Rutherglen & Cambuslang Housing Association

NEWSLETTER



Summer 2021



Coping with Covid

There is absolutely no doubt that the last 16 months have been extremely challenging and it is clear that some of our tenants have experienced a range of difficulties including loneliness and isolation, mental health issues and loss of income and financial problems.

At the Association, we wanted to understand the impact of COVID on our tenants so that we could identify ways we could support them going forward. We therefore appointed a professional research company to carry out a survey of our tenants to:

> Ascertain how tenants have coped/ are coping with the pandemic

Gather their views on the support > that we provided/provide

- Ascertain how tenant's finances are and how their finances have > been affected by the pandemic
- Ascertain how affordable tenants > are finding it to heat their home
- Obtain 'equalities' information about our tenants

Telephone interviews with 451 tenants were carried out and the key findings included:

- > 84% felt the Association had kept them well informed of the changes to the services available due to COVID 19
- > 85% were satisfied with the level of services provided by the Association throughout the pandemic
- > Of the people that reported that they had received some form of advice or support from the Association, 99% were satisfied with the quality of the advice/support given
- Only 16% felt the Association could have done more to support tenants during the pandemic
- > Of those households in paid emploment, 22% had experienced a change in their income due to being furloughed, 11% had been made redundant or lost their job and 4% had had their hours of work or their salary cut
- > 70% saw no change in their financial situation but 26% felt they were worse off
- > 78% reported having no financial difficulties at the time

Despite the fact that the majority of respondents felt the Association had served tenants well throughout the pandemic, there were a number of suggestions on how we could support tenants as we move out of lockdown and COVID restrictions.

Suggestions included:

- Catching up on outstanding repairs & carrying out improvement works in the neighbourhoods
- Improving our communications with tenants and, in particular, provide more information on the support services that are available
- Offering more welfare and debt management advice
- Provide targeted support to elderly and vulnerable tenants
- Making welfare calls to elderly and/ or vulnerable tenants



The Management Committee and Senior Staff team are looking at the responses and looking at ways we can provide the range of services and support that our tenants need and want.

A big part of that will be building up our knowledge and understanding of the profile of our households and communities and we are therefore putting in place the resources needed to better engage with our residents.

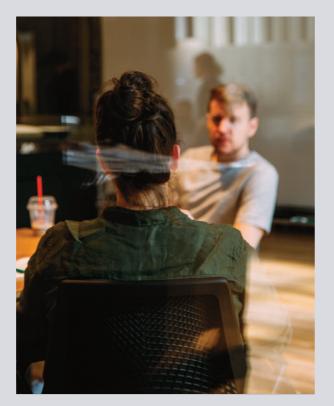
Want to have YOUR say?

• We are committed to working with you as a customer of the Association and genuinely want to ensure you are able to shape and influence the service we provide.

There are a range of ways you can feed into the process that you can choose from including:

- > Joining the Management Committee
- > Becoming part of small working groups
- > Responding to satisfaction and opinion surveys
- Sitting on a service improvement panel
- > Submitting views and opinions via the website
- > Reading and commenting on new and reviewed policies
- > Taking part in estate 'walkabouts' with staff

You can decide which method of participating suits you and your lifestyle. If you would be interested in finding out more about how you can shape the service YOU receive, please contact the Association.







• As we approach the time for our **41st AGM** we asked one of our Committee members to recall her own experience of joining the Management Committee over 24 years ago!

At the time she was a tenant and attended several of the Associations annual general meetings. A couple of her neighbours were already on the Committee and encouraged Mary Ellen to join but, feeling that she had nothing useful to contribute, she at first resisted.

Thankfully though, Mary Ellen decided to take the plunge and give it a try. With the support of dedicated staff that provided her with the relevant information in detailed, but easy to read reports, the encouragement of her fellow Committee members and the opportunity to get training on anything she felt unsure about, Mary Ellen says she very quickly felt able to actively participate in the discussions. More importantly, by contributing to the decision making process, she felt she was truly representing her community and ensuring the residents got the best services possible from the Association.

Living locally, Mary Ellen often meets other tenants when she is out and about and says it a great feeling when they excitedly tell her about their new kitchen or bathroom or receiving the keys to their new tenancy. For her, it is very rewarding to know that she has contributed to improving the lives of tenants and the communities they live in.

