



WINTER 2023

RCHA NEWS



THE NEWSLETTER OF
RUTHERGLEN &
CAMBUSLANG HOUSING
ASSOCIATION

MERRY CHRISTMAS AND A HAPPY NEW YEAR!

FROM ALL AT RCHA SERVICE OVER THE FESTIVE PERIOD:

The Association office will be closed over Christmas and New Year from Friday 22nd December 2023 (from 12noon) and will re-open on Thursday 4th January 2024. During these times, if you have an emergency repair, please call the Freephone number listed below.

The Association would again like to ask that residents please take the time to look out for elderly or disabled neighbours living nearby, who you may be concerned about to ensure they remain safe and well during the winter months, particularly during periods of colder weather.



EMERGENCY REPAIRS

FIRE, FLOOD, BREAK IN, GAS
ESCAPE & POWER FAILURE

TELEPHONE:
FREEPHONE 0800 1693379 OR
0141 647 4917



HOME INSURANCE INFORMATION FOR TENANTS

If you are a tenant who rents, then your landlord may not cover your contents as part of the tenancy agreement. It's a good idea to consider what a home contents insurance policy would cover you for in order to help you make an informed decision on whether you need one.

Contents insurance is designed to help protect your possessions. No matter how careful you are, there's always a risk that your belongings could be broken, damaged or stolen, so home contents insurance can help provide peace of mind. To help you decide whether home contents insurance is right for you, the SFHA, along with your landlord have teamed up with Thistle Tenant Risks, and Royal & Sun Alliance Insurance plc who provide the Diamond Insurance Scheme, a specialist Tenants Contents Insurance policy. The Diamond Insurance Scheme can offer you insurance for the contents of your home including cover for items such as furniture, carpets, curtains, clothes, bedding, electrical items, jewellery, pictures and ornaments.



WANT TO KNOW MORE?

- Ask your housing officer for an application pack.
- Or call the administrators Uris Group on 0345 671 8172

The Diamond Insurance Scheme is a product name arranged by Thistle Tenant Risks on behalf of the Scottish Federation of Housing Associations and administered by the RSA Group. Royal & Sun Alliance Insurance plc, No 93792 Registered in England and Wales at St. Marks Court, Chart Way, Horsham, West Sussex, RH12 1XL. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Thistle Tenant Risks a trading style of Thistle Insurance Services Limited. Thistle Insurance Services Limited is authorised and regulated by the Financial Conduct Authority FRN 310419. Registered in England under No. 00338645. Registered office: Rossington's Business Park, West Carr Road, Retford, Nottinghamshire, DN22 7SW. Thistle Insurance Services Ltd is part of the PIB Group.

UNIVERSAL CREDIT AND CHILDCARE COSTS

Parents on Universal Credit are set to get further support. Currently, up to 85% of childcare costs can be claimed back. However, by Summer 2023 parents will be able to access the funds upfront to make it easier for them to get a job or increase their hours. This removes any gap in funds and eases parents into the childcare costs payment cycle.

The maximum amount of support will also be increased by almost 50%, to £951 for those with one child and to £1,630 for those with two.

For further information/advice please visit:

<https://educationhub.blog.gov.uk/>

or by contacting:



- Universal Credit directly on 0800 328 5644 or logging into your Universal Credit account and asking for advice via a journal entry
- Money Matters on 0300 029 0041
- Cambuslang Citizens Advice Bureau on 0141 646 3191

MENTAL HEALTH SUPPORT

If you or someone you know are suffering from anxiety or poor mental health, there is help out there. We have put together some points of contact here. Remember if you are in a crisis, you can get in touch with your GP, out of hours service by calling NHS24 on 111 or 999 in an emergency.

NHS LIVING LIFE	0800 328 9655	Free telephone-based service for people feeling low, anxious or stressed (16+). Self help coaches and therapists, offering appointment based telephone support. Monday – Friday 1pm – 9pm
BREATHING SPACE	0800 83 8587	www.breathingspace.scot Free telephone-based service for people feeling low, anxious or stressed (16+). Mon – Thurs 6pm – 2am Friday 6pm – Monday 6am
ANXIETY UK	03444 775774	www.anxietyuk.org.uk Whether you have anxiety, stress, anxiety-based depression or a phobia that's affecting your daily life, Anxiety UK is here to help and is here for you. Helpline open Monday – Friday 9.30am – 5.30pm.
SAMARITANS	116 123	Anyone any age can contact. Free and confidential support. 24 hours.



