

Autumn 2011

Rutherglen & Cambuslang Housing Association



Newsletter

Associations Annual General Meeting 2011

**The Association's 31st Annual General meeting
was held on Thursday 22nd September.**

Those shareholders present heard the Chair, Geraldine Baird MBE, reflect on another very successful year for the Association. She reported that we had become a registered charity during the year and that this would reduce our tax burden and more of our resources could be re-invested in our properties.

On the downside she reported that, due to government cuts in public expenditure, we had not built

any new homes to meet the large demand for rented accommodation in the area. The Association was lobbying politicians for more resources but it was unlikely that we would be building new homes for the foreseeable future.

She reported that our performance in managing our properties continued to be excellent and that the results of our tenant's satisfaction survey carried out

earlier in the year show that 93 % of those that took part were either satisfied or very satisfied with us as a landlord.



She concluded by thanking the voluntary members and staff who have helped make this year another successful one.

The Association's auditors presented the accounts to the shareholders and commented that these were unqualified and that the Association continued to be in a healthy financial position. The AGM concluded with refreshments and the traditional game of bingo.



Stop Press

See page 7 with good news about our development programme!

Summer Bus Trip

Thanks to all the senior citizens and helpers who came along to the day out to Peebles in August.

Although the weather was a little bit wet in the morning we took shelter in Traquair House and enjoyed the historic building – unfortunately it was too wet to get lost in the truly fantastic maze.

In the afternoon we travelled to Peebles and enjoyed a few hours of Retail Therapy before relaxing with afternoon tea at the sumptuous Peebles Hydro Hotel.

Roll on Next Year!



South Lanarkshire Council Housing/Council Tax Benefit – Do it Online

If you are receiving Housing and/or Council Tax Benefit and have had a change in your circumstances which you think might affect your entitlement to benefit, you can now report this change to South Lanarkshire Council via their new online change of circumstances form.

You must tell the council straight away if you have a change which you think might affect your benefit.

Examples of changes which you must tell the council about are:

- » A change in address
- » A change in the people living with you
- » A change in the amount of rent you pay
- » A change in the amount of your income or benefits

The new online change of circumstances form is easy to use and is the quickest and most secure way to report a change which might affect your Housing or Council Tax Benefit.

You can find the form on the benefits page of the council's website at www.southlanarkshire.gov.uk

If you would like advice or assistance in completing the form, please contact the council's Benefits & Council Tax Call Centre on telephone **0303 123 1011**.

Monitoring the Associations Annual Performance

The performance of Housing Associations in Scotland is monitored each year by the Scottish Housing Regulator - a Scottish Government Agency. This process involves the Association submitting statistical information on a range of its activities during the year in areas such as Housing management, Financial Management, Maintenance etc.

The Association is committed to providing information to our tenants and others to ensure our work and performance is open to scrutiny, so that informed comments can be made about the Associations areas of work. Listed below is a selection of key management figures, but if you wish to view the full report, including comparisons with the performance of other Housing Associations then this can be obtained online at www.scottishhousingregulator.gov.uk

	2009/10	2010/11	Peer Group Benchmark
Total number of existing houses relet – Relets were made from the following groups			
Quota Group	Target	Actual	
Waiting List	40%	38.89%	
Internal Applicants	10%	13.89%	33
Internal Aspirational	5%	2.78%	36
Nominations	35%	36.11%	
Referrals	5%	8.33%	
Average time in days to relet houses	6	5.4	18
Average rent increase			
Total arrears in year as a percentage of gross rental income	1.87	1.41	4.3
Percentage rent lost due to void houses	0.06	0.07	0.5
Complaints to Ombudsman	0	0	
Emergency Repairs Completed on Target (6 Hours)	100%	99.05%	95.9%
Routine Repairs Completed on Target (5 Working days)	98.6%	97.6%	96.24%
% of Repairs appointments kept	99.02%	99.82%	N/A

On the subject of the Scottish Housing Regulator, there is an article on the last page of the newsletter highlighting the role of the new Scottish Housing Regulator which comes into being next April. One of the main changes is that it is now an independent organisation, separate from the Government, but its role remains the same. The Association will be responding to the Regulator's consultation and one of the key points we want to make is that regulation should not be a burden on Housing Associations and we should be allowed the freedom to continue our excellent performance. The figures above and the results of our recent tenants satisfaction survey demonstrate that we, like the vast majority of locally based housing associations, provide an excellent, locally based, housing service.

