

# TOLLCROSS NEWSLETTER



TOLLCROSS HOUSING ASSOCIATION NEWSLETTER

WINTER 2018



## *Merry Christmas*

*to you all from*

## *Tollcross Housing Association*

See inside for  
office closure  
and emergency  
contact details

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for Pantomime  
Information

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for  
Rent  
Consultation



# Christmas

## Office Closure Arrangements

All of our offices will close at 5.00 pm on Monday, 24th December 2018 and we will re-open as normal at 9.00 am on Friday, 4th January 2019.

Please refer to the emergency telephone numbers provided so that any emergency repair you may have can be dealt with while the office is closed. If you call the usual office number (0141 763 1317) during this period you will be put through to our emergency repairs service. You can also call them on 0345 6044686.

If you need to report a repair to keep your house wind and watertight, or there is a fault with essential services such as water supply and gas, you should contact the relevant number provided.

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**Emergency Repairs 0141 763 1317 and 0345 604 4686**  
**Gas Escapes 0800 111 999**  
**Scottish Power Emergencies (from landline) 0800 092 9290**  
**(from mobile) 03301 010222**



## CONGRATULATIONS TO THE BIG DRAW WINNER

*The winner of our big prize draw is William Morgan.*

*William was delighted and said 'this would come in very handy at this time of year with Christmas coming up'*

**Remember** The Big Draw is open to all Tollcross Housing Association tenants that meet the qualifying criteria.

### HOW TO QUALIFY

- You should have no debts with the Association or you have a debt with us but you are sticking to a repayment agreement.
- You have no anti-social behaviour issues with the Association.
- You have provided access to your home when requested to do so by the Association.

If you meet the above criteria then you will be in the draw every three months for a £300 prize!



## Christmas TOMBOLA



**This year the Christmas Tombola will be held between 2.00pm and 4.00pm on Thursday 20th December 2018 at the Association's office at 868 Tollcross Road. Santa will make a special appearance from 3.00 pm to 4.00 pm and all kids will receive a gift.**

**There will be loads of great prizes to be won and all of the money raised for charity. We'll tell you how much we raise in the next edition of the Tollcross Newsletter.**

**There will also be a tea room operating during the tombola too, so why not come along for a wee cuppa, a mince pie and a natter with some friends.**

# Development Update

## Dunira Street Phase I and New Office

On Tuesday 23rd October Kevin Stewart MSP, Minister for Housing, Local Government and Planning officially opened the new houses on Dunira Street and our new office building. The Minister visited some of our residents in their new homes and then spent some time looking round our new office, meeting staff and Committee members.



## Dunira Street Phase 2, Braidfauld Street, Tollcross

Work is progressing well on site and the timber kits for the new flats are now up to the second floor level. Construction of the stair wells has started and the first few areas of brickwork are now underway. The contractor, Cruden, hopes to have the kit erection completed and the roofs on before the Christmas break. Handover of the 24 flats should start in early summer 2019 and all of the new homes should be ready for occupation by the end of August 2019.



## Altyre Street, Tollcross

The first options for this project have now been prepared by the Association's architects, Page and Park. At the moment the development is a mix of around 50 houses and flats, but the emphasis has been on providing more family houses. At the moment that's where the biggest pressure is on the Association's waiting list so we've tried to address this area of housing need.

It takes a bit of time to get projects of this size ready to start on site. The design options will need to be developed and then the Association will need to apply for Planning Consent and a Building Warrant. Once these things are in place then a contractor will need to be appointed to build the new houses. If everything goes according to plan, hopefully, we'll be in a position to start work onsite sometime before the end of next year.

## Parkhead Bus Depot

The Parkhead Bus Depot site is currently up for sale. The Association is involved in the bidding process for the site. These bids are now being considered by the owners of the site and we are waiting on word on what bid has been successful. It is expected that an announcement will be made before Christmas.



[illegible]

In the last edition of the Tollcross Newsletter we told you about the introduction of the General Data Protection Regulations (from 25th May 2018), and what that meant to you in relation to your personal information. Since then we have put the finishing touches to data protection policy to ensure we continue to meet our data protection obligations. This policy will be considered by our PIN members and we've also uploaded a copy onto our website [www.tollcross-ha.org.uk](http://www.tollcross-ha.org.uk), so please take some time out to have a read over them and let us know if you have any suggestions or comments. Alternatively, you can ask for us to send you a copy of this policy directly to you. Please call 0141 763 1317 or e-mail [info@tollcross-ha.org.uk](mailto:info@tollcross-ha.org.uk).



# FOCUS

## ON FACTORING

### Factoring invoices

In early November we issued our six monthly factoring invoices, incorporating repairs carried out during the period from 1st April 2018 to 30 September 2018. If any owner hasn't received their invoice please contact a member of the Finance team who will arrange for a copy to be issued.

We'd like to remind owners that where no payment arrangement is in place, factoring invoices should be paid within 28 days of being issued. We offer a variety of payment methods to owners, including bank transfer, Allpay card and cheque, but our preferred method of payment is by Direct Debit (as detailed on the adjoining article). If you would like to discuss payment methods available please contact a member of our Finance team.

We are working on ways to simplify our invoices, but would like to clarify that if the Total Due shown on the invoice is positive, that is the amount due to the Association. If the Total Due is a negative your account is in credit and this balance will be carried forward to your next invoice. Our Finance team can be contacted on 0141 763 1317 (option 3) or at [finance@tollcross-ha.org.uk](mailto:finance@tollcross-ha.org.uk).

