

TOLLCROSS NEWSLETTER



Tollcross Newsletter - Winter 2023



Christmas Office Closure Arrangements:

Our offices will close at 12 noon on Friday 15th December for a half day staff training/staff Christmas event and will re-open on Monday 18th December at 9.00am.

All of our offices will close at 4.00pm on Friday 22nd December 2023 and we will re-open as normal at 9.00 am on Thursday, 4th January 2024.

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.

- **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)

Big Prize Draw Winner

Our Winter prize draw couldn't have been better timed for Miss Geddes who was very grateful to have won the £300 prize. She now intends to put the money towards Christmas gifts for her family.

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!





Annual General Meeting – 12th September 2023

We were thrilled with the turn out at our AGM earlier in the year, 38 members joined in either in person or on-line to hear about how the Association has been performing throughout the year. Following the formal business, we re-introduced our tradition of playing a game of bingo and also held our usual prize draw. The lucky winners were Mary May, Agnes Phillips, Liz Smith, Nancy Leishman, Gwen Wilson, Alice Lyness and Jean Louden. All our winners were delighted to win some prizes at this years AGM.



Office Bearers

Andrea Bell, who has served as Chairperson of the Association for the last 5 years stepped down from this role, in line with our Rules. We were happy to thoroughly embarrass her with a small token of thanks from the Committee members who have served on the Committee along-side her. Andrea said: "It has been such a privilege to serve as Chairperson for the Association over the last 5 years and I am looking forward to continuing to serve on the Management Committee. I'll give my full support to the new Chair, in the same way he has supported me."



Andrea has been succeeded in the role of Chairperson by previous Vice-Chair, Chris Elliot. Chris was pleased to take up the new role and said "I have a difficult job ahead of me following on from the great job Andrea has done as Chair, and I'll give it my very best efforts".

In line with our commitment to succession planning, our new Vice-Chair, Drew McPhail was elected and Drew is happy to take on this new role on the Management Committee.

Long-standing Secretary, Esther Skimins was re-elected as Secretary and is chuffed to have the continued support of her fellow Committee members.

We are proud to confirm that we have once again managed to achieve a full complement of Management Committee members as outlined below:

Chris Elliot,
Chairperson

Drew McPhail,
Vice-Chairperson

Esther Skimins,
Secretary

Bill Dougan,
Honorary President

Andrea Bell
Sharon May
Eileen Watters

Ellen Garscadden
Theresa Findlay
Alice Lyness

Geraldine Connolly
Steve Fleming
John McMorrow (Co-optee)

Agnes Phillips
Gail Jackson





Orchard Court Sheltered Housing Complex



The tenants and staff of Orchard Court have enjoyed a busy autumn. Some of our tenants visited our friends at the Helenslea Complex for a charity quiz afternoon and a fun time had by all. They have also been enjoying entertainment and bingo afternoons.

The tenants participated in a month-long Scarecrow Competition, culminating in the winner and runners-up being announced at our annual Halloween Party on 31st October 2023. The standard of entries was outstanding and matched equally the fun and competitive spirit of all at the complex.

We eagerly look forward to the events and celebrations that the winter months bring and the magic of Christmas at Orchard Court.



Helenslea Sheltered Housing Complex



The tenants at Helenslea Sheltered Housing have enjoyed several activities over the last few months.

They have enjoyed several quiz afternoons, including another visit from their friends at Orchard Court Complex for a special quiz afternoon to win prizes and raise funds for MacMillan Cancer Support.

Our Housing Support Team have also started karaoke afternoons on Tuesdays and Fridays which have went down a storm. From starting with two people singing, there are now several budding artistes making their singing debuts. Who knows, we may even have a 'Sheltered Housing's Got Talent' competition.

The tenants also enjoyed their Halloween party on 31st October 2023. The hall was decked out ghoulishly and Halloween music featured on the karaoke machine to set the atmosphere. William, their guest entertainer sung away and a good time was had by all. One lucky lady even won a £20 voucher and another won a lovely box of chocolates.

The tenants are now looking forward to the winter and Christmas festivities that our Housing Support Team have planned for them.





Anyone can struggle with their feelings.
 Don't struggle alone.



How we can help

Counselling



Counselling gives you the space and support to understand and manage feelings, thoughts and behaviour. We offer one to one confidential counselling via telephone and video sessions and anyone who has a Glasgow postcode can access this service, free of charge, by submitting a referral using our website. If you are attending a secondary school, you can speak to your teacher about accessing our free confidential services which are available in schools throughout Glasgow and the West of Scotland – for more information, please get in touch at the details below.

Wellbeing Classes and Group Therapy

For those that complete a referral and are assessed as being suitable, we run therapist led groups that are structured around helping participants who struggling with things like stress, anxiety and relationships. We also offer a range of interactive online wellbeing classes that focus on developing the life skills essential to lead a happy and productive life. You can attend as many of these one-off classes as you like and these are open to everyone. Take a look at our website to see what is currently available and to book your place. We can also offer wellbeing classes to secondary school aged young people focused around resolving conflicts, building confidence and managing emotions more effectively – for more information on these, please get in touch.

Get in touch

 0141 552 4434
 info@lifelink.org.uk
 lifelink.org.uk

 @LifelinkGlasgow
 @LifelinkScotland

Registered Charity (SC025643) Company
 Registered in Scotland (171155)





Benefit News

Tax Credit Changes

The Department for Work and Pensions (DWP) are in the process of moving people claiming certain benefits over to Universal Credit. This is being done through a process which the DWP call 'Managed Migration'.