CELEBRATE THE FESTIVE SEASON SAFELY

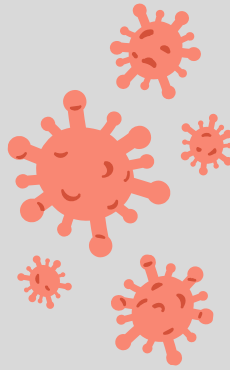


- Ensure that exit door keys are kept readily available and/or exit door can be opened from the inside in the event of fire or emergency.
- Take care of older people, children and those who may find it difficult to react quickly and safely if there is a fire.
- Check your smoke alarm weekly and report any faults immediately.
- Make sure your family and/or visitors know what action to take in the event of fire or activation of smoke/heat alarms.
- Smoking is the main cause of death from fire in the home. If people are smoking in your home please provide a sufficient number of ashtrays.
- Stub out cigarettes properly - make sure there is no smoke.
- Pour water on cigar and cigarette ends before putting in a bin.
- Consuming even a moderate amount of alcohol can greatly increase the risk of fire and injury.
- Leaving cooking unattended or being distracted while cooking is the most frequent cause of fire in the home. Never cook hot food while under the influence of alcohol.
- Make sure your festive lights conform to British standards and are always switched off when going to bed or leaving your house or flat.
- Never overload electrical sockets.
- Make sure the fuse in the plug of any electrical appliance is the correct rating.
- Keep festive decorations away from lights and heat.
- If celebrating with fireworks, remember they are explosives. Store them safely out of reach of children and always follow the fireworks code.

Christmas is a special time for celebrations and should not end in a tragedy because of extra hazards that are present at this time of year. So when "you are decking the halls", please follow our simple advice and stay safe.

Reduce the risk of Legionella!

If you are returning to your property after more than a 7 day break, we recommend that you slow run all of your taps and shower for at least 2 minutes, and flush the toilet with the lid down. This will help reduce the risk of legionella. If you would you would like any further information, please contact a member of the Maintenance team.



Access for repairs

It is essential that all appointments for any repair or services within your property are given access at the agreed time. Please ensure that you update your contact details with us and let us know if you have changed your telephone number. If for any reason you are not going to be available, please contact the office with as much notice as possible to allow the service to be allocated to another property.



Lost keys

Rutherglen & Cambuslang Housing Association **DO NOT** hold keys to any of our properties and recommend that all tenants leave a spare key with a trusted friend or family member. If you lose the keys to your property, you will be re-charged the cost of materials and labour.



Test your smoke alarms



Regularly checking the smoke alarms throughout your property helps keep you and the family safe. Test them today!

Alterations/ Improvements - Permissions



If you are looking to carry out works within your property you must ask permission by writing us a letter or sending an email to maintenance@randcha.co.uk. This will then be evaluated by our Maintenance department before a decision is made on the alteration/improvement.

Gas Service audit



Argon Technical Ltd is an independent gas and electrical safety audit company whose core business is to support local authorities and housing associations by providing technical support and monthly performance audits of installation and maintenance contractor.



We will be using this contractor to carry out safety audits from our gas servicing.

You will be informed by letter from Argon of your appointment date. **It is essential that you allow access for this contractor.**

Report a repair

There are many ways to report a repair to the Association:

- Call our office on 0141 647 4917
- Emergency out of hours phone 0800 1693379 - this is a freephone number.
- Log into your tenants portal via our website and fill out the online repairs form
- E-mail maintenance@randcha.co.uk for routine repairs only, emergency repairs should be reported as soon as possible by calling the number above. Please include as much detail in the e-mail as possible and a contact telephone number.



Gas Safety checks

The Association is required to ensure that all properties with gas installations receive an annual service/safety check each year (and within the 12 month period following the last check). As our Tenant, you must permit access to allow the relevant checks to be carried out. This is in line with the commitment you made when you became our tenant.



PREVENTING DAMP & MOULD

Although we all want our homes to be warm, it's important to remember that a healthy home requires adequate steps to prevent damp and mould.