### Four reasons to pay by Direct Debit

Making life easier for owners is at the heart of what we do. One way that we can do that is to collect your payments by Direct Debit. Here are four great reasons to change the way you pay:

#### 1. It's easy to set up

All you have to do is fill in one short mandate and we'll take care of the rest. Call our finance team on 0141 763 1317 or email [finance@tollcross-ha.org.uk](mailto:finance@tollcross-ha.org.uk) to request a mandate.

#### 2. It saves you time

Once your Direct Debit is set up everything happens automatically, so no more wasting time with cheques or online banking.

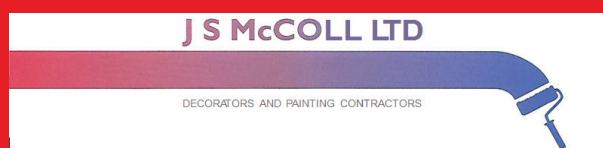
#### 3. No more late payments

You choose your monthly payment date and we take care of the rest. Your payments can be tailored to make sure that you have no unexpected large bills to pay in one go.

#### 4. It's secure and protected by the Direct Debit Guarantee

Bank account details are encrypted at source, so you can rest assured that your data is safely stored and that every possible effort is taken to keep your bank details secure.

All payments are covered by the Direct Debit Guarantee. This gives you complete cover for payments made in error or taken fraudulently, making Direct Debit by far the safest payment method for UK consumers to use.



## APPRENTICESHIP OPPORTUNITY

JS McColl (Painting Contractors) Ltd are carrying out Cyclical Painterwork for the Association over the next 3 years. As part of the contract, there is an intention for an Apprentice Painter to be appointed.

JS McColl (Painting Contractors) Limited was established in 1950 and is a family run business based in the west end of Glasgow. Throughout their history the company has successfully employed apprentices from the various areas they have worked within Glasgow. Many apprentices successfully become fully qualified painters / decorators and continue to be employed with JS McColl Ltd.

The successful applicant will also receive training through the Construction Industry Training Board as well as working on site with the contractor.

If you are interested in this position and want more information then please contact the Association's Maintenance team on 0141 763 1317 Option 1.



### Property surveys

The Association will have surveyors from Jones Lang LaSalle visiting some of our properties during the final week of November and into early December. It would be helpful if you could allow the surveyors access to your home to carry out a brief internal inspection. This is quite simply a visual inspection and there will be no disruption caused to your property.

Your participation in the survey is completely voluntary and you are under no obligation to allow access to your home if that is your preference.

The surveyors from Jones Lang LaSalle will carry their own photographic ID and you should ask to see this before allowing them into your homes. They will also carry a copy of a letter signed by the Association's Finance Director – Tom Hastings – authorising them to carry out the inspections.

# What a PERFORMANCE



The Following statistical information has been reported to the Management Committee and is for Quarter 2 of the year 18/19 – 1st July to 30th September 2018.

## Maintenance

### Repairs & Gas Safety

Q2	Target	18/19 Q2	17/18 Q2
Average length of time to complete emergency repairs	6 hrs	2.1 hrs	2.2 hrs
Average length of time to complete non-emergency repairs	3 days	2.2days	2.3days
Non-emergency repairs completed Right First Time	95%	95%	95%
Gas Safety Inspections completed within 12 month period	100%	100%	100%
Number of Repairs	N/A	1317	1327
Average number of repairs per occupied property	N/A	0.6	0.6
Emergency repairs completed within 6 hour target	100%	99.2%	99.5%
Urgent repairs completed within 3 day target	100%	93%	96%
Routine repairs completed within 5 day target	98%	95%	95%

## Housing Management

Our gross rent arrears at the end of the 2nd Quarter was £158,802 which represents 1.91% of the total rent due. You can see from the table below how this has been split.

Arrears	Target	Actual
Current Tenant Arrears	2%	<b>0.98%</b>
Former Tenant Arrears	1%	<b>0.93%</b>
Total Arrears	3%	<b>1.91%</b>

### Voids & Re-Lets

Properties re-let	<b>50</b>
Percentage of rental income lost due to un-let properties	<b>0.65%</b>
Average number of days to repair & re-let a void property	<b>17</b>

### Anti-Social Behaviour

Number of Anti-Social complaints received	<b>36</b>
Number of Anti-Social complaints resolved in timescale	<b>34</b>

### Evictions

Evictions for Non payment of rent	<b>0</b>
Evictions for anti-social behaviour	<b>0</b>
Total evictions	<b>0</b>

Eviction is always a last resort for the Association and staff work hard to help everyone that gets into difficulty with their rent. Tenants can access the Association's Welfare Rights Officer and Tollcross Advice & Learning Centre for free advice and assistance.

## Governance & Corporate Services

### Management Committee Details

15 full members of Management Committee

Audit & Business

Finance, Staffing, Risk, Business Planning

Operations -

Maintenance, Housing Management, Asset Management, Development

Performance Improvement Network (Tenant Scrutiny)

Service review and improvement

## Monitoring Complaints

Received in Quarter 2

Number of complaints c/fwd from 17/18

Responded in full

Upheld

Responded within timescale

	Stage 1		Stage 2		Stage 2		Stage 2	
	Other Issues	Equalities Issues	Other Issues	Equalities Issues	Other Issues	Equalities Issues	Other Issues	Equalities Issues
Received in Quarter 2	11	NA	0	NA	0	NA	0	NA
Number of complaints c/fwd from 17/18	0	NA	0	NA	0	NA	0	NA
Responded in full	11	100%	0	NA	0	NA	0	NA
Upheld	4	36%	0	NA	0	NA	0	NA
Responded within timescale	11	100%	0	NA	0	NA	0	NA



## Making a Complaint: We are committed to improving the housing service we provide all our customers who receive a service from us.