Policy Spotlight

In previous Newsletters we have been introducing some of our policies to raise greater awareness of our work and to continue to display openness and accountability within our service provision.

This is designed to help people better understand our work, to be able to assess its effectiveness and ultimately encourage more people to contribute ideas or suggestions to help the Association improve on future service delivery.

Here we have included some general information on some of the main sections within our **Sub-Letting Policy.**

The Association recognises that tenants may wish or need to leave the property (for example for employment reasons) but intend to return at a future date. During the time of their absence, the property can be sub let to another individual.

The Associations tenants have a right to sublet their property(subject to permission being granted), as defined in the Housing (Scotland) Act 2001, and detailed within section 4 of the tenancy agreement.

During a sub-let, the original tenant remains responsible for all conditions of the tenancy, including rent payment, during the time they are absent from the property. The Association will take action against the tenant if the sub tenant or members of their household breach tenancy conditions such as causing a nuisance to neighbours.

It is the Association's policy to consider all requests from tenants to sub let part or all of their accommodation and not unreasonably withhold consent. You must first obtain the Associations written permission. To do this, you must tell us in writing the details of the proposed change including who you want to sub-let to; AND the amount of rent and any other payments (including a deposit) you

propose charging (if any); AND when you want the sub-letting change in tenancy to take place.

The tenancy/occupancy terms on which you intend to sub-let (prior to granting consent, we will require that sub-leases are provided by you with a written agreement and that the terms of this agreement are acceptable to us).

Consent will not be unreasonably withheld but there is a list of criteria that will be checked before an application will be accepted. Details will be discussed when we receive an application.

The Association will agree to subletting for a maximum period of 52 weeks at any one time, although the tenant may apply for a further period of subletting at the end of this time. Any changes to the occupants details must be reported to the Association and approved.

The existing tenant must keep the Association informed of any change in their temporary address and must give the Association notice of their proposed return date to the property when available.

If we give permission, you cannot increase the rent or other payments made to you by the other person unless we give our permission.

This feature is not designed to provide you with a comprehensive guide to this Policy but is more of an introduction of what is involved. This will help to enable anyone interested in making suggestions or finding out more about a particular policy to contact our office or check out our website.

Allocations Policy Consultation

The Association is also currently reviewing our Allocation Policy in line with the recently published Scottish Government document **Social Housing Allocations, A Practice Guide, March 2011**. We are looking at amending some of the wording (in bold) within certain sections in our Policy as follows:-

Scope of the Policy (which refers to the issues that the Association considers in making decisions about allocating the housing stock) - **“Certain housing will be particularly or only suitable for certain age groups.... In allocating housing you need to balance a range of factors: the individual's housing need, the suitability of the house for that applicant, and the needs of the community. While you should let in line with your allocation policy, you should always seek to make sure that the let is suitable and is likely to be sustainable”** (Social Housing Allocations, A Practice Guide, March 2011).

Scope of the Policy (referring to a new classification of groups which must not be discriminated against within recent equality legislation) - Rutherglen & Cambuslang Housing Association is an equal opportunities organisation and will not discriminate in the allocation of our housing stock on grounds of **“age, disability, gender reassignment, marriage and civil partnership, pregnancy and maternity, race, religion or belief, sex; and sexual orientation”** (Equality Act 2010).

Priority in Allocations (explains the way decisions on allocating properties are reviewed annually by the Association) - **The Association produces a Letting Plan each year which sets out performance against the above quotas and analyses Allocation trends to ensure effective planning towards management of the Housing Stock.**

Suspensions categories (adds additional information to the existing list of suspension categories). -

Anyone who has more than one months rent arrears/former rent arrears, **or other significant outstanding tenancy liability including service charges/repair recharges**, or who has not maintained an arrangement to clear **such charges** for a continuous period of 3 months.

The Association will be concluding the review of our Allocation Policy over the next few months. During this process we would be interested to hear any relevant views from our tenants and service users to allow all views to be collected and considered.

Mutual Exchange - Online Register

A Mutual Exchange is when two households apply to switch properties to assist both households move to more suitable accommodation. A Mutual Exchange can be a much faster way for people to obtain a suitable move. Conditions apply to any such move and both households must qualify for the move under the terms of the Associations Mutual exchange Policy.