Many people have experienced issues with damp and mould in their property at some point. This can occur in all types of properties, including new builds and properties that are always kept warm, Mould growth can occur in various parts of the home, especially in the colder months. Most mould growth people will experience is likely to be the result of condensation.

What is condensation?

Condensation is the process where water vapor becomes liquid. It happens one of two ways: Either the air is cooled to its dew point or it becomes so saturated with water vapor that it cannot hold any more water.

Condensation moisture can be created by everyday living: cooking, showering and even breathing. It is present in the air all the time but only becomes visible when it comes into contact with a cold surface and you see the water droplets.

To help prevent condensation you can:

Ventilate your home: On dry days open some windows to allow humid air to ventilate out of the house. It is better to open a few windows a little throughout the whole house. This helps the air to move through the house. One window open wide in one room may not be as effective. Try to do this as often as possible (2-3 times a week), but keep windows closed on wet days as damp air may increase indoor humidity. Use trickle vents located on windows

Don't seal or block extractor fans: these quickly remove damp air from moisture-dense rooms like kitchens, bathrooms and utility rooms.

Try to keep your home at a healthy temperature: On cold days try to keep indoor temperatures at least 18°C

Keep doors closed: This will prevent warm moist air travelling through the house and finding the colder surfaces.

Keep lids on pots while cooking: When cooking, ensure that you cover your pans with a lid to reduce moisture being created from the water boiling.

Think about the location of your furniture: Keep furniture away from walls to allow air circulation, Cool areas behind furniture will be high humidity areas conducive to mould growth. Open wardrobe doors regularly to promote air circulation.

Drying Clothes: try to avoid drying clothes in your home, if you must then do not dry over radiators, use a clothes stand, try to only dry in one room (consider the bathroom) if you can open the window and close the door to the room, this will help moisture escape outside and not into other rooms in the house.



ANNUAL BUDGET AND RENT REVIEW

The Association recently started the annual process of preparing our budget for the next financial year. Staff and the Management Committee of the Association continue to be very much aware of the financial pressures and difficulties many of our tenants are experiencing, this situation has again been reflected on carefully while considering the Associations annual budget. Similar to previous years, important considerations include ensuring the Association can still meet our essential financial obligations while balancing our tenants financial concerns around affordability etc. As well as analysis of the budget we also make comparisons with other Registered Social Landlords plans for next year, to ensure we are taking a fair and reasonable approach during this process.



WHAT IS TAKEN INTO CONSIDERATION?

There are a number of equally important factors that the staff and Committee Members take into account when setting the draft budget and proposed rent increase.



INFLATION RATES: The inflation rate will be used in our calculation but inflation rates are still at high levels compared to recent years.



COST OF LIVING INCREASES: We are all very aware that increases in the cost of essential things such as heating, food and petrol is having a severe impact, with some of our most vulnerable tenants having to choose whether to "eat or heat".



INCREASED COST OF MAINTAINING OUR PROPERTIES: Shortage of material and labour has led to increased costs and, consequently, it is now more expensive to maintain the stock. Contracts for major works such as window replacement have increased on average by 30%.



COST OF DELIVERING OUR SERVICES: As a social landlord, our focus is on providing the best possible services to our tenants and ensuring their homes are maintained to the highest standards.



RENTS OF OTHER LANDLORDS: It is important that we ensure our rents remain comparable with those being charged by other social Landlords of a similar size that operate nearby.



RENT INCREASE PROPOSALS OF OTHER LANDLORDS: Ongoing surveys of other social Landlords in Glasgow and the West of Scotland indicate that the average rent increase being proposed is between 5% or above.



RENT AFFORDABILITY: Although there is no definitive definition of affordability, the generally accepted rule is that the rent should not account for any more that 25% of the households income. The current rents charged by the Association are all below that threshold.



NEED FOR NEW, AFFORDABLE HOMES FOR RENT: There is still an overwhelming demand for good quality, affordable homes for rent in our areas and the Association is committed to continuing to provide these wherever possible.

We will be writing to tenants early in the new year as part of the consultation process outlining our rent review proposals for next year and will welcome any feedback you have. We will also mention the considerations relating to your rent account which are particularly important after any change has been made to the rent.