The DWP are currently focussing on households who are claiming Working Tax Credits or Child Tax Credits. Households who are currently claiming Tax Credits are being contacted by the DWP to advise them that they will now have to make a claim for Universal Credit to replace their Tax Credits claim.

Affected claimants will receive a 'Migration Notice' from the DWP, informing them that they will have to submit a new Universal Credit claim within 3 months. Failure to submit the claim on time will result in benefits being stopped altogether.

If affected, you won't be automatically moved over to Universal Credit. You must make your new Universal Credit claim by the date stated within the Migration Notice.

If a claimant receives a lower amount when they move over to Universal Credit, they can apply for a top-up payment - this is called 'Transitional Protection'.

Details on Universal Credit can be found on the Association's website. The DWP also have information available - www.gov.uk/welfare/universal-credit.

Young Carer Grant

The Young Carer Grant is a payment of £359.65 from Social Security Scotland.

It's paid once a year to carers aged 16 to 18 years, who do at least 16 hours of caring a week on average, but don't receive Carer's Allowance or Carer Support Payment.

You don't need to have worked or paid National Insurance to get the grant, and it doesn't matter what your income is or if you have any savings.

You can be at school, in further education like at college, in work or unemployed.

The 'cared for' person must be in receipt of one or more qualifying disability benefits.

Further details on Social Security Scotland can be found at – www.socialsecurity.gov.scot.

Warm Home Discount Scheme

If you get benefits, you might be able to get £150 off your electricity bill or £150 added to your prepayment meter.

You can only get the Warm Home Discount if your supplier is in the scheme.

You might need to apply to your energy supplier for the discount. It depends on what benefits you get.

You should get the Warm Home Discount if you or your partner got the Guarantee Credit element of Pension Credit on 13 August 2023. If this is the case, you don't need to apply to the scheme - payments are automatic. You should get a letter from your supplier confirming the payment.

You may be entitled to a payment if you receive any of the following benefits:

Universal Credit; Income Support; Employment & Support Allowance; Jobseeker's Allowance or Housing Benefit.

Check with your energy supplier to find out if you can get the discount and how to apply. You should apply as soon as possible. If you're eligible, you'll get the Warm Home Discount

between October 2023 and March 2024. Please note that Utilita have already closed their scheme.

You can find out more about the scheme at - www.gov.uk.





Here to Help

Help with Benefits and Cost-of-Living

If you need support with any benefit issue, please get in touch with our Welfare Rights Officer, Andrew Sproul.

Drop-In Surgeries

Andrew holds two welfare rights drop-in surgeries each week, where we help our customers with a number of issues, such as benefit claims and checks; benefit appeals; Council Tax, energy matters. Andrew can also provide assistance with food and other items (toiletries; nappies; sanitary pads; pet food; cleaning products).

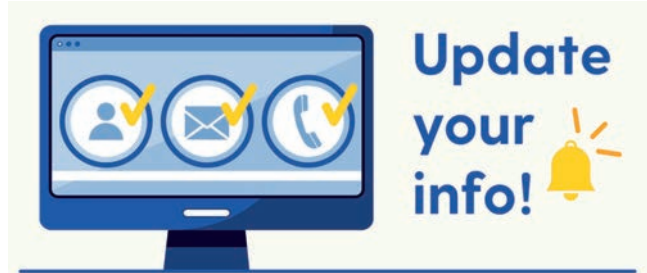
Surgery details are:

- Mondays, between 1pm and 4.30pm at Tollcross Housing Association, 868 Tollcross Road.
- Wednesdays, 9am to 12.30pm at Tollcross Advice and Learning Centre, 84 Braidfauld Street.

You can contact Andrew directly on 0141 763 3517 or by email -

Andrew.sproul@tollcross-ha.org.uk.

Our website has a benefits information section and provides details on the support available at Tollcross Advice & Learning Centre – www.tollcross-ha.org.uk.



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 or you can use the contact us page on our website, www.tollcross-ha.org.uk.

We took to the streets in October 2023 to support a community litter pick organised by Glasgow City Councils Unity in the Community. Staff, volunteers, and some kids from the local St Paul's Primary School helped clean up Downfield, Rattray and Finhaven Street.

Even though the day was a bit wet and windy it was a great success, and we hope this can help tenants enjoy their neighbourhood even more.

You don't need to wait for an organised litter pick to help clean up your area. A Community Litter Hub is available at the Advice and Learning centre for anyone who wants to get involved. The Hub contains everything you need to make your own litter pick a success. Pop into the centre for more information.





Here To Help!

Tollcross Housing Association,
Orchard Court & Methven
Street Sheltered
Accommodation held a
MacMillan coffee morning on
Friday 29th September 2023.

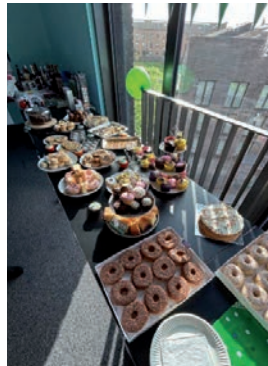


**MACMILLAN
CANCER SUPPORT**

Thank you for everything you did to
make Coffee Morning a huge success.