We accept that despite our best efforts problems may arise from time to time, should you feel dissatisfied with the service you have received we want to hear from you. The Association has developed a Complaints Policy that will guide you through how to make a complaint, please feel free to contact the Association for further information should you wish to make a complaint.

**To obtain a guide on how to make a complaint please contact the Association, or download from our website: [www.tollcross-ha.org.uk](http://www.tollcross-ha.org.uk)**

### PROMPT REPORTING OF COMPLAINTS

Please remember that if you would like to make a complaint it is useful to everyone involved if you tell us as soon as possible. Otherwise it is difficult for us to gather evidence to support your complaint.

## LESSONS LEARNED

**As a direct consequence of responding to complaints from our customers, we give you a list of actions we've taken within each edition of the Tollcross Newsletter. This edition shows you the actions taken during the first quarter between 1st July and 30th September 2018.**

#### You Said

#### We did

you didn't think it was fair that you had to take down your trampoline.

remind tenants that trampolines should not be erected in communal areas.

you were unhappy that you had received an arrears reminder prior to the date that your factoring invoice was due to be paid.

remind staff to check dates of changes in property ownership when preparing arrears letters.

you were invoiced for void work which you weren't asked to rectify prior to termination.

ensure staff upload all end of tenancy information to our housing system to allow colleagues access to required information

you were unhappy that we had not updated your factoring correspondence address

instruct staff to ensure that e-mails received are actioned and customer records updated asap.

you were unhappy with the service and poor communication from our contractor.

meet with the contractor to instruct them to ensure they improve communication and keep to appointments made with tenants.

### INVESTIGATIONS There have been no investigations reported during the year to date.

### CONTINUAL IMPROVEMENT

We remain committed to continual improvement and when you tell us you have a complaint or are dissatisfied about something we've done or not done can we find ways to resolve this for you and make enhancements and adjustments to our service.

If you have followed the Association's Complaints procedure and are still dissatisfied with the outcome you can contact one of the following:

#### Complaints About Factoring

The Housing and Property Chamber will try to resolve complaints and disputes between home owners and property factors. So if your complaint is about a factoring service you will be able to contact them at:

Housing and Property Chamber  
First-tier Tribunal for Scotland,  
4th Floor, 1 Atlantic Quay,  
45 Robertson Street, Glasgow, G2 8JB  
Telephone: 0141 302 5900  
Fax : 0141 302 5901  
E-mail: [HPCadmin@scotcourtribunals.gov.uk](mailto:HPCadmin@scotcourtribunals.gov.uk)

Housing and Property Chamber  
First-tier Tribunal for Scotland



#### Complaints about Care Service

If your complaint relates to a care service we provide you can choose whether to complain to us or the Care Inspectorate. You can find out more about their complaints procedure or make a complaint by contacting the Care Inspectorate:

[www.careinspectorate.com](http://www.careinspectorate.com)

Telephone: 0345 600 9527

Fax : 01382 207 289

E-mail: [enquiries@careinspectorate.com](mailto:enquiries@careinspectorate.com)



#### All Other Complaints

After we have fully investigated your complaint, if you are still dissatisfied with our decision or the way we dealt with your complaint, you can ask the Scottish Public Services Ombudsman (SPSO) to look at it.

SPSO cannot normally look at:

- A complaint that has not completed our complaints procedure
- Events that happened or that you became aware of, more than a year ago
- A matter that has been or is being considered in court

You can contact the SPSO:

Freepost SPSO or  
SPSO, Bridgeside House,  
99 McDonald Road,  
Edinburgh, EH7 4NS  
[www.spsa.org.uk](http://www.spsa.org.uk)  
Freephone: 0800 377 7330



# PIN UPDATE

Welcome to your quarterly update on our Performance Improvement Network (PIN). The members of the PIN understand the importance of the requirement for the Association to meet the outcomes and standards set by the Scottish Government within the Scottish Social Housing Charter and this underpins the work the PIN members do.

## PIN ACTIVITIES

Over the last couple of months, some of our PIL members have been getting to know their new support staff member and working out where the Association's efforts to continually improve services and performance should be focussed. Each of the PIL groups are working on an action plan to take them into 2019 and we'll keep you posted on what these contain in future editions of the Tollcross Newsletter.

Each year we produce our Landlord Performance Report and always seek your views on how it looks and how you feel about the content. This year is no different and we have received 21 responses.

Based on this feedback, it looks like we got the green light to continue providing this information in the current format. 76% of those who responded said they remember seeing the report and 47% confirmed they saw it in the Autumn newsletter. Again, 76% of respondents confirmed they feel we are giving the right information that they are interested in. Although 38% said they feel they'd like more information, no examples were provided. We will discuss this with the PIN members and see what else we could consider including.



## CUSTOMER SATISFACTION

The Association has independent surveys undertaken on a monthly basis by Research Resource and we monitor the outcome of several specific questions.

As well as helping us improve our services in a proactive way, it also enables us to provide an accurate reflection of our customers' views when completing the Annual Return on the Charter to the Scottish Housing Regulator. The table outlines the customer satisfaction results for previous years and quarters one and two of this financial year, 18/19.

Question	Satisfaction Levels				
	Previous Years			Current Year	
	2013 Full Survey 907 sample	2016 Full Survey 900 sample	17/18	Q1 Apr-Jun '18 120 sample	Q2 Jul-Sept '18 120 sample
Percentage of tenants satisfied with the overall service provided by their landlord	90%	96%	91%	96%	97%
Percentage of tenants satisfied with the standard of their home when moving in (for tenants moving within last 12 months)	70%	82%	78%	82%	81%
Percentage of tenants who have had a repair carried out within the last 12 months satisfied with the repairs & maintenance service	90%	96%	97%	94%	98%

## PIN MEMBERSHIP

PIN members are keen for you to know how much fun they have even although they are actually working on helping us improve our performance. The meetings are very informal and generally accompanied with a cuppa and biscuit (or two). The group know how good it makes you feel when your point of view is listened to. Some of the group have been with us since the beginning and feel they have played a part in making a difference to the Association during that time.