- We would recommend that you request a statement of your rent account from this office if you are currently in arrears or unsure about your current rent account balance. This can now easily be done online by registering for the landlord portal on the Associations Website Homepage at www.randcha.co.uk
- We would remind you to notify this office, as well as South Lanarkshire Council of any change in circumstances which would affect your entitlement to Housing Benefit, as failure to do so could result in your account falling into arrears.
- If you receive Housing Benefit, notification will be sent to South Lanarkshire Council direct by the Association and you will receive a letter detailing your new Housing Benefit figure.
- If you receive Universal Credit you need to ensure that you notify the D.W.P of your new rent figure above, immediately after its implementation date (not before 1.4.24), otherwise you may not receive all of the Housing Costs you are entitled to in your Universal Credit. You can notify this change via your U.C. Journal.
- If you pay by Standing Order please remember to change the amount payable via your bank following the rent increase. If you envisage any problem with your rent, it is important that you contact one of the Association's Housing Officers to discuss the matter as soon as possible.



ASSOCIATIONS ARREARS AUDIT FINDINGS



The Association recently instructed an independent Accountancy firm to undertake an audit of our Rent Arrears collection processes. The Association routinely audit aspects of our work, the objective of this particular internal audit was to test and provide the Associations Management Committee with assurance over the arrears collection processes in place at the Association.

Good arrears management is fundamental to ensuring the Association maximises its main income source and Rent arrears control is also one of the main key performance indicators monitored by the Scottish Housing Regulator.

The audit considered whether the Association's arrears collection processes are sufficient and incorporate sector best practice. It focused on the following areas:

- The Association's policies and procedures for rent arrears management
- Reviewing the management of a sample of rent arrears cases over an 18 month period
- Confirming that rent payments are credited to rent accounts timeously
- Confirming that tenants are aware of all methods to pay rent and that settling-in visits are carried out for new tenants.

The final Audit report noted the following findings:

- That robust procedures and controls are in place to mitigate the key risks to Arrears recovery.
- There is a robust series of internal controls in place and no problems found in testing of the procedures and controls.
- The controls that are in place are being consistently applied.
- Areas of Good Practice were also noted relating to a good quality arrears management policy in place and rent arrears cases are dealt with timeously and using a wide variety of methods of communication and a range of payment methods.

Overall, there were no issues of concern identified or changes to Rent Arrears Policy or Procedures recommended by the Auditor

WARM HOME DISCOUNT SCHEME

You could get £150 off your electricity bill for winter 2023 to 2024 under the Warm Home Discount Scheme.

The money is not paid to you - it's a one-off discount applied to your electricity bill between early October 2023 and 31 March 2024. You'll usually get the discount automatically if you're eligible. You only need to apply if you're on a low income in Scotland - contact your energy supplier to apply.

If you might be eligible, you'll get a letter by early January 2024.

If you do not get a letter and you think you're eligible, you must contact the Warm Home Discount Scheme before 29 February 2024.

You may be able to get the discount on your gas bill instead if your supplier provides you with both gas and electricity and you're eligible. Contact your supplier to find out.

For more information, visit: <https://www.gov.uk/the-warm-home-discount-scheme>



POLICY CONSULTATION – ALLOCATIONS

The Association is currently looking at making some amendments to our Allocations Policy to ensure the document keeps pace with Legislation and Good Practice. In line with a commitment in our Policy we will consult with our tenants, applicants etc on any changes. Please have a look at the proposed changes, a copy of our full Allocations Policy is available online, if there are any comments or suggestions you may have please get in touch with the Housing Management team over the next few weeks so that your comments can be taken into consideration.

We have detailed in the policy that we will use both the Website and Newsletter to ensure effective consultation is achieved relating to the Allocations Policy.

Under the section relating to Risk Assessment we detail that we liaise with officers from South Lanarkshire Council, who in turn liaise with the Police and others when certain details require monitoring, we explain this requirement is called (MAPPA) Multi Agency Public Protection Arrangements.

Within the section relating to Nominations from South Lanarkshire Council we detail that the legislative responsibility for Councils to provide emergency accommodation to Homeless applicants is contained in the Housing Scotland Act.