24 years on and Mary Ellen is a well respected member of the Committee and has built the knowledge and skills to allow her

to have a key role in shaping the Association. She says it has been an extremely rewarding time and, as well making new friends, she has gained a range of new skills, knowledge and experience that has helped her in many other parts of her life.

Mary Ellen says she would advise and encourage other tenants or members of the community to give serious consideration to joining the Committee. Being a Management Committee will give you the opportunity to make a real difference to you, your neighbours and your communities. What could be more worthwhile and rewarding???

Has Mary Ellen inspired you?

Rutherglen and Cambuslang Housing Association is looking to get new people to the join the Management Committee that will bring new and diverse views, opinions and ideas.

The Management Committee directs the future planning and direction of the Association and oversees the delivery of services to tenants and other customers to make sure they are the highest standard as possible. Perhaps more importantly, the Committee shapes and influences the range of services to ensure they actually are what our tenants and others need and want and that they are achieving what they are intended to do - provide warm, safe, modern and affordable homes and help improve people's lives and the communities they live in.

The coming months and years are likely to be challenging for everyone as we all try to move on from COVID and the Association believes it will have a key role in supporting our communities return to some form of normality.

We are also seeking to provide modern, people focused services that will help us build meaningful engagement with our communities so that we can better understand their needs and aspirations.

Do you want to be part of this and make a real difference to people's lives?

To build on the numerous strengths we already have on the Committee, we are seeking to recruit new members with the interest and commitment to help us achieve our objectives.

You don't have to have any previous experience as training and support will be offered.

However, we would be particularly interested in hearing from people with some knowledge of;

- > Community engagement
- > Applying for grants or funds (e,g, Cash for Kids, Big Lottery)
- > Supporting Community Projects

We also hope to continue to build new homes so we would also welcome interest from individuals with an understanding or experience of housing development or applying for private finance.

Think you are too busy?



It may not be as time consuming as you may think. The full Management Committee meets at least 10 times a year and meetings usually last less than 2 hours. You can of course also be part of a sub-committee but only if you choose to. There is no pressure on you to do so. Occasionally there will be one-off meetings and training sessions you will be asked to attend and an annual business planning day. However, we realise that people have other commitments and demands on their time and we will offer support and practical assistance to allow you to fully participate.

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Interested?



If we managed to spark your interest in finding out more, we would be delighted to hear from you. We are committed to equality and diversity and welcome approaches from all sections of the community. If you want to find out more or express an interest in being elected onto the Committee, please contact the office.

Rutherglen and Cambuslang Citizens Advice Bureau

Prior to lockdown the Association encouraged Rutherglen tenants and residents in need of help/advice to use the Citizens Advice Bureau surgeries that were held twice weekly in the Associations office. Although the Associations office remains closed for the time being you can still access a full range of help and advice at this time by calling Rutherglen and Cambuslang Citizens Advice Bureau direct on 0141 646 3191, or email bureau@rutherglencab.casonline.org.uk

When the Covid restrictions have been lifted allowing access to our office we will be restarting the highly successful partnership with the Citizens Advice Bureau to reinstate the office surgeries providing valuable local help and advice to tenants and residents in the Rutherglen area.



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Condensation

Ondensation is the process by which water vapour in the air is changed to liquid water. There is always moisture in the air, even if you cannot see it. Condensation appears in places where there is little movement of air i.e corners, on windows, behind furniture etc.

With careful planning it is possible to prevent condensation build up in the home. Condensation prevention will help ensure that your property remains damp and mould free and save you having to spend more money in the future having to continuously remove condensation.

Tips to reduce condensation:

- > Ensure window vents and extract fans are operational
- Try to keep the inside temperature reasonably > constant
- > Avoid drying clothes indoors
- Do not dry clothes over any radiators >
- Ensure tumble driers are properly vented or the condensate is regularly emptied
- > Keep furniture away from walls
- > Do not disable extractor fans
- > Ensure extractor fans are well maintained and adequate

If you require any information on Condensation / Dampness / Mould contact the Maintenance Dept.

Call: 0141 6474917

Email: maintenance@randcha.co.uk

Environmental services – pest control

mice / rats / squirrels





The Association has seen a rise in the number of pest control issues being reported. If you are experiencing any of the following in your property please inform the Association immediately.