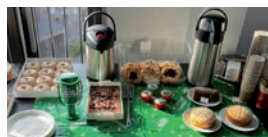
Together we raised £900!

Thank you to all those who
attended and donated towards
the bake sale and Tombola it
was a success!



WHERE DOES YOUR MONEY GO

The money you raise with the cakes you bake will
support Macmillan's vital work. It helps us fund our
amazing Macmillan nurses, answer calls on our
Support Line, give financial support, and more.



Christmas and New Year Holidays - Wheeled Bin Collection Arrangements

Due to the Christmas and New Year holidays some of your bin collection dates will change.

Please note your revised collection dates in the table below:

2023	Current Date	New Date	Current Date	New Date
Blue, Purple Bin	Mon 25/12/23	Wed 27/12/23	Tue 26/12/23	Thurs 28/12/23
Green, Brown Bin	Mon 25/12/23	Wed 27/12/23	Tue 26/12/23	Thurs 28/12/23
2024	Current Date	New Date	Current Date	New Date
Blue, Purple Bin	Mon 01/01/24	Wed 03/01/24	Tue 02/01/24	Thurs 04/01/24
Green, Brown Bin	Mon 01/01/24	Wed 03/01/24	Tue 02/01/24	Thurs 04/01/24

Over the holiday period it would be helpful if car owners could arrange to park their vehicles in a position which will allow bin crews safe access to your wheeled bins.

Thank you for your co-operation.

www.glasgow.gov.uk/recycling



Merry Christmas and a Happy New Year.



Here To Help!



Tollcross Advice & Learning Centre
Serving the Communities of Tollcross, Lilybank/Newbank & Carmyle
and surrounding areas



Benefits Advice/Money Advice/Form Filling Provided

Our Welcome Space is a warm inviting place where you can spend time during our opening times without spending money. A cuppa and biscuits will be provided. There is a large television, library and computer area.

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
Computer Use Drop-In 9.15am – 12.30pm 1.30pm – 4.30pm	Computer Use Drop-In 9.15am-12.30pm Free Computer Class 2.00pm-4.00pm	Computer Use Drop-In 9.15am – 12.30pm 1.30pm – 4.30pm	Computer Use Drop-In 9.15am – 12.30pm 1.30pm – 4.30pm	Computer Use Drop In 9.15am – 3.45pm
The Welcome Space Livewell Coffee Morning: coffee, tea & biscuits. 10am-12pm	The Welcome Space Community Cafe - Free Hot Rolls or Sandwich 10.00am - 12.00pm	The Welcome Space Benefit & Money Advice (by Appointment)	The Welcome Space Community Cafe - Free Hot Rolls or Sandwich 1.30pm - 3.30pm	The Welcome Space Community Cafe - Free Hot Rolls or Sandwich 1.30pm - 3.30pm
Benefit & Money Advice (by Appointment)	Benefit & Money Advice (by Appointment)	Welfare Rights Drop-In 9.00am - 12.30pm	Benefit & Money Advice (by Appointment)	Benefit & Money Advice (by Appointment)
Jobs & Business Glasgow Help with CVs, applying for jobs/training 10.00am - 4.00pm	Tollcross Community Food Project open Tuesday 10.00am-12.00pm, Thursday & Friday 1.30pm-3.30pm, contact the Centre	Welcome Club 2pm to 4pm Meet, chat, Bingo, tea/ coffee. Glasgow Life Computer Class 2.000pm – 4.00pm	Jobs & Business Glasgow Help with CVs, applying for jobs/training 9.30am - 4.30pm	Jobs & Business Glasgow Help with CVs, applying for jobs/training 9.30am - 1.00pm
Credit Union 9.30am – 11.30am Low Interest Loans	Credit Union 9.30am – 11.30am Savings Accounts	Credit Union 9.30am – 11.30am Junior Accounts	Credit Union 9.30am – 11.30am Foreign Currency	Credit Union 9.30am – 11.30am Applications Available
FREE CERTIFICATED COURSES – CHILDCARE, FOOD HYGIENE, HEALTH AND SAFETY, FIRST AID, BEAUTY AND MORE COME IN AND FIND OUT WHAT FREE COURSES ARE AVAILABLE OR TELL US WHAT YOU WOULD LIKE TO LEARN				

FARE: Family Support Service Drop-in and Courses, Monday's 1.30pm-4.00pm. **ONE PARENT FAMILIES SCOTLAND:** Advice & Support Drop-in, Tuesday's 10.30am-12.00pm, Employability Hub Monday's 10am-4.00pm. **ACTION FOR CHILDREN:** Advice for young people aged 16-24, support with employability, bus pass and more, every 2nd Tuesday 1.30pm-4.00pm. **GLASGOW LIFE LIVE WELL:** supporting you to access local clubs & activities, every 2nd Wednesday 1.30pm-4.00pm and Livewell Coffee Morning with relaxation exercises, monthly on Monday's 10am-12pm.

All Welcome - Opening Hours: 9.00am-5.00pm (4.00pm close on Friday), Closed 12.30pm-1.30pm Mon-Thurs

We are at: 84 Braidfauld Street, Glasgow, G32 8PJ Telephone: 0141 764 1234 Email: advice@tollcross-ha.org.uk

NEW EMPLOYABILITY HUB

Drop-ins for single parents
in Glasgow:

- 1-1 support with job searching & applications
- CV building
- Cover letters
- Referrals to Smart Works for free interview clothing & preparation

Tollcross
Advice and
Learning centre
every Monday
10 am- 1:30 pm!