In the section relating to Homelessness we make clear that a quota of 10% exists for Homeless applicants housed via the waiting list. This reflects the fact that RCHA rehouse a high percentage of Homeless applicants annually via the Section 5 protocol with South Lanarkshire Council. This helps incorporate a degree of balance to Lettings within our Communities.

We advise that Data Protection is now referred to as (GDPR), General Data Protection Regulation and that any requests will be dealt with within a month of a request being received.

The Housing Management Teams reletting target is 10 working days.



We detail that we will continue to review the Policy as necessary to ensure we keep up to date with changing legislation and good practice.

We will be following the Allocations Policy review soon after with Revision of all our policies including Estate Management, Succession, Joint Tenancy & Rent Arrears policies. Like our Allocations Policy details of these policies are available online if you would like to view them and comment on any details that you feel should be examined further within the review.

GET READY...BE PREPARED FOR WINTER!

Forecasters are again predicting a long winter ahead so it's time to prepare for the worst! Here are some practical suggestions to help prepare for the months ahead:

Tips To Prevent Frost Damage

There are some simple steps to take to help prevent your pipes from freezing:

- Leave the central heating on for short periods of time throughout the day.
- Let warm air into your roof space by keeping the trap door open.
- Keep the cupboard door under the sink open, this will let warm air move around the pipes.
- Keep room doors slightly open to allow warm air to move around the house.
- Know where your stopcock is so that you can switch off your water if there is a burst. Most frozen pipes occur in the roof space and below sink units and can cause considerable damage if they burst.
- Ensure that you have insurance for your contents and personal belongings.

If You Have A Burst Pipe

Turn off the mains water supply immediately by turning the stopcock clockwise. This will stop any more water getting into the water pipes. If the burst pipe is on the main water system the rush of water will stop after a short while. You should immediately contact our Property Services Team in the event of a burst pipe within office hours only, or call our out of hours number in an emergency.

If You Have A Frozen Pipe

Thaw it out slowly by using hot water bottles or towels soaked in warm water. Do not use direct heat such as blowtorches as this may cause permanent damage to the pipes. The use of blowtorches could also lead to a fire in the home. If in any doubt please contact our maintenance department to report the fault.

Going Away From Your Home While The Weather Is Cold

- If you are likely to be away for a short period please leave your heating on.
- If you are likely to be away for a long period, your house will be safer if you drain down the water pipes and switch off your heating and water. Please contact a reputable plumber or your Property Services Officer if you require advice about this.
- Ask a friend or neighbour to check the house and leave a spare key.

Structures

Be aware that snow or ice could fall from roofs suddenly. Be prepared and predict where it might fall and don't park your car, bikes or garden furniture in its path.



WHAT CAN WE HELP WITH

We offer our services to Housing Associations and in return, we simply ask you to put us on your contractors' panel or consider us when looking for ad hoc work to be completed.

Please contact us on 0141 258 4661 or email helpdesk@clyde-group if you would like to know more about us and what we can do for you.



ABOUT US

Clyde Care is a Community Interest Company (CIC) based in the South Side of Glasgow.

We get involved with various projects to support our community and to help relieve poverty.

CONTACT US

- ☎ 0141 258 4661
- ✉ helpdesk@clyde-group.com
- 📘 Clyde Care
- 📍 Aspire Business Centre, 16 Farmeloan Road, Rutherglen, G73 1DL



PEOPLE NEED PEOPLE

CLYDE CARE WORKING IN PARTNERSHIP WITH HOUSING ASSOCIATIONS



RUTHERGLEN & CAMBUSLANG HOUSING ASSOCIATION



ANNUAL ASSURANCE STATEMENT 2023

While the Management Committee confirms that it is assured that the Association complies with the regulatory requirements set out in Chapter 3 of the Scottish Housing Regulator's Framework and the relevant standards of governance and financial management, it maintains a focus on improving and solidifying the level and quality of evidence.

It has therefore identified a number of areas for further action that will consolidate and strengthen the level of assurance. These areas are;

Equalities Data Collection – the Association continues to work with its external Data Protection Officer and other suitable specialists to strengthen its compliance with regards to equalities data collection and to ensure;

- Appropriate IT systems are in place for the collection and storage of equalities data
- It has effective processes for using the data is taken account of in the decision-making process

To support this and take positive, demonstrable action towards improving opportunity of access to services, the Association has recently reviewed its Equalities & Human Rights Policy and has developed an updated action plan to give Committee members further assurance that the principles of equality and human rights are being embedded throughout the organisation and in all of its activities.