Call: 0141 647 4917 - Email: maintenance@randca.co.uk

If you don't call us then we don't know.

Packaging and Bulk Refuse Removal

Over the lockdown period the Association has seen an increase in packaging and discarded household items being dumped in communal and back court areas. We would again ask for everyone's co-operation to ensure removal of these additional refuse items is properly organised.

The South Lanarkshire Cleansing Department operate an uplift service with the first uplift being free of charge and they can be contacted on Tel 0303 123 1020 to arrange removal

This should help ensure that as we come out of a prolonged period of Covid restrictions our communities are kept clear of unsightly packaging/bulk items and any resulting problems that occur from an accumulation of household refuse.



Your tenant number

Your surname

our year of birth *

Your postcode *

Your email address

Description and the Association introduced our new Website to improve the service that we offer our tenants and other service users.

The site enables tenants to manage many of the issues relating to their tenancy without calling our office. The site enables you to pay rent online, view rent statements, report repairs, view repairs history, give feedback and update contact details.

Registering and getting started is easy, on the website www.randcha.co.uk you can create an account on the top right-hand corner of the Home page at "Your Account" Login/Register, shown in the image to the right.

To create an account all you will need to give is the details here on the left, once you have hit the register button at the bottom you will then be asked to create a Password enabling you access to the tenant portal with all the above information and options available to you.

Your tenant number will be at the top of any correspondence you receive from us, if in doubt we can provide you with this number on request.

If you have any other questions about the process, please contact a member of our Housing Management team.

Email: housing@randcha.co.uk Email: maintenance@randcha.co.uk

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Association Website – Are you registered yet?

You can now contact the Housing Management and Repairs section direct via email with any particular enquiries you have, the email addresses are:-

Policy Review –

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changes which affect your tenancy

In the last Newsletter we talked about our ongoing Housing Management Policy Review and we invited tenants to check out our policies online and contribute any comments that you felt were relevant during the review process. Some of our Policy changes include important changes to your Tenancy Agreement introduced within the Housing Scotland Act, we have mentioned these in previous Newsletters but here is a brief recap of some of these changes incorporated in our Policy review.

Telling us about changes to your household

To ensure that your tenancy rights are protected it is very important to ensure that you advise us in writing of any changes to your household. This includes telling us in writing about anyone who has previously moved in with you who you haven't already told us in writing about, and when anyone moves into or out of your home in the future at the time they do so.

If you are unsure about whether you have told us in writing about anyone who has moved into your home let us know now.

You can do this by: Writing to us at: 16 Farmeloan Road, Rutherglen, South Lanarkshire, G73 1DL

Emailing us on: info@randcha.co.uk

Updating your tenancy information on our website at www.randcha.co.uk

We will acknowledge receipt of your notification

Subletting, Assignation and Joint **Tenancy**

There are changes if you want to sublet all or part of your house to someone else, if you want to assign your tenancy (pass on the tenancy to someone else) or want another person to be included with you as a joint tenant.

Subletting

If you want to sublet all or part of your tenancy, this needs our consent as your landlord. Section 12(2) of the 2014 Act makes the following changes:

- > You must have been the tenant of the house throughout the 12 months immediately before you apply for written permission to sublet your home(previously there was no qualifying period), or
- > If you were not the tenant throughout the whole of that period, the house must have been your only or principal home during those 12 months; and the tenant must have told us in writing that you were living there prior to the start of those 12 months.



Assignation (passing your tenancy to someone else)

If you want to assign your tenancy (pass the tenancy to someone else), this needs our consent as your landlord. Section 12(2) of the 2014 Act makes the following changes:

The house must have been your only or principal home during the 12 months immediately before you apply for written permission to pass your tenancy to someone else (previously there was no qualifying period): and

- > The person you wish to pass your tenancy to must have lived at the property as their only or principal home for the 12 months before you apply (previously the qualifying period was 6 months); and
- The 12 month period cannot begin unless we have been told in writing that the person is living in the property as their only or principal home. We must have been told in writing that by you, a joint tenant, or the person you now wish to pass the tenancy to. If we have already been told in writing that the person is living in the property we do not have to be notified again.