GET HELP WITH NHS HEARING AIDS



Visit a free drop-in session, and our friendly volunteers can help with:

- Hearing aids, including basic repairs and maintenance of NHS hearing aids. Replacement batteries
- Hearing check
- Support and advice on Tinnitus and hearing loss



TOLLCROSS ADVICE AND LEARNING CENTRE

Wednesday 31st January

10am-12pm

For more information or support please contact:

ayse.hassan@rnid.org.uk

Or visit our website:

www.rnid.org.uk





Here To Help!

HELP AND SUPPORT IN YOUR LOCAL COMMUNITY - TOLLCROSS ADVICE & LEARNING CENTRE

84 BRAIDFAULD STREET G32 8PJ

0141 764 1234

advice@tollcross-ha.org.uk

WHO CAN HELP ME?

ORGANISATION	HELP AVAILABLE	WHEN
 ACTION FOR CHILDREN	Advice for young people aged 16-24. Support with training, finding a job, applying for a bus pass, opening a bank account and more	Every 2nd Tuesday 1.30pm-4.00pm
 BRIDGETON CREDIT UNION	A 'not for profit' financial co-operative, offering members ethical savings accounts and affordable loans at very competitive rates of interest. Surplus profit is returned to members via the annual dividend.	Monday to Friday 9.30am to 11.30am
 FARE	Family Support Service. Employability support for parents.	Mondays 1.30pm-4.00pm. Drop-in, no appointment needed.
 GLASGOW LIFE LIVE WELL	Support to access local clubs & activities – help to improve health and wellbeing. Live Well Coffee Morning – Meet up for Tea, coffee & biscuits, relaxation session and talk about memories of the local area.	Every 2nd Wednesday 1.30pm-4.00pm Monthly on Monday's 10.00am-12.00pm
 GLASGOW LIFE	Computing class – help to access the Internet, use email, shop online, become more confident using online services.	Wednesday afternoons 2pm to 4pm. Phone 0141 764 1234 for more information.
 GLASGOW KELVIN COLLEGE	Various courses (computing, First Aid, Food Hygiene etc). Plus, computers on site for public use.	Courses run regularly. Phone 0141 764 1234 for more information.
 JOBS & BUSINESS GLASGOW	Help to find a job, training courses, put together or improve your CV plus help with job applications and interview skills.	Monday to Friday, by appointment.
 ONE PARENT FAMILIES SCOTLAND	Drop-in for single parent families. Can offer support, help and advice with a range of topics/issues.	Tuesdays 10.30am-12.00pm. Drop-in, no appointment needed. Mondays 10.00am-2.00pm Employability Hub. Drop-in, no appointment needed.
 TOLLCROSS HOUSING ASSOCIATION BENEFITS ADVICE	Welfare Rights Drop in for tenants and factored owners of Tollcross Housing Association – benefits advice.	Wednesday mornings 9.30am to 12.30pm. Drop-in, no appointment needed.
TOLLCROSS & SHETTLESTON MONEY ADVICE SERVICE	Money/Debt Advice for local residents.	Monday to Friday, by appointment. Phone 0141 764 1234.



Tollcross Housing Association Annual Assurance Statement 2023

Tollcross Community Trust

Winter Event 2023

Thursday 14th December

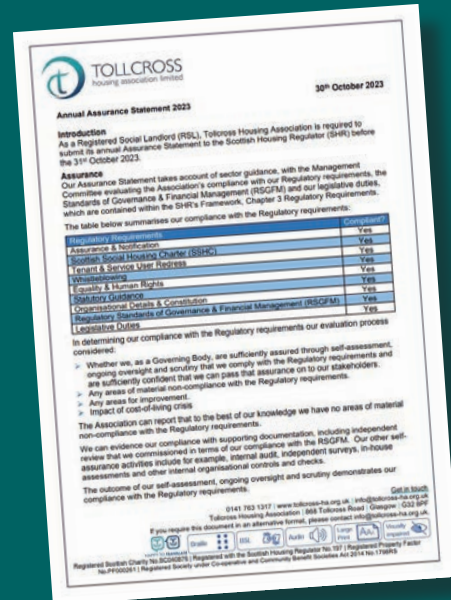
3.00pm-4.00pm & 4.00pm-5.00pm

You must phone or email
to book your slot

Come along and have fun

Appearances by
Buddy the Elf the Grinch and Santa

Tollcross Advice & Learning Centre,
84 Braidfauld Street, G32 8PJ
Tel: 0141 764 1234
Email: advice@tollcross-ha.org.uk



Each year Management Committee members are required to publish a Statement on our compliance or otherwise with all regulatory and legal requirements. This year we were assessed independently by an auditor against all Regulatory requirements, the Standards of Governance & Financial Management (RSGFM) and our legislative duties (now referred to as the Regulatory requirements), which are contained within the SHR's Framework, Chapter 3 Regulatory Requirements.

The Association's Management Committee can report that to the best of our knowledge we have no areas of material non-compliance with the Regulatory requirements. We have implemented an action plan to address the 4 items identified for improvement. No areas of material non-compliance were identified through this review, which took place in August/September 2023.

We have submitted our Assurance Statement to the SHR on 30th October 2023. We have also published this document on our website www.tollcross-ha.org.uk and make it available to our tenants and other customers across all of our sites.