The Association operates a logbook within our reception area where people can record their details or view other information if they wish to apply for a mutual exchange with another household. The Association also recently made the Mutual Exchange information accessible via the Associations website. **You can view this online at www.randcha.co.uk – Click on the link to Housing Services and in the left hand column you will see a link to Mutual Exchanges.**

Outreach & Home Visiting Money Advice Service

Rutherglen and Cambuslang Citizens Advice Bureau have been successfully providing an outreach service held within the Rutherglen and Cambuslang Housing Association since our Pilot started in March 2011.

In July 2011 the Bureau was successful in gaining funding from the Bank of Scotland Foundation to extend the project and make it a full day service once a week. The Bureau understands and sees first hand the problems which residents of the Rutherglen and Cambuslang community face due to the economic downturn.



Vast unemployment and redundancies have caused many to claim benefits for the first time.

For this particular project we are targeting single parents with young children on low incomes, especially families where there are health or disability issues. We look to assist people who have had a transition in their lives, separation, bereavement or the birth of a new baby. The outreach service provides a full range of advice on rent arrears, crisis intervention and may be entitled to further benefits.

We also provide an all round money advice service assisting clients to make informed choices when dealing with debts, education on affordable credit, saving options and training on budgeting.

We also provide home visits to those that are unable to attend the drop in clinics through ill health or care needs. The bureau urges the tenants to seek advice at the earliest time possible to try to prevent crisis situations.

We hope that the project will grow and be able to give a helping hand to more people in the community in the months to come.

Further information on the project can be obtained by contacting the Bureau on **0141 646 3192**.

The Drop in clinic opening times: Tuesdays: 10.00am - 1.00pm & 2.00pm - 3.30pm

New service gives free unbiased money advice to all

Free, impartial money advice is now available to people in the Rutherglen and Cambuslang area. To help everyone make the most of their money, Scottish bureaux are now providing free and unbiased face-to-face money advice sessions on behalf of the Money Advice Service.

The Money Advice Service is a nationwide service which offers free practical help for millions of people who need money advice, whatever their financial circumstances.

To arrange an appointment, you can call in to the drop-in CAB surgery on Tuesdays at Rutherglen and Cambuslang Housing Association and the adviser will make an appointment for you.

The Scottish Housing Regulator wants to hear your views

Scotland has a new, independent housing regulator. From next April its role will be to safeguard and promote the interests of tenants and others who receive housing services from local authorities and housing associations. It will replace the existing regulator.



THE SCOTTISH
HOUSING
REGULATOR

CONSULTING ON OUR FUTURE REGULATORY APPROACH

Before taking on its role, the new Scottish Housing Regulator is consulting on its approach.

It wants to hear the views of tenants, landlords and others with an interest in social housing.

Kay Blair is the new Regulator's Chair. Kay said: "The quality of housing and landlord services have a direct and lasting impact on people's lives. We will regulate to protect tenants' interests and to drive improvements in social housing.

We will assess each landlord's performance regularly. In doing so, we will take account of the views and experiences of its tenants. We will publish a range of information on landlords' performance, including progress against the Scottish Government's new Social Housing Charter. This will help tenants to hold their landlord to account. And we will take action where we find a landlord is failing to deliver for tenants.

The new Regulator would like to get wide feedback on its proposed approach. The consultation runs from early September. You can respond until late November.

There will also be events across the country, open to tenants and others, to discuss the proposals. You can get a copy of the proposals and find out more about the events by visiting the new Regulator's website, following the consultation on Twitter or contacting its office.

You can find the details below.

Website: www.scottishhousingregulator.gov.uk/newregulator

Phone: 0141 271 3810

E-mail: consultation@scottishhousingregulator.gsi.gov.uk

Twitter: www.twitter.com/SHRconsultation

Association Awarded Funding to Build 29 New Homes!

On the day that our Chair was reporting that we were unlikely to be building any new homes for the foreseeable future at our AGM, the Minister for Housing announced that additional funding had been released to the New Innovation Fund and that our bid for £1.2M had been successful. This is welcome news and will enable the Association to construct 29 new homes in Overton Road/Mill Road, Halfway.

Work will start on the project in March 2012 and completion should take place in June 2013.

Children's Christmas Pantomime **Aladdin**

**Saturday 10th December 2011
Matinee Performance 1.30pm start**

The Association has organised Tickets For Primary School Children of Tenants For The Above Pantomime. If Your Child Would Like A Free Ticket For the Above Pantomime Then Why Not Contact Angela On 0141 647 4917, before Friday 4th November 2011 to secure your place.

All children to be accompanied by an adult.



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