We can refuse permission to assign a tenancy if it is reasonable for us to do that. Two new reasons when we can refuse an application for assignation have been added to the existing list of reasons at section 32 of the Housing (Scotland) Act 2001. These new reasons are:

- > Where we would not give the person you wish to pass the tenancy to priority under our allocations policy;
- Where, in our opinion, the assignation would result in the home being under occupied.

Joint Tenancy

If you want to add a joint tenant to your tenancy agreement, this needs our consent as your landlord. Section 12(1) of the 2014 Act makes the following changes:

- > The proposed joint tenant must have lived at the property as their only or principal home for the 12 months before you apply for them to become a joint tenant (previously there was no qualifying period); and
- > The 12 month period cannot begin unless we have been told in writing that the person is living in the property as their only or principal home. We must have been told in writing that by you, a joint tenant, or the person you now wish to become a joint tenant. If we have already been told in writing that the person is living in the property we do not have to be notified again.

The person you wish to add as joint tenant, and any existing joint tenants, must apply along with you.

Taking Over a Tenancy after the Tenant's Death (known as Succession)

The 2014 Act changes some of the rules around when certain people can succeed to (take over) a Scottish secure tenancy on the death of the tenant. To ensure rights to succession are protected you must have told us in writing that the person wishing to succeed to a tenancy has moved in with you at the time they do so.

Unmarried Partners

Section 13(a) and 13(d) of the 2014 Act make changes to the rules on succession for unmarried partners:

- > The house must have been the unmarried partner's only or principal home for 12 months before they qualify to succeed to the tenancy (previously this was 6 months): and
- > The 12 month period cannot begin unless we have been told in writing that the individual is living in the property as their only or principal home. We must have been told in writing that by you, a joint tenant, or the person who wishes to succeed to the tenancy.

Family Members - Section 13(b) and 13(d) of the 2014 Act make changes to the rules on succession for family members:

> The house must have been the family member's only or principal home for 12 months before they qualify to succeed to the tenancy (previously there was no qualifying period, the person simply had to be living there at the time of the tenant's death); and the 12 month period cannot begin unless we have been told in writing that the family member is living in the property as their only or principal home. We must have been told in writing that by you, a joint tenant, or the person who wishes to succeed to the tenancy.

Carers - Section 13(c) and 13(d) of the 2014 Act make changes to the rules on succession for carers:

- > The house must have been the carer's only or principal home for 12 months before they qualify to succeed to the tenancy (previously there was no qualifying period, the person simply had to be living there at the time of the tenant's death and have given up a previous home to provide the care); and
- > The 12 month period cannot begin unless we have been told in writing that the carer is living in the property as their only or principal home. We must have been told in writing that by you, a joint tenant, or the carer.

If we have already been told in writing by the appropriate person then we do not have to be notified again.

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Ending a Scottish Secure Tenancy Agreement

By Court Order - The Act changes the way in which a Scottish secure tenancy can be ended following a conviction for serious antisocial or criminal behaviour. Section 14(2) of the 2014 Act means that a court does not have to consider whether it is reasonable to make an order for eviction where the landlord has grounds for recovery of possession under Schedule 2 paragraph 2 of the Housing (Scotland) Act 2001.

These grounds are:

That the tenant (or any one of joint tenants), a person residing or lodging in the house with, or subtenant of, the tenant, or a person visiting the house has been convicted of:

(a) using the house or allowing it to be used for immoral or illegal purposes, or (b) an offence punishable by imprisonment which was committed in, or in the locality of, the house.

This means that we can end a Scottish secure tenancy if someone living in or visiting the home is convicted of a serious offence in the area of the house. It allows us to end the tenancy where behaviour has had a serious impact on neighbours or others in the community. A serious offence is one that the offender could have been imprisoned for, whether or not they actually were sentenced to imprisonment.

If we are intending to end a Scottish secure tenancy in this way, we would serve a notice on you advising that we intend to seek recovery of possession of the property. That would be done within 12 months of the conviction (or, if it was appealed unsuccessfully, of when the appeal ended).

A tenant has a right to challenge a landlord's decision to take court action to end the tenancy on these grounds.

Please see the Associations website for our full range of Housing management Policies, review of our Policies is ongoing and we would welcome any input that you have towards this process.