SHR will also publish our Assurance Statement on their website

(www.scottishhousingregulator.gov.uk/).





FACTORING

Factoring Invoices

We issued six-monthly factoring invoices to owners on 9 November 2023. Depending on your account settings, this may have been posted to you or sent by email. If you didn't receive your invoice, please let us know and we will arrange for a copy to be issued. Remember to check your spam folder if receiving by email.

Factoring Accounts - Payment Plans

As owners will be aware, the Association issues factoring bills on a six monthly basis in May and November of each year. Our normal payment terms are 28 days from date of issue of the invoice and any queries regarding the invoice should be made within 14 days of the invoice date.

We also offer the option of setting up a payment plan because many owners had requested this to assist with budgeting, rather than having to pay a more substantial sum on a six-monthly basis.

The Association is not licenced to provide credit, so we are unable to enter payment arrangements in arrears. This means that payment plans must be set at an amount that will accrue enough credit in advance to pay invoices in full by the due date.

The Association offers a range of payment methods including payment by Direct Debit, cheque, debit card, internet banking or via Allpay card at Post Offices or Paypoint, however Direct Debit is our preferred method of payment when setting up a payment plan.

Where an owner wishes to set up a payment plan, we will suggest a regular payment amount with a view to it covering all known and reasonably anticipated charges which, dependent on property

Invoices are due to be paid within 28 days. If any invoices remain unpaid or an agreed payment plan has not been put in place, then reminder letters will be issued shortly after.

If you have not received your invoice or are having difficulty paying your invoice (we know this can be a difficult time of year) and would like to discuss a possible payment plan then please contact the Finance team on the details below:

Email: Finance@tollcross-ha.org.uk

Phone: 0141 763 1317

and select option 3 for Finance

type, may include Management Fee, Buildings Insurance, Stair Lighting, Stair Cleaning, Landscaping and minor common repairs. Although the suggested amount takes account of previous charges and anticipated changes in costs, variations to the level of common or major repairs can lead to over or under payments during the six-month period. If an owner accrues a credit significantly higher than necessary to cover their invoice, we are happy to arrange a refund, where appropriate. If the credit accrued is insufficient to cover the invoice, then owners must make an additional one-off payment to clear their balance by the due date. We would then review the payment plan amount and amend this where necessary.

We should stress that although owners are under no obligation to set up a payment plan with us, all invoices must be paid in full within 28 days of being issued.

We recognise that at times, some customers may have difficulty paying their bills. If so, please contact a member of the finance team before the invoice is overdue, by phoning 0141 763 1317 then select option 3, or email finance@tollcross-ha.org.uk. Also, staff at the Tollcross Advice and Learning Centre can provide free services relating to any debt issues that you may have and can be contacted on 0141 764 1234. Alternatively, you can contact Money Advice Scotland on 0141 572 0237 or the Citizens Advice Bureau on 0141 554 0004 for free



FACTORING

Selling your property?

We realise that selling your home can be a stressful time and will work with your solicitor to ensure that our involvement in the process is as trouble free as possible.

To allow us to assist your solicitor during the process, we will require them to contact us 28 days in advance of the sale proceeding and will require the following information:

- *the property address*
- *the date of the sale*
- *the purchaser's name(s)*
- *details of the purchaser's solicitor*

Where we are given 28 days' notice of the property sale, we will charge an administration fee of £65 (plus VAT), for the provision of the following information:

- *the current outstanding balance*
- *details of any repairs reported but not yet billed*
- *details of any planned investment work under consideration and estimated costs if available*
- *buildings insurance information*
- *an estimate of the retention required to be held by your solicitor, to clear your factoring account*

The administration fee is payable to us in advance of the information being provided and will increase to £97.50 (plus VAT) if we do not receive 28 days' notice of the sale.

After properties change ownership, the Association will apportion all common charges and bills outstanding and will aim to issue the final account within six weeks but no more than three months of the Association being made aware of the actual date

of change in ownership (the date of settlement) unless there is a good reason not to (for example, awaiting final bills relating to contracts which were in place for works and services or the property factor has not been provided with the specified period of notice informing them of the change in ownership).

Normally the invoice will be issued to your solicitor to settle the outstanding balance. If your account is in credit after all final charges have been applied then we will issue a refund to your solicitor.

We do not hold copies of planning documents or completion certificates. If you or your solicitor require this information, please contact Glasgow City Council's Building Control department.

If you have any questions or need further information regarding your property sale, please contact one of our finance staff on 0141 763 1317 or finance@tollcross-ha.org.uk.



Owner Information

We'd like to remind all owners to keep your contact details up to date to allow us to contact you in relation to invoicing, emergency repairs and cyclical repairs. If you change address, mobile number or email address please contact a member of our finance team in writing (including existing email) to advise of the change.

Owners should also be aware that if you rent out your property to a third party, we will not discuss your factoring account or repairs that have been carried out with your tenant. Even if your rental agreement requires your tenant to pay the factoring charges, all enquiries must come via the property owner.





What a Performance



The following statistical information has been reported to the Management Committee and is for Quarter 2 for 23/24 – 1st July to 30th September

2023-24 Q1-Q2 Maintenance Performance	Target	23/24 Q1	23/24 Q2
Average length of time to complete emergency repairs	6 hours	2.0 hours	2.1 hours
Average length of time to complete non-emergency repairs	3 days	2.6 days	2.8 days
Non-emergency repairs completed Right First Time	95%	93%	94%
Gas Safety Inspections completed within 12 month period	100%	100%	100%

Housing Management

Our gross rent arrears at Quarter 2 2023/24 were £298,037 which represents 2.96% of the total rent due. You can see from the table below how this has been split.