So, if you are interested in taking part or just want to find out a bit more about the Performance Improvement Network, please contact the office on 763 1317 or e-mail [info@tollcross-ha.org.uk](mailto:info@tollcross-ha.org.uk).



# RENT REVIEW Consultation



In January 2019 the Management Committee will set a budget for the forthcoming financial year 2019/20 and will review the level of rent the Association needs to charge to meet the ongoing costs of managing, maintaining and improving the existing housing stock and allowing us to build new houses in our areas of operation.

In this newsletter we will set out the Association's spending plans for the next year. All our income is used to pay for the costs of running the business, and the rents we set are based on these spending plans. We need to make certain assumptions about costs and inflation, decide where expenditure is required or where it can be held or reduced and then set rents at a level which covers these costs.

**Our aim has always been to keep rents as low as possible whilst ensuring the Association remains financially viable. We are keen to hear your views on our spending plans and on our proposed rent increase. Please read this article carefully and provide your views by Friday 18th January 2019. The Management Committee will take account of your comments before agreeing its budget and rent increase at its meeting on the 28th January 2019**

## **What is the proposed rent increase?**

From the 1st April 2019 we propose to increase our rents by 3.3%. (This does not apply to our secure tenants whose rent is regulated by the Rent Officer). The table below shows our average monthly rent for each size of property and our proposed monthly rent after applying a 3.3% increase.

Apt Size	Average Monthly Rent 2018/19	Average monthly rent after Increase of 3.3% as of 1 <sup>st</sup> April 2019
2apt	£266.80	£275.61
3apt	£300.26	£310.19
4apt	£365.69	£377.76
5apt+	£409.59	£423.11

## **How do our rents compare with other organisations?**

We have carried out a rent comparability exercise with other housing associations operating in the East End of Glasgow. Our rent levels are currently amongst the lowest of all these landlords, and our rents are likely to remain the lowest even after the proposed increase.

## **How affordable is the proposed rent increase?**

If you receive housing benefit, the increase will be covered automatically by your entitlement to this benefit. We appreciate that tenants' financial circumstances can change, sometimes improving and sometimes worsening. We would therefore encourage any tenant who thinks that the proposed increase could cause financial hardship to contact their Housing Management Team immediately to discuss their situation.

## **Why are we proposing a 3.3% rent increase?**

We have carried out an in-depth exercise in establishing our spending requirements and the level of investment required to continue to provide housing management and maintenance services to you and to manage and grow the Association. The main areas of expenditure based on our assumptions are detailed over the page:



Area of Expenditure	Proposed Budget 2019-2020	Cost Requirements
<b>Management Expenses</b>  This includes salaries, office rates, heat and light, office insurance, computer costs and other expenses required to run the organisation.	<b>£ 3,200,000</b>	<i>This allows the Association to improve services provided to tenants, by ensuring that appropriate staff are available, maintaining our IT systems and providing adequate training for staff and committee members. The Association is affected by price increases in respect of heat and light etc., in the same way as our tenants, but we are always looking for ways to ensure that we receive value for money.</i>
<b>Maintenance Costs and Direct Services Costs</b>	<b>£3,630,000</b> (excluding Insurance + Other Costs)	<i>The costs are broken down in to the undernoted spend.</i>
<b>Reactive Maintenance</b> The cost of responding to tenant's day to day repair requests and void costs.	<b>£1,010,000</b>	<i>Reflects the actual demand for day to day repairs from tenants and includes work to prepare empty properties for relet.</i>
<b>Cyclical Maintenance</b> Includes gas servicing, electrical testing, gutter cleaning, close painterwork, communal extract fan maintenance etc.	<b>£540,000</b>	<i>Required to maintain the components within properties and extend their lifespans.</i>
<b>Service Costs</b> landscape maintenance and close cleaning etc	<b>£280,000</b>	<i>Required to maintain closes and the environment to a good standard</i>
<b>Major Repairs</b> Replacement of components that are beyond their useful lives, and include central heating replacements, kitchen and bathroom replacements etc.	<b>£1,800,000</b>	<i>Required to maintain properties to a good standard, e.g. kitchens, bathrooms, central heating, door entry systems etc. If you wish to discuss works programme or when work is due to your property please contact the Maintenance team on 0141 763 1317 Option 5.</i>
<b>Insurance &amp; Other Costs</b>	<b>£550,000</b>	<i>We have to ensure that all of the Association's housing stock is adequately insured. The premiums paid are affected by the same factors that affect other home owners. The figure also includes debt recovery costs, bank charges and general legal fees.</i>



# How do I comment on... **The proposed rent review?**

We are keen to hear your views. We are particularly interested in whether you think the proposed rent increase of 3.3% is reasonable.

We would also like to know if you agree with our proposals for maintenance and major repairs and investment programme. **Please provide your comments by Friday 18th January 2019**

You can provide your comments by:

- **Writing to us at Freepost GW7508, Glasgow G32 6BR**
- **Phoning us on Freephone 0800 7839328**
- **Emailing us at [info@tollcross-ha.org.uk](mailto:info@tollcross-ha.org.uk)**

If you would like to attend a meeting to discuss the rent increase - please advise us as soon as possible so we can arrange this with you.

## When will a decision be made?

The Association's Management Committee will meet on 28th January 2019 to finalise the rent increase. Prior to making a final decision on the rent increase, Committee Members will take into account any views expressed by tenants.

