contract is now well under way. The work is carried out by City Building LLP. Whilst we appreciate that the majority of people are only too happy to have their boiler serviced, both from an efficiency point of view and more importantly from a safety aspect, some people are still failing to provide access.

Providing access for this work is ultimately not a concession, but a statutory requirement. The Association as your landlord MUST service your gas appliances once a year. Therefore if we are not able to gain access through amicable negotiations we have no alternative but to turn to law in order to gain access. If this happens you will be given ample advanced notice that we require to go down this route. You will still have the chance to provide access and we will at that point drop our legal action. If however anyone still fails to provide access and we do need to seek a decree to enter the property to carry out the work, the cost of this will be charged to the tenant.

Appointments are booked automatically and you are notified by City Building. You will be given either a morning or afternoon appointment. If you cannot provide access at the time given, please call our office. Sandra will very often be able to arrange a service time up to 8 pm in the evening and in some circumstances on a Saturday morning.

If you are reading this and you have had a letter advising that legal action is being taken please contact us as a matter of urgency as the outcome of this could result in costs of as much as £500 being added to your account.

Fly Tipping – Bin Rummaging



The ongoing problem of rubbish in the wrong place goes on..... last week we were notified of a new case of fly tipping whereby black bags had been dumped in the lane behind Holmlea Road. This is not just unsightly but encourages vermin and once this happens the rubbish becomes strewn all over the place. The normal cleansing operatives will not clear up rubbish from this area but we have to date been able to get Environmental Services to move it.

In order to try and clamp down on these practices The Council now operate a system whereby they try to find out who has put it there by searching the rubbish. If anyone witnesses fly tipping of this nature and sees a vehicle (as we believe it may be people who live out with the area who are responsible for putting it there) please pass any information i.e. registration numbers to our office, and we will take it up with the Council and Police.

Some people have been putting plastic bags containing paper matter into the blue recycling bins. We are advised by the Cleansing Department that they will not empty the blue bins if

they contain any plastics. This contaminates the recycling process. Please ensure in future that the blue recycling bins are used for the sole purpose provided. Rubbish builds up very quickly if the bins are not being emptied due to misuse.