Arrears	Target	Actual
Current Tenant Arrears	2%	1.81%
Former Tenant Arrears	1.5%	1.15%
Total Arrears	3.5%	2.96%

Voids & Re-Lets to date

Properties re-let	38
Percentage of rental income lost due to un-let properties	0.70%
Average number of days to repair & re-let a void property	26

Anti-Social Behaviour

Number of Anti-Social complaints received	121
Number of Anti-Social complaints responded in timescale	120

Evictions

Evictions for Non payment of rent	2
Evictions for anti-social behaviour	0
Total evictions	2

**Eviction is always a last resort for the Association and staff work hard to help everyone that gets into difficulty with their rent. Tenants who are struggling to pay their rent can contact us on 0141 763 1317, for support, advice and assistance.*

Management Committee Details

14 full members of Management Committee and 1 Co-optee

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

	Stage 1 (Other Issues) *		Stage 2 (Other Issues) *	
	No.	%	No.	%
Received in Quarter	19	95	1	5
Number of Complaints c/fwd from 22/23	0	0	0	0
Responded in full	19	100%	1	100%
Average time taken to respond	3.11 days		20 days	

**No equality issues/complaints were received.*

LESSONS LEARNED

We have provided you with the year to date lessons learned from complaints. This is what the Association uses to help us improve our services.

YOU SAID:

You were unhappy at having your e-mail ignored and incorrect follow up correspondence issued by us.

WE DID:

Apologise for missing your e-mail and have revised our internal procedures relating to monitoring outstanding balances.

YOU SAID:

You were unhappy that we sent a letter to a person in your household who was deceased.

WE DID:

Apologise for this error and confirmed our systems are now updated with the appropriate information.

YOU SAID:

The contractor did not attend when planned.

WE DID:

Remind the contractor of repair timescales.

YOU SAID:

You were unhappy with our response about a failed appliance.

WE DID:

Set up a new contractor for mid-market rent properties.

Our Events Focus Group have decided to continue working with and supporting the local groups in the community.

In previous years it has been a great success so we would love to continue the support. So, look out for future adverts about what the Helenslea Hall and Tollcross Matters are working on to give our kids a great range of activities in the lead up to Christmas.



INVESTIGATIONS There have been no investigations reported during the year.

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

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 Housing and Property Chamber to look at it.

They will try to resolve complaints and disputes between home owners and property factors, and you can contact them at:

Housing and Property Chamber
First-tier Tribunal for Scotland,
20 York Street, Glasgow G2 8GT
Telephone: 0141 302 5900 Fax : 0141 302 5901
E-mail: 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

Telephone: 0345 600 9527
Fax : 01382 207 289

Email: concerns@careinspectorate.gov.scot



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:

Scottish Public Services Ombudsman,
Bridgeside House, 99 McDonald Drive,
Edinburgh EH7 4NS
or FREEPOST SPSO
Freephone: 0800 377 7330
www.spsos.org.uk

Online at: www.spsos.org.uk/contact-us



SCOTTISH
PUBLIC
SERVICES
OMBUDSMAN
People Centred | Improvement Focused

Look After Your Home

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

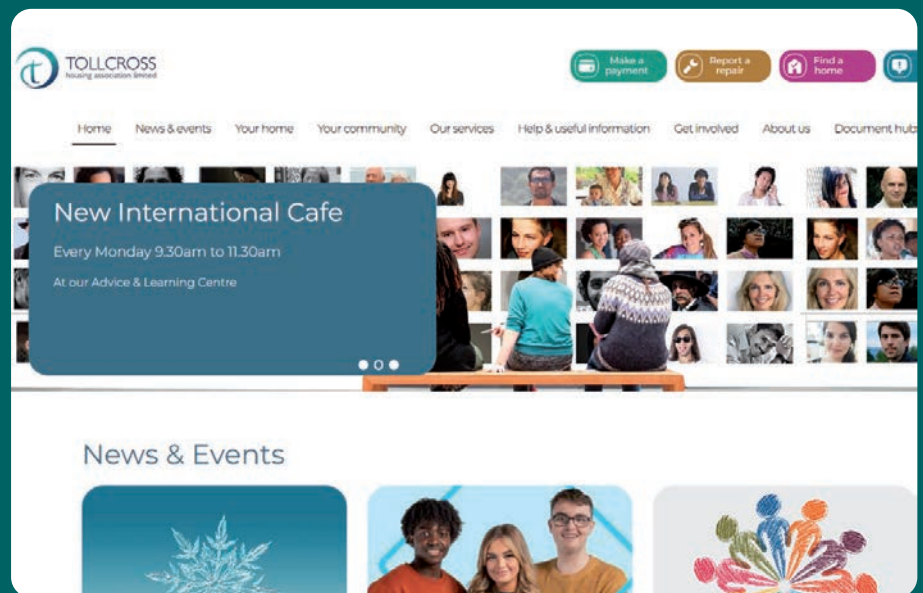
Returning From Holiday? Remember to run your cold water mains tap and shower for 2 minutes before use.

Check Out On-Line

We're delighted to confirm that we are still receiving registration requests from our tenants and owners to use the Housing Portal service. It's safe, secure and easy to use. It's easy to register and once you have your registration details you can view: -

- the last six repairs carried out at your property
- the last six transactions on your rent or factoring account
- the contact details that we hold for you

The Web Portal service is available to all of our tenants and factoring customers. To register for this service please go to our website at www.tollicross-ha.org.uk and select tenant login. Alternatively you can use the "Contact us" form on our website. This will allow us to issue you with a unique username and password.





Look After Your Home



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.*

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



**Merry
Christmas**

from all at



TOLLCROSS
housing association limited

Customer Satisfaction Survey Results 23/24

Regular readers of our quarterly newsletter and those who visit our website will know that customer feedback is something we are committed to seeking. We have a variety of ways in finding out how we've done in providing our services to you. You'll see the results of the most recent quarterly surveys in Table 1 below. Below this you'll see the highlights of the large-scale 3-yearly survey and an outline of the action plan to address areas identified as requiring improvement. These surveys are undertaken by an independent company, Research Resource.

Thank you to everyone who has taken part in these surveys.

Would you like to help us by providing feedback on our services and performance or join one of our tenant groups – you can do this by:

- Writing to us at
868 Tollcross Road, Glasgow G32 8PF
- Phoning us on Freephone 0800 7839328 or 0141 763 1317
- Emailing us at:
getinvolved@tollcross-ha.org.uk

ARC Indicator	Question	Tollcross				
		2023 Full Survey 909 sample	Q1 May-Jun '23 133 sample	Q2 Jul-Sept '23 150 sample	Q3 Oct-Dec '23 Sample TBC	Q4 Jan-Mar '24 Sample TBC
Indicator 1	Percentage of tenants satisfied with the overall service provided by their landlord	96%	96%	93%		
Indicator 7	Percentage of tenants satisfied with the quality of their home	89%	100%	100%		
Indicator 12	Percentage of tenants who thinking about the LAST repair carried out within the last 12 months were satisfied with the repairs service provided by their landlord	92%	92%	92%		



Regular readers of our quarterly newsletter and those who visit our website will know that customer feedback is something we are committed to seeking. We have a variety of ways in finding out how we've done in providing our services to you. You'll see the results of the most recent quarterly surveys in Table 1 below. Below this you'll see the highlights of the large-

Survey Question No.	Finding	Proposed Action
9.1	89% of tenants said they were very or fairly satisfied with the quality of their home. This is a decrease from 95% in 2019.	Through newsletter, website & landlord performance report: Our planned maintenance programme ensures we replace major components, such as kitchens, bathrooms and heating systems on a proactive basis to maintain and enhance the quality of our homes. However, we are aware that damp and mould issues have had an impact on some of our tenants. To help support our tenants, we have carried out an inspection on every home reported to have damp or mould and provided tailored outcomes to those impacted.
10.1	90% of respondents were of the opinion that their rent represented very or fairly good value for money. While this level of satisfaction is very high, it is less than was reported in 2019 (98%).	Issue a reminder about steps we've put in place to recognise the impact of the cost of living we're all experiencing. e.g. no rent increase 20/21, each increase thereafter being below inflation. We take account of inflation and interest rates and also offer financial assistance (providing links). We will continue to provide tenants with information regarding rent charges and our reasoning behind increases – this will include support for tenants in financial difficulty. We will ensure information on how we reach a decision with rent increases and all the relevant support for tenants is displayed on our website and periodically in the newsletter. While we kept our rent increases below inflation, we understand the current cost-of-living crisis has impacted how people think about money and what they spend it on. Our money and debt service continues to provide support to those struggling, complimented with other support services provided by the Association and the Tollcross Community Trust. We will continue to review feedback from our customers and work with partner agencies to ensure we can further shape these services going forward in the current financial climate.
10.3	Tenants were less likely to say they find their rent payments easy to afford (26%) than in 2019 (50%).	When preparing response, it's worth noting that almost 69% said they found it just about affordable. We will continue to support or tenants throughout any financial difficulty. We will continue to use the support services set up in the Tollcross Advice and Learning Centre, the TSMAS project. We will ensure procedures are implemented appropriately to ensure staff can quickly identify tenants that require support. We will also ensure we use utilise social media links – Tollcross Matters – to reach out to tenants who may be unaware help is available. We have also expanded information on the website to allow tenants to quickly access the help they need – Who, When and What. We will also advertise this in our seasonal newsletters.
11.1	Satisfaction with the Association's contribution to the management of the neighbourhood has seen a marginal decrease from 97% in 2019 to 94% in 2023.	Services withdrawn from other agencies have left a gap in the services that our tenants expect and this has impacted on their neighbourhood. We are happy to report we are 10% above the national average but we will continue to work with partner organisations to ensure effective neighbourhood management. We will also reinforce tenants' responsibilities when they are signing up for a property. We will ensure we keep tenants continually updated on the changes/cuts to services by the council. We will also link this into rent increases (additional charges for the HA to provide these services). We will place articles in our newsletters and website summarising the services that tenants should expect from us and to highlight services that GCC are responsible for with signposting provided. Services withdrawn from other agencies have left a gap in the services that our tenants' expect, and this has impacted on their neighbourhood. We are happy to report we are 10% above the national average but we will continue to work with partner organisations to ensure effective neighbourhood management. We will also reinforce tenants' responsibilities when they are signing up for a property.