Tenants Energy Guide

New Tenancy new energy customer

When you are starting a new tenancy, one of the first things you must do is notify the energy supplier so that a new energy account is created.

The energy supplier will create a new account in your name starting from the date you became the tenants. This is so that you are not liable for a previous tenant's bills.

Ask your landlord or letting agent who is/are the energy supplier(s) for your address. You might just have a single supplier for both your electricity and gas or you can have two different suppliers one for electricity and another for gas.

If the property only has an electricity supply then you will only have one supplier. If your home has standard bill paying meters you will have to provide meter readings at the start of your tenancy.

Please note! If your home has prepayment meters you still must notify the energy suppliers immediately! They will put the energy account into your name and to stop any debt accrued on a prepayment meter by a previous tenant being passed on to you.

Energy costs and Meter Standing Charges

From the date you became the tenant, you are required to pay for energy. What you pay is for the cost of the energy you use and a 'meter standing charge'.

A meter standing charge is what you pay to be connected to a gas or electricity network. It is a fixed amount per day.

For example, a standing charge of 26 pence per day per meter amounts to £94.90 per year. If you have two meters with the same daily charge then the standing charge for the two meters would cost you £189.80 per year.

Please note! You must pay the 'meter standing charge' regardless of whether you use energy. For example, if you have gas supply which is only for your central heating, you still must pay a meter standing charge even if you are not using the central heating over the summer months.

If you do not budget and pay this fixed amount, you could end up with bill arrears even when you are not using the gas supply.

Switching Energy Supplier

You do not have to stay with the existing energy supplier. You can switch energy supplier at any time.

You should shop around to find the best deal that suits your circumstances.



You can use energy comparison companies - remember to use at least two comparison companies as they often provide different deals or you can phone around the different energy suppliers.

Here are the details of some energy comparison companies:

https://switch.which.co.uk/

https://energycompare. citizensadvice.org.uk/

Citrus Switch -Phone 07973 847 981

Energy Debt

You can contact the energy supplier directly to resolve the problem.

However, if you are having difficulty paying your energy bills then you can seek advice and assistance from the Council's Money Matters Advice Service or your local Citizens Advice Bureau where money advisors will act on your behalf in contacting the energy suppliers to resolve the problem.

Some of the energy companies have assistance schemes to help vulnerable customers on low incomes to reduce their bills.

Tenants Rights

Tenant to check for any clauses on energy suppliers in your tenancy agreement. There may be some circumstances when a letting agent or landlord has a preferred supplier.

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- If you have a prepayment meter you should still be able to switch energy suppliers with a debt of up to £500 for gas and £500 for electricity. Prepayment tariffs are usually more expensive, so you may want to ask about the different options available to you, including if you can change to a standard meter. Most suppliers offer this for free, though some may charge. Your landlord can't stop you replacing a prepayment meter with a normal meter that lets you pay after using energy rather than in advance. You don't need your landlord's permission to do this.
- If your landlord pays your energy supplier you don't have a right to switch supplier, if your landlord pays the energy company directly and then charges you. If you want to change supplier you'll need to ask your landlord to do it - but they don't have to.
- Information tenants will require to switch supplier:
 - > Your post code
 - > The name of current supplier
 - > The name of the energy offer you are currently on and how much you spend on gas and electricity. You can find this information on a recent bill
 - > An up-to-date meter reading
 - > Your bank details if you will be paying by direct debit
 - > Your Meter Point Access Number (or MPAN) and Meter Point Reference Number or (MPRN). You can find these on a recent bill

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Tips for savings

Try to minimise your bills by reducing your energy usage – here are some tips:

- Avoid keeping appliances on standby mode as this uses up energy where possible switch off your appliances when they are not in use;
- Take control of your heating by using the programmer and the thermostatic radiator valves:
 - > set your heating and hot water to come on and off when you need them
 - > heat only the areas of your home that need heating
 - > set the temperature for each area of your home
- Paying by direct debit which is often much cheaper
- A good way to budget is to pay an estimated charge based on an average monthly payment so that the payment stays the same all year gets into credit during the summer and utilises this credit during the winter.
- Prepayment meters can be more expensive (though not always). Removal of such meters can be requested. For more information please seek advice from your landlord, energy supplier or other relevant fuel advisory agent.