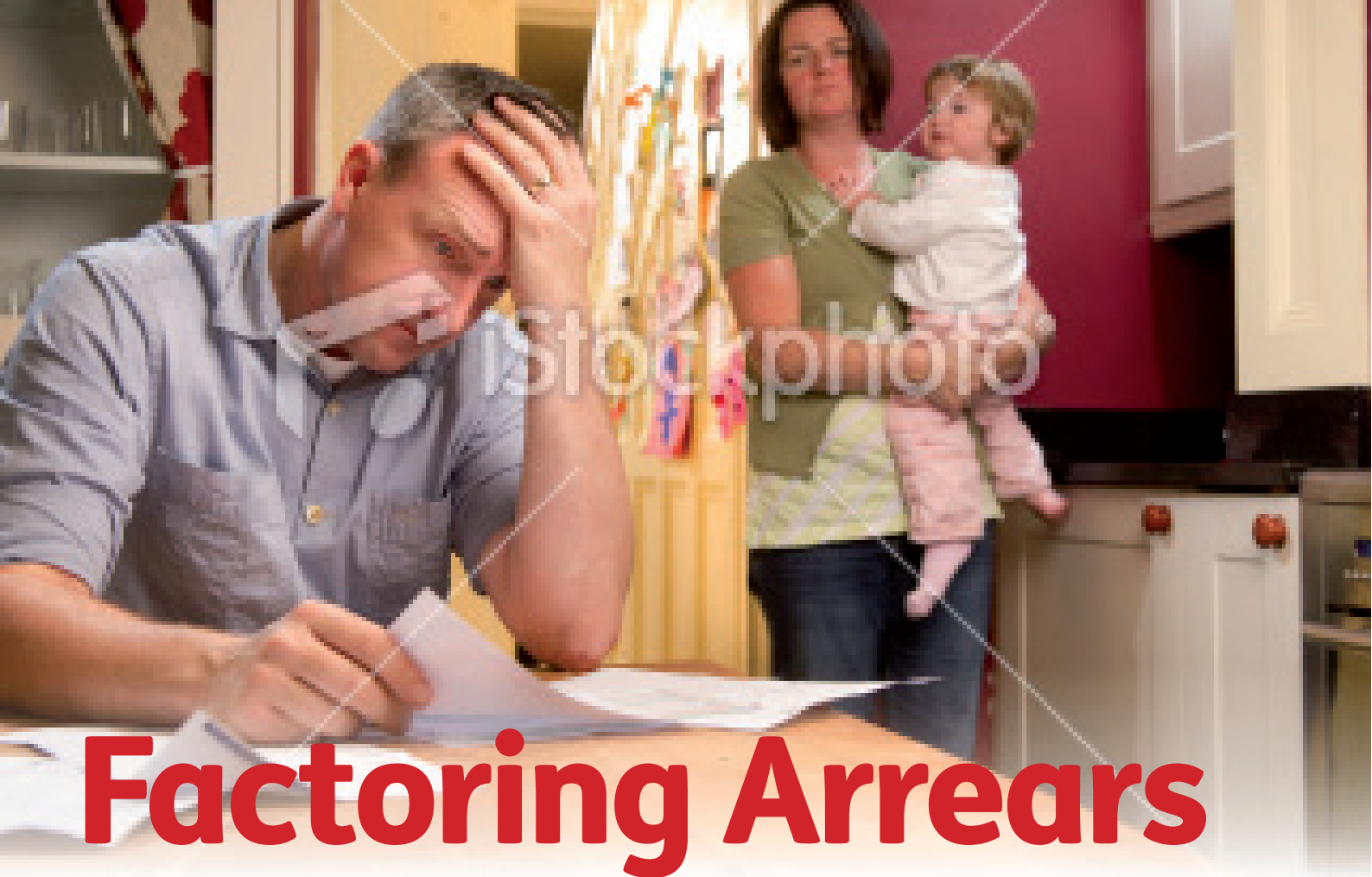
Another problem that we have been alerted to in respect of rubbish is that there has been an increased occurrence of bins being rummaged. In this case it is likely that identity is being sought. This practice has been happening in this area and persons have been seen/caught going through bin bags in bin stores with one aim – to find documentation that can be used for fraudulent purposes –

We would ask people to take extra care in destroying documents before placing them in the dustbins. Having access to a household shredder is by far the best way to destroy personal documents. In the absence of this, then ensuring that your name and address and any other personal information such as national insurance number or bank details are torn into the smallest parts possible.

OWNER OCCUPIERS – FACTORING SECTION

Over the past two years we have seen a change in the way people prefer to pay their factoring bills. Many of you have been using our new telephone banking facility and we are more and more being asked about spreading the payment via standing order. If you wish to set up a standing order that will meet your annual factoring bill, but will be paid monthly please contact our Finance Officer Lorraine Glasgow who will be happy to work out an average monthly cost for you.

- Telephone banking –** owners can phone us and pay by debit card
- Allpay –** owners can request a payment card that can be used at a variety of local outlets
- Standing order -** If you would like to pay by standing order please contact Julie or Lorraine who will work out a regular monthly sum
- Bank Giro payment slip -** Using the slip which will be sent out to you with your latest bill.



Factoring Arrears

Whilst we appreciate that there is a lot of choice offered to people to pay their account and we have a very good rate of collection, we unfortunately still experience a need for debt management in relation to our factoring service.

We have traditionally followed accounts up after 30 days and if this still does not result in payment being made we then follow a recovery process which ultimately can lead to court action and an owner's credit rating being affected.

We have on occasions found that despite obtaining a decree for payment we have still not received the agreed payment.

In order to give us flexibility in the ways in which we collect debt we have added two new processes to our debt recovery procedure.

1. INHIBITION

An inhibition is a legal document applied to a property which inhibits its sale until the debt on it is discharged. This is a tool which our factoring section will use where

a court decree for payment of outstanding factoring charges was granted but the owner has still not paid within a reasonable timeframe. The cost of the inhibition and interest will be added to the account at the point of sale of the property or discharge of the debt.