Tenant & Resident Safety – a full review of the Association's compliance with its duties and responsibilities in relation to gas, electrical, water, fire and lift safety and its obligations relating to asbestos, damp and mould is carried being carried out. This is complimentary to

a wider forward-looking review of the Association's Asset Management activities. Both reviews are being led by specialist external advisers. The review work includes;

- Developing an updated suite of policies and procedures
- Developing effective IT systems to support robust monitoring and reporting
- Reconciliation of all required certificates

The Associations stock profile suggests that properties constructed between 1950's to 1990's require further investigation to ascertain if Reinforced Autoclaved Aerated Concrete (RAAC). To establish any presence of RAAC and to give members, the highest level of assurance that the Association is meeting its obligations in this regard, a review and visual inspections are due to be carried out to identify, if any, the number of properties affected.

Tenant Engagement – it is acknowledged that the Association still has work to do to meet the level of assurance it wants with regards;

- Involving tenants in the preparation and scrutiny of performance information
- Agreeing on an approach with tenants on providing performance information

Gaining Assurance

As part of its processes for reviewing the Association's self-assessment of compliance with the Regulatory Standards, the Management Committee took into account;

- The findings of an independent review of its supporting evidence bank
- Internal and external audits
- Tenant and service user satisfaction results
- Advice from external, specialist advisers
- Ongoing oversight and scrutiny of the Association's business throughout the year

Assurance Improvement Action Plan

The Management Committee and the senior staff team are developing a robust action plan to enhance and consolidate the evidence it can provide to demonstrate its compliance and give further assurance to members. This action plan has already started to be implemented and will continue to be delivered throughout the year.

Monitoring

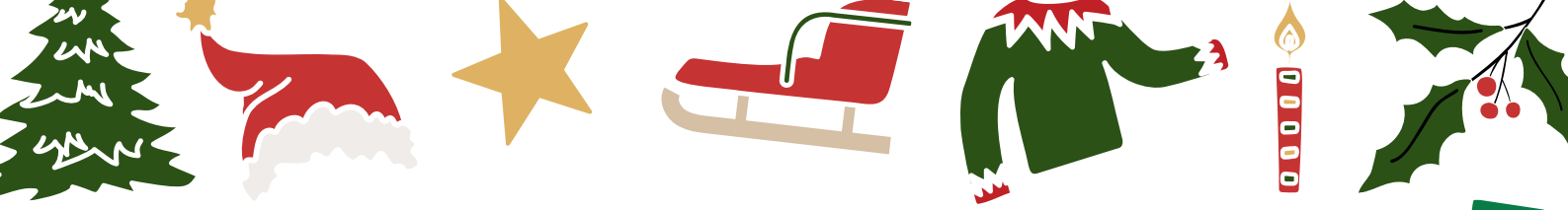
The Association has a programme for the ongoing review of both the assurance improvement action plan and the Association's continued compliance with the regulatory, statutory and legal standards and requirements.

Members of the Management Committee are assured that the Association has the necessary arrangements in place to identify any risks to its ongoing compliance and are aware of the requirement to notify the SHR of any identified material changes in its compliance.

Statement of Compliance

The Management Committee of Rutherglen and Cambuslang Housing Association is satisfied that there are no material failures in its level of compliance and, with the above noted caveats and actions plans, that the Association is compliant with the requirements of the Chapter Three of the Regulatory Framework and the Regulatory Standards of Governance and Financial Management.

This Assurance Statement was approved by the members at the meeting on 24th October 2023 and, as Chair, I have been authorised to sign and submit it on behalf of the Management Committee. I can confirm that the statement will be made published on the Association's website.



KIDS COLOURING COMPETITION



For your chance to win a prize, simply complete the tear off slip below and return to our office by Friday 22nd December 2023. You can also return by post to 16 Farmeloan Road, Rutherglen, G73 1DL or email admin@randcha.co.uk

Name:

Address:

Telephone:

Age:

