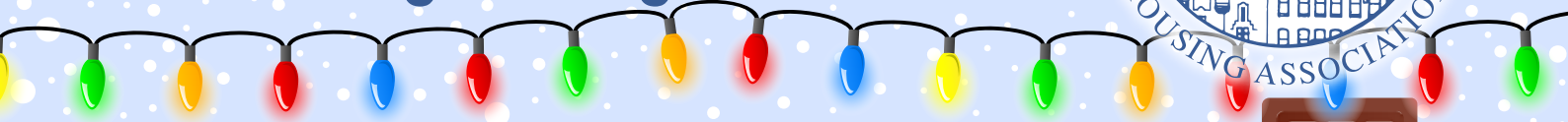


RCHA NEWS

The newsletter of Rutherglen & Cambuslang Housing Association

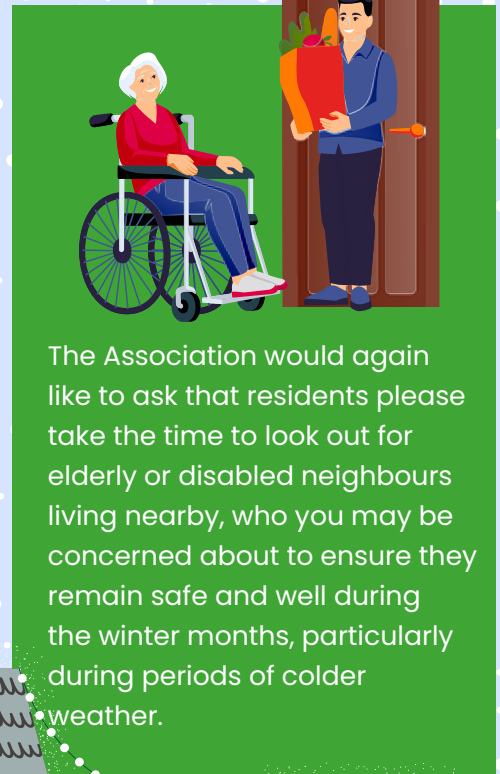


*Merry Christmas
& a Happy New Year*
from everyone at RCHA

The Association's offices at 16 Farmeloan Road will be closed over the festive period from 12.30pm on **Tuesday 24th December 2024** until 9am on **Monday 6th January 2025**.

During these dates, if you have an emergency repair, please call the Freephone number listed below.

EMERGENCY REPAIRS
TELEPHONE:
FREEPHONE 0800 1693379
OR 0141 647 4917



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.



INSIDE THIS ISSUE:

- p12-13 Welfare Benefits Update
- p18-19 Annual Assurance Statement
- p22-23 Annual Budget/ Rent Review

Our contact details:

- Telephone: 0141 647 4917
- General e-mail: info@randcha.co.uk
- Housing e-mail: housing@randcha.co.uk
- Repairs e-mail: maintenance@randcha.co.uk
- Factoring e-mail: factoring@randcha.co.uk
- Website www.randcha.co.uk

2025 Calendar



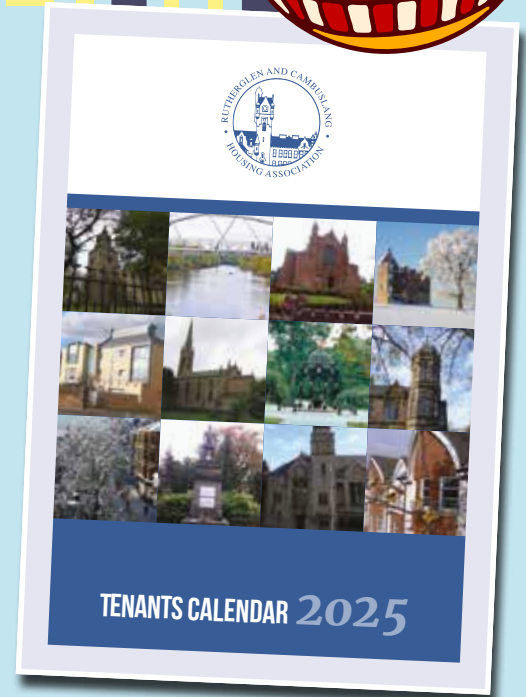
With this newsletter, tenants will have received the 2025 Calendar from the Association.