**It is therefore important that your comments are received by Friday 18th January 2019.**



## Rent Review Consultation

Each year we ask the members of the Performance Improvement Network (PIN) to contribute to the rent consultation process. This year, in order to maximise opportunities for members to contribute, we will be holding meetings at varying times in addition to issuing a short questionnaire for the members to complete. As in previous years, the PIN members continue to support the results from our tenant satisfaction survey which highlights that our tenants overwhelmingly indicated their preferred method of consultation by the Association is either by letter or via our quarterly newsletter. So, we shall continue to do so and in doing so, we will aim to take into account the recommendations made within the Scottish Housing Regulator's thematic inquiry 'How social landlords consult tenants about rent increases', providing easy to understand information which helps tenants feel better able to express their views on the rent review..



## Tollcross Advice & Learning Centre

We can provide assistance with Benefits Advice, Debt Advice and Fuel Advice. Tenants can make appointments and come and talk to us about benefits such as Universal Credit, PIP, JSA and assistance with form-filling can be provided. The Centre also gives advice on debt, including fuel debt, loans, etc., with various options available to resolve debt issues. If you have a problem with your fuel bills, feel you are on the wrong tariff or need any other assistance, please feel free to task us about it.

Also available, is a Credit Union Service which is invaluable to people receiving their benefits via the Credit Union – members are able to access their benefits from their Credit Union Account within the Advice & Learning Centre. Joining the Credit Union also gives you access to low cost loans, free life insurance, junior accounts and foreign currency and you can even have your salary paid in.

Do you need access to a free computer, internet, help with looking for work, search for a better fuel tariff, apply for your benefits on-line? Then why not come in and access our 12-computer learning suite,

which has been supplied by our partner Glasgow Kelvin College. Don't worry if you are not confident about filling out forms on-line, as we are here to help you.

Would you like to learn how to use the computer? The college delivers 2 classes per week providing free basic computing skills for people of all ages and ability in an informal and enjoyable atmosphere. To find out more about our Learning Centre and free classes, please come in and see us. As you'll read elsewhere in this edition of the Tollcross Newsletter, we are on the move, so please check the addresses.

Contact us below BEFORE 10th December 2018  
1061-1063 Tollcross Road, Glasgow, G32 8UQ  
Telephone: 0141 764 1234  
E-mail: [veronica.telfer@tollcross-ha.org.uk](mailto:veronica.telfer@tollcross-ha.org.uk)

Contact us below AFTER 10th December 2018  
84 Braidfauld Street, Glasgow, G32 8PJ  
Telephone: 0141 764 1234  
E-mail: [veronica.telfer@tollcross-ha.org.uk](mailto:veronica.telfer@tollcross-ha.org.uk)



# Are You Ready?



**5th December 2018**

## What is Universal Credit?

Universal Credit (UC) has been introduced by the Government to replace the following benefits and tax credits and roll them all up into one single monthly payment.

- **Housing Benefit**
- **Working Tax Credit**
- **Child Tax Credit**
- **Income Support**
- **Job Seekers Allowance (income related)**
- **Employment Support Allowance (income related).**

## What does this mean for you?

If you submit a new claim for benefits on or after the 5th December 2018, if approved, you will receive Universal Credit. You need to be careful though, before making a UC claim please check with the Association. You may NOT need to claim Universal Credit and the Association's Welfare Rights Officer will be able to give you advice on this. Please check with us before making any new claims.

## Advice on Claiming

You can only apply for Universal Credit on line at [www.gov.uk/universalcredit](http://www.gov.uk/universalcredit) - there's no other way to do it. If you don't have internet access at home, your local Job Centre Plus will be able to help you make a claim. You could also visit your local library. The Association will be organising internet access from the Advice and Learning Centre and we'll keep you updated on the times that service will be available.

## Here's some useful things that will help when claiming Universal Credit

- Make sure you have your own email address
- Include details of your rent when you claim so that your housing costs are included
- UC can only be paid directly into a bank or building society or credit union account
- UC will be paid monthly in arrears – payments will not be backdated to take into account any delays in you making your claim
- Support and Advice is available – if you need help please contact a member of the Housing Management Team.

## Your responsibilities

- You must make any claim for UC on line. You will be allocated a work coach who will help and support you in to work.
- You must immediately report any changes to your circumstances online
- You must advise your work coach of your current housing situation
- You must make a separate claim to Glasgow City Council for Council Tax deductions

## What you will need to make a claim

- Your tenancy agreement or a rent statement showing your monthly rent charge
- Your landlord's name and address
- Your Postcode
- You (and your partner's) National Insurance Number, passport or photo driving licence
- Details of anyone who lives with you
- Your bank account details
- Details of any savings
- Details of your earnings
- Details of any other income you get
- Your email address and telephone number.

## What advice and support can the Association provide?

We know that Universal Credit is likely to be difficult for many tenants and we want to do all we can to help. We will be working closely with the Tollcross Advice and Learning Centre to provide assistance with new claims and to ensure that you are claiming the correct benefits. Our welfare Rights Officer and Housing Management team, based at our office at 868 Tollcross Road, can also offer guidance and support. Please DO NOT HESITATE to contact us if you need help.

## Our Top Tips

- Remember you must tick the box on the UC form confirming that you have housing costs to pay otherwise they will not be included
- Set up an email account
- Open a bank account or start saving – at your local Credit Union, bank or building society.
- You need to get access to the internet – the Association will help you with this.
- Make a budget plan –  
e.g visit [www.moneyadvicescotland.org.uk](http://www.moneyadvicescotland.org.uk)



# ANNUAL GENERAL MEETING

The Association was proud to host this year's AGM in our new office premises at 868 Tollcross Road, G32 8PF. During the meeting held on 11th September 2018, members approved the Annual Financial Statements for 17/18, noting our continued healthy financial position. The Management Committee members for the year ahead were also elected. We now have 15 full Management Committee members and they are noted below.

**Bill Dougan, Honorary President**  
**Andrea Bell, Chairperson**  
**Chris Elliot, Vice-Chairperson**  
**Esther Skimins, Secretary**  
**Thomas Cleary**  
**Geraldine Connolly**  
**Theresa Findlay**  
**Steve Fleming**  
**Ellen Garscadden**  
**Brian McNally**  
**Clare Newton**  
**Agnes Phillips**  
**Ian Smith**  
**Ellen Stewart**  
**Gwen Wilson**

We gave a special thank you to our out-going Chairperson, Ian Smith for his commitment and enthusiasm during his term and we are certain this will continue as he remains on the Committee to support the new Chairperson, Andrea Bell.

Well done to all of our prize draw and bingo winners on the night.



*Chief Executive delivers update to members*



*Lucky winners*



*Thanks to Ian Smith*



# Your Guide to Preventing Condensation

## What is condensation?

Condensation happens when moist air comes into contact with a cool surface and water droplets form. This is what happens when your bathroom mirror steams up.

When this happens on your window, the glass mists up and drops of water run down the window. When it happens on a wall, the wall soaks up the moisture and becomes damp. Mould could then grow on the damp areas.

## Where does it come from?

Your body produces moisture all the time, when you breathe and perspire. This is more noticeable when you do exercise and overheat. We also put lots of moisture into the air when we take a bath or shower, cook or wash the dishes. Moisture is also produced when we dry clothes indoors or use an unvented tumble dryer. Bottled gas heaters and paraffin heaters produce large amounts of moisture into the air. This moist air travels through your home and when it comes into contact with a cool surface it will condense.

## Where it can happen?

Condensation happens most on the cool parts of walls, particularly on outside walls where there is not much air movement. It often appears as a dark patch in corners near the skirting and on the ceiling. The side walls of windows are often affected as they can be even colder. Areas with poor ventilation can be prone to condensation.

This could be behind furniture, particularly wardrobes and beds if they have been placed against an outside wall. Condensation can happen in any room but is most likely to occur in your bedrooms and hallway as they are cooler. Moisture is most commonly found in bathrooms and is easily seen on tiles. To prevent mould, open the window after bathing or showering and wipe the tiles down.

## How to remove mould

Mould can be easy to remove. You can normally wipe it off with a disposable cloth using some household cleaner. There is no need to use strong chemicals. Wipe over the area again every few days using diluted household cleaner to stop the mould growing back. This should become part of your regular cleaning routine.

## Prevent condensation

To help reduce the risk of condensation in your home:

- *Keep a window open when drying clothes indoors*
- *Don't dry clothes over warm radiators*
- *Keep the kitchen door closed when cooking*
- *Keep lids on pots and pans when cooking*
- *Keep the bathroom door closed when running a bath and bathing*
- *Don't overfill cupboards and wardrobes - make sure air can circulate*
- *If you have an extractor fan in the kitchen and bathroom make sure you use it*
- *Don't keep furniture and beds hard against walls – make sure air can circulate*
- *Keep your heating on low throughout the day in cold weather*
- *Avoid using flueless gas or paraffin heaters as they produce a lot of moisture*
- *Adequately heat and ventilate rooms at risk*
- *When using a tumble dryer make sure the hose is put out the window or door.*

## Keep your home warm:

- *Don't trap heat - avoid placing large pieces of furniture in front of a radiator this prevents the heat from circulating*
- *Keep curtains above radiators*
- *Thick curtains stop heat escaping – remember to close them at dusk*
- *Keep curtains open on sunny days to help warm rooms*
- *Keep doors open in rooms that get lots of sunlight – this will allow the warm air to circulate in your home.*



# Handyman Service

## Free of Charge to OVER 65's

The Association is excited about our FREE handyman service. Over the last few months our Handyman, Alex has been busy carrying out various odd jobs in your area. If you are over 65 and have no rent arrears, we'd love to hear from you. If you have a job that's not on the list outlined below, please ask us: Contact the Maintenance Team on 0141 763 1317 (select Option 1).

- Replacing high or awkward light bulbs
- Fitting light shades
- Hanging mirrors or pictures
- Moving furniture (light weight)
- Change electrical plugs or fuses
- Assembling flatpack furniture (small scale)
- Assist in clearing out property
- Lift and relay carpets (pre and post works contracts)
- Ease sticking doors
- Minor plumbing (connect washing machines, choked sinks)
- Securing trailing wires and flexes
- Fitting bathroom accessories (small scale)
- Replacing curtain rails, poles & blinds
- Removing and refitting curtain rails, poles and blinds (to allow works to proceed)
- Minor joinery work
- Sealing around bath or sink
- Minor garden maintenance
- Household letter drops
- Affixing notices in closes

**If not on the list - ask: Contact Maintenance on 0141 763 1317 Option 1**

# WINTER

## Emergency Information



**During cold weather you can avoid frost damage and burst pipes by following the steps below:**

- Set the thermostat for your central heating system to at least 10°C (50°F)
- Leave the doors in each room open to allow warm air to circulate around your home
- If you are going away over the Christmas holidays, please inform the Association and if possible leave an emergency contact number.
- If you have a burst pipe:**
  - Phone our Emergency Contact number (0345 6044686)
  - Turn off water at the stopcock; if you're unsure of the location, contact our Maintenance team for advice (doing so in advance of the emergency may reduce the level of damage)
  - If water is in contact with any electrical fittings, turn off the power at the mains

**Returning From Holiday? - Remember to run your cold water mains tap and shower for 2 minutes before use.**

**We would like to wish you a peaceful Christmas and a prosperous New Year when it comes**



## Heating or Hot Water Problems?

### Before you contact the Association

If your heating or hot water breaks down try the following steps before you contact the Association for an engineer to call:

- Please make yourself familiar with the operation and controls of the boiler.
- Is the gas coming through? (If you have another gas appliance try it).
- If you have a card meter confirm there is credit in the meter and the Meter says ON.
- Is the electricity on? (Check the fuses and make sure the isolation switch next to the boiler is in the "on" position). Again if you have a credit meter ensure there is credit in the meter.
- Is the time clock set to ON?
- Is the time clock set to provide heating and hot water?
- Is the Room thermostat turned up?
- Is the water pressure gauge reading between 1 and 2 bar?
- Is the boiler set to winter mode?
- Press or turn the reset control on the boiler

If your boiler fails to operate after you have carried out these checks, then please contact us on 0141 763 1317 (option 1) or out of hours on 0345 604 4686



The Glasgow Home Energy Advice Team provides an independent advice service to help people reduce their fuel bills and make more effective use of money they spend on fuel. It is estimated that more than 100,000 households in Glasgow currently pay more than 10% of their income to keep their home warm, with around 35,000 households paying more than 20%.

G.HEAT is one way in which fuel poverty is tackled.

### **Our impartial home energy advisors are here to help you:**

- With advice on using energy more efficiently
- To get the best deal on electricity and gas
- To understand your fuel bills and meter readings

**The G.HEAT service has visited over 14,000 homes in Glasgow. To access the service call 0800 092 9002 OR contact Tollcross Advice & Learning Centre on 764 1234 and we will see you in there if it is more convenient.**

*Frances, a G.Heat Customer said "“Getting a refund of £2,991 just weeks before Christmas was beyond my wildest expectations. Due to my illness I had been unable to save as much money as I would have liked, and this outcome has made a massive difference to my life. The service I received from Marion has been exceptional and I recommend the G.HEAT service to everyone I meet.”"*



## Coming soon..

### Tollcross Mobile App

Tollcross is delighted to inform our customers that we are launching The Tollcross Mobile App. This is an application for your phone which will allow you to quickly and easily interact with us for a variety of purposes.

Our new app will be available on both Android and Apple devices and will be free to download. Through the app you will be able to call and email us at the press of a button, you will be able to pay your rent, report a repair, make a complaint, you will also be able to access your tenant account via the app and view various aspects of your tenancy including your rent account.

We hope that having this app will help make managing your account and contacting us an easy and positive experience for you, it will allow you access to many of our services 24 hours a day, 7 days a week.



## Pay your rent first this Christmas

Prioritise your debts over the festive period  
and pay your rent 1st this Christmas!  
That's the Association's message to all of  
our tenants!

The Association recognises it's difficult for many households at this time of the year and it is so easy to overspend with tempting offers and pressures to buy, but you should remember to prioritise **paying your rent 1st this Christmas**. Having a home is more important than any Christmas present.

Over the months of December and January the Association staff are here to assist you to make your rent payments. Here are some of the things we are doing to help:

- Priority payers – we guarantee no waiting times at our office at 868 Tollcross Road for people who are just making payments towards their rent
- There will be a prize draw for all tenants who pay their rent on time in December 18 and January 2019.
- Staff will be in your area over the months of December and January to give advice and assistance on how to pay your rent ..... even if you are struggling come and speak to a member of our team. We are here to help.
- We can arrange a house visit to come to your home if you are paying by debit or credit card – just phone the office and we will arrange an appointment. You don't even have to leave your home!
- We will send reminder texts to our tenants this December and January reminding them to pay your rent 1st this Christmas
- Offer additional assistance with all Housing Benefit and Universal credit claims
- We have a dedicated team who can process your rent payments over the phone if paying by debit/credit card or set up a direct debit. Whatever is the best option for you.
- You can make an online payment on our website at [www.tollcross-ha.org.uk](http://www.tollcross-ha.org.uk) or alternatively you can download a direct debit form for a preferred method of payment

**Please remember your home is at risk if you do not pay your rent.**

**We are here to help so please contact us at 868 Tollcross Road, Glasgow, G32 8PF or telephone 0141 763 1317 and press option 2 for Housing Management.**



## Membership to the Association

As a community based organisation we recognise the benefits of having a wide-ranging membership from the community and especially from our own tenants. We will actively encourage membership from our existing tenants, new tenants and other customers.

If you are 16 years of age or over, are willing to support the work of the Association and either live in the local area or have specific skills or expertise you'd like to share with us, then the Association would like to hear from you.

For a one-off £1.00 payment you could become a member (Shareholder) of the Association. This assures you of a personal invitation to our Annual General Meetings, the ability to stand or vote for members of the Management Committee (if you are aged over 18 years) and as such truly have a say in how the Association is run for the community.

Please complete the form below if you'd like to join the Association and hand it and your £1.00 fee to the office.

### I wish to become a member of Tollcross Housing Association Limited

#### I confirm the following (Please tick one box):

- ☐ I am the tenant, or joint tenant of a Tollcross Housing property, or
- ☐ I am a member of a tenant, or joint tenant's household aged over 16 years of age, or
- ☐ I am a resident with an interest in the Tollcross area, aged over 16 years of age, or
- ☐ I am an individual with particular skills or experience detailed below

Occupation and details of relevant skills or experience:

☐ I enclose £1.00 for my Share Certificate.

In signing this membership form, I understand and agree that my details will be recorded in a public Register, which is kept according to the Rules of Tollcross Housing Association.