Large-scale 3-yearly Satisfaction Survey results 2023

During the year, we surveyed over 900 tenants and 214 owners. The results of the survey reveal that, in general, we are performing to a high standard. The following points show the key highlights where satisfaction was highest:



scale 3-yearly survey and an outline of the action plan to address areas identified as requiring improvement. These surveys are undertaken by an independent company, Research Resource. Thank you to everyone who has taken part in these surveys.

Survey Question No.	Finding	Proposed Action
11.2	With regards to neighbourhood aspects, satisfaction levels have remained consistent compared to the results reported in 2019 with the exception of car parking facilities where satisfaction has fallen from 95% in 2019 to 89% in 2023.	We do not have responsibility for all parking and provide information regarding disputes to the Police and other relevant agencies.
11.3	In terms of neighbourhood concerns, the biggest problems for tenants were dog fouling (32% stating this was a problem), rubbish (22%) and loitering (8%). Dog fouling and rubbish were both considered to be more of a problem in 2023 than in 2019.	Staff will continue to action estate management complaints but also reinforce tenant responsibilities at sign up stage and through the Estate Management Policy. We will work with partner agencies to combat any shared issues.
13.1	79% were very or fairly satisfied in this respect, compared to 74% in 2019.	We are pleased to note the increase in the level of satisfaction expressed by owners, during a difficult period for all our service users. We will continue to consult with owners to achieve the best outcomes for all residents, and although the economic situation has seen maintenance costs increase at a rate higher than general inflation we will always try to be as cost effective as possible.
13.7	34 out of 214 owners were aware of the Advice Centre services.	We will ensure all owners are receiving the newsletter – not only those who stay in the property.



Just over nine in ten respondents who contacted the Association in the last 12 months were very or fairly satisfied with the overall contact experience the last time they contacted the Association (93%).

Almost all tenants (99%) were very or fairly satisfied with the opportunities given to them to participate in their landlord's decision making processes.

Tenants who had repairs carried out in the last 12 months, rated the repairs service highly with over 9 in 10 tenants (92%) stating they were very or fairly satisfied with the service.

99% respondents who used the Advice Centre were very or fairly satisfied with the service that they received.

More than nine in ten tenants who used the out of hours repairs service were very or fairly satisfied with the response that they received (97%).



Membership of 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 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

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
<p>Please return to: The Secretary, Tollcross Housing Association Limited 868 Tollcross Road, Glasgow, G32 8PF</p>
Signature: _____
Date: _____



Stop, Hang Up, Call 159

Just launched, there is a new way to avoid financial fraud. A secure and easy-to-remember phone number to contact your bank in order to avoid painful scams. This could prove to be the safest way for many to contact with your provider if you have suspicions and concerns about your accounts, or even if you are struggling to find a customer services number.

Stop Scams UK and Global Cyber Alliance have launched the UK-wide 159 call service, which is designed to guarantee consumers a safe route to contacting their banks.

The scheme is urging people to “stop, hang up and call 159” to check calls are for real. The idea is to help those who believe they have been contacted by scammers claiming to be their bank, or by fraudsters who encourage them to transfer money.

Currently, banks that cover over 70% of UK current account customers are signed up to the scheme at launch, although more are expected to follow. Here’s a table detailing the firms currently taking part :-

Bank of Scotland, Barclays, Halifax, Lloyds Bank, NatWest, Royal Bank of Scotland, Santander, Starling Bank, Ulster Bank

You can call 159 if you’re a customer of most major telecoms firms

The majority of telecoms firms are participating in the scheme, which enables you to call 159 from handsets and landlines if you’re a customer. Here are the firms taking part :-

BT (including EE and Plusnet), Gamma, O2 (including Giffgaff), Sky, TalkTalk, Three, Virgin Media

When calling 159, you’ll be taken through an option menu in which each bank that has signed up to the service is read aloud. Customers are then able to use their telephone keypad to be put through to their bank. You’ll then be directed through to your bank’s customer service department. Note that calling the service will cost the same as making a national rate call.

For those who bank with firms not yet involved in the 159 pilot – you should continue to contact your bank by using the number on the back of your debit or credit card.

When to call 159

Call 159 if you encounter the following:

- **Someone contacts you claiming to be from your bank – even if they do not seem suspicious.**
- **You are contacted by someone claiming to be an authority figure (such as the police) and told to transfer money – even if the request seems genuine.**
- **You receive a call about a financial matter and it appears suspicious.**



Stop, Hang Up, Call 159

Christmas Pantomime 2023



Thank you to everyone for applying for our annual Christmas Pantomime 2023. We have received a fantastic response. To all the lucky winners - Congratulations!

This year we successfully managed to allocate all 300 tickets to our tenants.

We hope you all have a fantastic time at the show and be sure to tell us all about it.

MERRY CHRISTMAS

HAPPY NEW YEAR



TOLLCROSS
housing association limited

868 Tollcross Road, Glasgow G32 8PF
Tel 0141 763 1317

Email info@tollcross-ha.org.uk www.tollcross-ha.org.uk



HAPPY TO TRANSLATE

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

Honorary President: Bill Dougan
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Financial Conduct Authority as a registered society under the Co-operative and
Community Benefit Societies Act 2014 – Registration No. 1798RS. Tollcross Housing
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Do you need information in a **larger font/different language?** Please contact us and let us know.