For further free advice contact Home Energy Scotland (which is funded by the Scottish Government) on Freephone 0808 808 2282 where advisors are available to give advice over the phone Monday to Friday from 8am to 8pm, and on Saturday from 9am to 5pm.



For more information or additional copies of the leaflet please contact communities@southlanarkshire.gov.uk or 0303 123 1017. For more information regarding tenants' rights in general please contact landlordregistrationteam@southlanarkshire.gov.uk

If you need this information in another language or format, please contact us to discuss how we can best meet your needs.

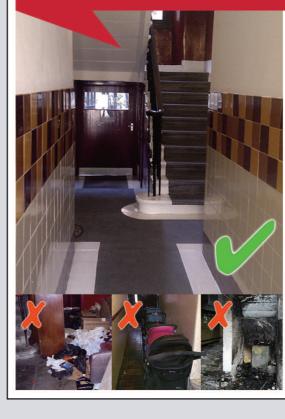
Phone: 0303 123 1015 Email: equalities@southlanarkshire.gov.uk

www.southlanarkshire.gov.uk

Fire Safety Reminder

SWe have enclosed a Fire Safety reminder produced by Strathclyde Fire and Rescue Service specifically for residents living in accommodation with a common stair. We would ask all residents to abide by this guide to ensure common areas are safe for all residents in the event of a fire. For individual advice on Fire Safety

The common stair is your only means of escape in the event of a fire.



deliberately set on fire.

or visit our website at

Golf Charity Day

This year Rutherglen & Cambuslang Housing Association staff held golf day at the beautiful Auchterarder golf course just outside Stirling. The event was attended by Association Staff, Contractors and Consultants and a magnificent £6000.00 was raised for Cancer Charities. Nineteen teams competed on what was a gloriously sunny day and the laughter and camaraderie coming from the clubhouse was a welcome relief from the recent Covid ravaged times.

This years winners were the team from William Torrance Builders, R&J Builders second and our very own Stuart Freeland coming a respectable third.

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relating to your home you can contact the Fire Service direct on the number above. If you need any further general advice or assistance from the Association relating to this issue please don't hesitate to get in touch.



Have you ever thought what you would do if fire were to break out in your stair? It may not necessarily be in your flat! A fire started in a common stair could kill you and your family. Even a small bag of rubbish can create enough smoke to fill a whole stair. Items left in a common stair are often

Keep it clear

· Get rubbish, old furniture, etc out of the building • Make sure storage areas are kept locked For advice on uplifting items contact your local Council

If fire does start

• Keep doors closed to prevent smoke filling your house Dial 999 and ask for the Fire and Rescue Service, giving as much information as you can









Residential Cameras Important Information to consider

• There has been a lot of advertising recently about door entry/residential cameras but there are strict laws that you need to be aware of and permission is required from the Association(For our Tenants) before you install such a system.

We have enclosed some information below that will form part of the letter the Association will send out to any tenants considering installation or who need to apply for retrospective permission from the Association.

- Permission for such cameras is required by the Association and we would ask that you retrospectively apply for permission, providing the following information.
- > Have you read and are fully complying with the General Data Protection Regulations (GDPR) regarding use of the Camera?

- Is the Camera for security purposes? Have you displayed a sign notifying that you are using the Camera for these purposes and who to contact should someone want to obtain access to their image and check that they are not being recorded unlawfully by the Camera?
- There are strict rules about the area of coverage of Cameras and what they are recording eg you cannot record areas to which the public have access such as at your neighbour's door. Any audio facility should also be disabled. Can you tell us what the Camera records and what this information is used for?
- > Can you tell us how you have fixed the Camera to the property, was there any drilling to walls required or other works that would damage any parts of the property?

Please consider the above points carefully before committing to installation of a camera, if you require any further information or have any questions please give the Association a call.



Rutherglen & Cambuslang Housing Association

16 Farmeloan Road, Rutherglen, South Lanarkshire, G73 1DL

Tel 0141 647 4917 Fax 0141 647 5595 Email info@randcha.co.uk Website www.randcha.co.uk Emergency repairs outwith office hours 0141 647 4917 Freephone 0800 169 3379