If there is a decree as well as an inhibition the owner will also suffer a detriment in that their credit rating will be affected. A decree is attached to a person not a property so there is a direct personal effect.

2. NOTICE OF POTENTIAL LIABILITY

We will also use Notices of Potential Liability (NoPL) on a number of debt cases. The NoPL is attached to the

property title deeds, and tells a purchasing solicitor that a debt will transfer to the new owner unless it is dealt with at the point of sale. The advantage of using NoPLs is that unlike a decree we do not need a court order for its application, although it can also be applied where a decree has been granted. We may use this where we know that the owner is on a low income and does not have the means to pay, or where the repayment is so low that the debt will be there for a considerable length of time and there may be a sale in the process.

We trust that everyone who benefits from our services understands our strict recovery procedures. The housing association is a not for profit organisation and any surpluses are reinvested in our properties and the common areas. Any resources that are absorbed in debt recovery are resources that are not being used for on going management and maintenance of our properties.

INSURANCE – A REMINDER

We would remind all our owner occupiers that you must carry adequate building insurance not only to cover your own flat but to carry out your share of restoring the common works should there be a significant incident. We automatically put any new owner onto our block

insurance policy which is fully comprehensive, but if you would prefer to insure the property yourself we require an up to date copy of your insurance certificate. There is an excess of £100 on our block policy. This applies to each and every claim.

Housing Benefit Changes

When an adult, other than your partner, lives with you.

Do you get Housing Benefit to help pay for your rent?

Do you have someone living with you, aged 18 or over, other than your partner?

From April 2011, changes to the way Housing Benefit is worked out, may mean you have more rent to pay.

Someone who lives with you who is aged 18 or over and who is not a joint tenant or boarder and not your partner is called a non-dependant. This could be-

- A grown-up son or daughter.
- A parent.
- A friend.
- Another relative who lives with you.

If you have a non-dependant living in your home, your Housing Benefit is usually reduced by a certain amount each week. This is called a non-dependant deduction.

This amount depends on the circumstances of the person living with you (the non-dependant), for example if they are working or on benefits.

It is important you check that the right non-dependant deduction is being made - contact us for help.

THINGS YOU CAN DO:

1. Check how much is currently being deducted - look at your latest HB award letter, ring the HB Office or ask us.
2. Check that the current deduction(s) is/are correct - use the tables below and contact us if you need help.
3. If you think the wrong deduction is being made, tell us, and we will help you contact the HB Office.
4. Explain to the person(s) living with you if they need to be contributing more, - although, as the tenant, you are responsible to pay this and any other rent that is due
5. If you have someone in your household who turns 18 in the next 12 months, start to talk to them now to let them know that they may have to pay towards your rent.

Aged 18 or over and working 16 hours or more a week		
What is the GROSS weekly income of the person living with you in your home?	Deduction from April 2010	Deduction from April 2011
Less than £122.00	£7.40	£9.40
Between £122.00 and £179.99	£17.00	£21.55
Between £180.00 and £233.99	£23.35	£29.60
Between £234.00 and £309.99	£38.20	£48.45
Between £310.00 and £386.99	£43.50	£55.20
£387.00 or more	£47.75	£60.60
Off work sick or on maternity leave	£7.40	£9.40
Aged 18 or over and not working 16 hours or more a week		
What is the income of the person living with you in your home?	Deduction from April 2010	Deduction from April 2011
Aged 18-24 and on: Income Support, or Income Based Jobseeker's Allowance, or Assessment phase of Income Related Employment and Support Allowance. On a Pension Credit, a student, or on a training allowance.	Nil	Nil

NO DEDUCTION should apply where: The non-dependant is aged under 18 regardless of their Income); or If you or your partner get Disability Living Allowance due to care needs or Attendance Allowance; or if you or your partner are registered blind; or if the non-dependant is only staying with you for a short period, or is on remand or in prison.



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