The calendar also includes information about your tenancy and had been something the Association has produced for a number of years and tenants report that they find it useful.

For next year though we want to give the calendar a revamp – maybe make it more of a ‘family organiser’ or have new pictures.

The calendar is YOURS and we would like to have your input.

We are forming an ‘editorial’ group for tenants that can look at things like our newsletters, annual reports and the calendar. If you would like to be part of the group or if you want to make suggestions on how the calendar, or any of the other publications we produce can be improved, please contact Jim Kerr at the office.



BIN IT – DON'T JUST DUMP IT

With more and more of us ordering Christmas presents online which gets delivered in excessively large boxes, this is a time where bins can get filled very quickly. Come Christmas day the ripped off wrapping paper and discarded toy boxes just add to the problem.

Once all the excitement dies down and the clear up begins, please make sure you dispose of all the paper, cardboard and other accumulated rubbish properly in your recycling and rubbish bins. If your bins are full, why not speak to your neighbours and arrange a trip to the local dump. Taking your excess refuse to the dump is free and means it get properly recycled and disposed of.

Whatever you do – do not just dump in the close, bin stores or on the street. This will not get picked

up by the Council and means the Association will need to make arrangements for it to be cleared away. This cost's money – money from your rent that could be invested into your home.

Help the Association and your neighbours make sure this Christmas is not rubbish!



ANNUAL GENERAL MEETING 2024



On 17th September 2024, Frances Cunningham, our new Chair, welcomed attendees to the Association's Special General Meeting and 44th Annual General Meeting.

The Special General Meeting was held for members to approve a slight change to the Association's Rules to limit the number of appointees that could be on the Committee to one. By doing so, the Association can have up to 14 elected members on the Management Committee.

The Rule change was unanimously approved and the Chair then opened the AGM.

Members heard about some of the key highlights the Association had achieved in the last 12 months including;

- A comprehensive review of how the Committee gets assurance that the Association is complying with all the regulatory requirements and standards
- Implementation of new procurement policies and procedures to ensure compliance with legislation and good practice
- Procurement of repairs and void management services

in partnership with two other local RSLs

- Training on a range of governance issues
- Review of the tenant and residents' health and safety compliance processes
- Continued high levels of tenant satisfaction
- Good performance in most of the key indicators

The Chair also outlined some of the improvements to services to tenants and internal systems and processes planned for the coming year.

There had also been some challenging and difficult decisions made during the year including withdrawing from the development of new housing at New Road, agreeing the rent increase and limiting the planned maintenance programme.

The meeting heard from Jasneet Singh Arora on behalf of Chiene & Tait, the Association's auditors who presented the financial report and advised that there were no significant control issues noted and that the financial statements gave a true and fair view of the Association's income

and expenditure. Jasneet also reported that based on their work, they were satisfied with the Association's ability to continue as a going concern.

The meeting approved the appointment of Chiene & Tait as the Association's external auditors for the 2024/2025 financial year.

The Chair then presided over the election of the Committee and advised that;

- The 3 members that had been required to stand down were re-elected
- 2 members that had been co-opted onto the Committee during the year were formally elected
- 5 new members had been nominated and duly elected

On behalf of the Committee, Robert McLeary, the Vice-Chair, thanked the new members for volunteering to join the Management Committee.

The Chair concluded the meeting by thanking both the staff and Committee for their hard work and continued dedication and commitment and the members for attending the meeting.



SOME GOODBYES.....



Jim McCallum

After 11 years as concierge of the Aspire building and aged 80, Jim decided to retire and take things just a little bit easier.

Jim was the guardian of Aspire, directing visitors to the various businesses and organisation that had offices in the building and making sure the offices and common areas were kept clean and safe.