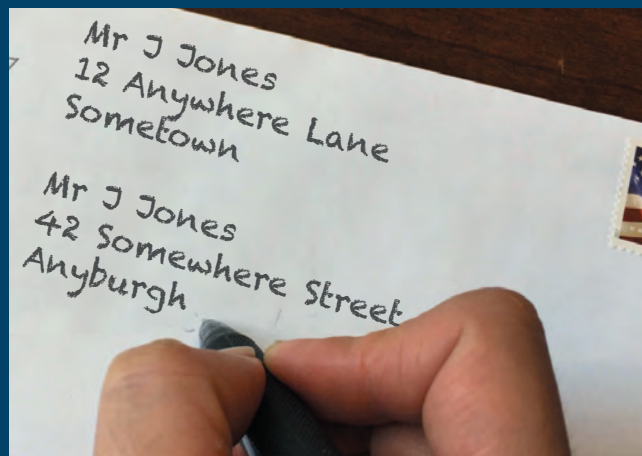
Mr/Miss/Mrs/Ms* (please delete)
First Name
Surname
Full Address
Flat position (if applicable)
Postcode

Please return to: The Secretary, Tollcross Housing Association Limited  
868 Tollcross Road, Glasgow, G32 8PF

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

## HELP US TO HELP YOU!



It is important that we have up-to-date and correct information about you so that you have access to the right services.

If there have been any updates to your information or information about other members of your household (e.g. change of phone number or e-mail address or of household members) or any change in circumstances (e.g. employment or income), please let us know.

This will allow us to help you receive all the services that you are entitled to. Please contact us with any updates on 0141 763 1317 or e-mail [info@tollcross-ha.org.uk](mailto:info@tollcross-ha.org.uk) or you can use the contact us page on our website, [www.tollcross-ha.org.uk](http://www.tollcross-ha.org.uk).



**"I still pinch myself every morning after being allocated my property at Dunira Street"**

# Tollcross Advice & Learning Centre On the Move

We are pleased to announce that the Advice & Learning Centre is on the move. The office at Tollcross Road will be closed on Monday, 10th December to give us time to move into 84 Braidfauld Street, G32 8PJ. We will be keeping the same telephone number, 0141 764 1234 and we will be back up and running providing all the great services on Tuesday, 11th December..

So, if you need help with benefits, assistance with a CV or job search, access to our on line facility to apply for work or fill in a benefit application, join the Credit Union, take part in a computer class or literacy & numeracy class and much more, we're still able to help you, so just pop in and see us at our new address.

If you would just like a tour of the new Centre then that can be arranged too, we will even provide a cuppa

## COMMUNITY ROOM

We have an extra room that we are excited about as it gives us scope to deliver new activities for members of our community. The aim of the Community Room is to bring people together to join in activities that they enjoy and of course have fun.

So we need your help, as although we've already had some good suggestions made from people within the community, we'd like to hear more. Here's some of the ideas so far:

- Activities for older people
- Activities for young people
- A history project
- Jewellery making workshop

Pop in and speak with Veronica or Liz to find out more. Your ideas and views are important to us.

## UNIVERSAL CREDIT

We are here to help, if you are worried or would like to find out more about this new benefit please pop in and see us at the Advice & Learning Centre or go and see Joe or your Housing Officer at the Head Office, 868 Tollcross Road.



## Do you qualify for the Affordable Warmth Dividend?

### What is the Affordable Warmth Dividend?

The Affordable Warmth Dividend is a £100 payment made by the Council to Glasgow residents who are 80 or over to help with the additional expenses of energy bills.

### How long does the scheme run?

Applications will be accepted until the 31st March 2019.

### How can I make an application?

Application forms are available from our office at 868 Tollcross Road, Glasgow, G32 8PF and also available to print from the Council's website or at your local Revenue and Benefit Centre. If you are unable to visit your local centre or access the Council's website, you can call 0141 287 7961 to have a form posted out to you.

If you received an Affordable Warmth Payment last year you do not need to re-apply, however you should receive a letter from Glasgow City Council asking you to confirm your bank details for this years payment. **It is important that you reply to this letter otherwise you will not receive your payment for this year.**

## Glasgow City Council's Affordable Warmth Dividend



"My new home was so worth the wait"





**Get your name in don't be slow**

**Tickets are limited as well you know!**

**We are off to see the best panto in a million!**

**And Cinderella is on at the Pavillion!**

We have a number of tickets to give away for shows on **Friday 21st December at 7.30pm** and **Saturday 22nd December at 7.30pm**. Due to the high demand for these tickets, we are asking those families who are interested in coming along to the panto to fill in the tear off slip below and return it to us at 868 Tollcross Road by **Wednesday 12th December at 4.00pm**.

Forms will not be accepted after this date

Please remember to tell us how many children there are in your household and how many adults.\*

We will then have a draw for the tickets and will be in touch with you to tell you if you and your family will be going to the Panto on us!

## Good Luck

**Vouchers for Happy meals will be provided for the kids attending the Panto**



**\*Adults and Children must be members of the household to qualify for Free Panto tickets\***

Name.....

Address.....

.....

.....

Flat position .....

Postcode.....

Telephone Number .....

How many Adult Tickets requested

How many Child Tickets requested



**TOLLCROSS**  
housing association limited



868 Tollcross Road, Glasgow G32 8PF

Tel 0141 763 1317

Email [info@tollcross-ha.org.uk](mailto:info@tollcross-ha.org.uk)  
**[www.tollcross-ha.org.uk](http://www.tollcross-ha.org.uk)**

**FOR OUT OF HOURS EMERGENCIES CALL  
0141 763 1317 or 0345 6044 686**

Honorary President: Bill Dougan

Property Factor Registered No PF000261

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**Do you need information in a larger font/different language? Please contact us and let us know.**