He was also in charge of issuing and collecting that most sought-after prize – a parking permit for the office carpark! Scarcer than hen's teeth, he diligently pursued anyone who tried to hold on to their permit or "forgot" to return it when they left.

Jim was a key part of the RCHA team and would lend a hand whenever and wherever he was required.

Happily, though we still see Jim from time to time as he, helpful as always, covers the concierge duties during holidays.

Although we miss Jim about the office, we are delighted that he has finally passed on the permit baton and is taking time to enjoy life with his friends and family. We all wish Jim a long and happy retirement.

Sophie Campbell

Sophie joined the Association just as COVID hit and spent most of her first months working from home. However, challenging

though this was, Sophie grasped the mettle and embraced the new way of working.

When the office reopened, Sophie showed herself to be a cheerful and helpful addition to the team, giving a friendly welcome to visitors and callers and making sure they got the information they were looking for.

Sophie was always willing to turn her hand to new tasks and her and Beth took on designing the Association's newsletter, making them more interesting, colourful and appealing. They also dragged us in the world of social media, setting us up on Facebook.

Sophie decided to go to college part-time to study events management and when she got her qualification she landed a job in that field. Knowing Sophie, this job will be just the start of a new and exciting career for her and we wish her all the very best.

Beth McPhillimy

Beth started with the Association just to help out for a couple of weeks when we were short staffed but ended up staying for 2 years, for part of that time juggling her university work and her work here. Although only with us for a relatively short time she left her mark. Along with Sophie she was our social events organiser and no big birthday, wedding or leaving event went unmarked without balloons, banners and cake.

Working in the reception area, Beth always greeted visitors and callers to the office with a warm and cheerful welcome and went out of her way to make sure they got the help and advice they needed.

Housing, however, was never going to be Beth's career and we were delighted when she got a job in the field she got her degree in. Although we miss her, we know she will excel in her chosen career.

Jade McGowan

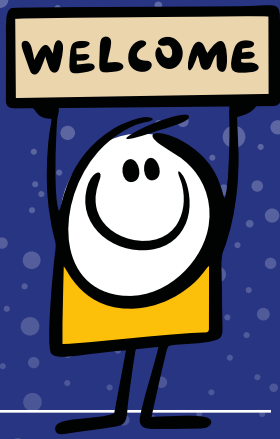
Another member of our front-line team has left for pastures new.

Jade was with the Association for 6 years and, as one of the reception team, was often the first person visitors and callers to the office spoke to. She also gave administrative support to the other departments and has built a good understanding of all the services a housing association provides but found that she preferred the repairs and maintenance side of the business.

She has therefore taken up a new post at that will allow her to build up her knowledge and skills in the maintenance department of another Housing Association.

We all wish Jade the very best in her, what we are sure will be a successful, housing career.

..... AND SOME HELLOS



We are delighted to welcome 3 new members of staff to the RCHA family.



Thomas McPherson and **Montana Gemmill** have both joined the Corporate Services Team and will be working in the reception area as well as providing administrative support to the other departments.

Thomas previously worked as a Housing Assistant with a local authority and, before joining the association, Montana worked within the private sector.

Teresa Gallagher has taken on the challenge of being the Association's first Governance Officer. The post is a new one and was created to help the Association ensure it complies with the myriad of regulations, expectations and standards we are required to meet.

Luckily, she is no stranger to housing or governance, having previously worked at another housing association organising and managing their governance.

We extend a very warm welcome to all of our new colleagues and hope they have a long and enjoyable time working here.

It's not just new staff members that have joined us in the last few months. We are absolutely delighted that we have 5 new members on the Management Committee.

Catrina Miller lives locally and is the Chief Executive at Ferguslie Park Housing Association in Paisley.

Sharon Lynch is a tenant of the Association, lives in Cambuslang and volunteers at the Caledonian Centre in the Circuit.

Adele Fraser lives locally and recently retired from her post as Chief Executive at Linstone Housing Association in Linwood.

Karha Hughes works as a Housing Assistant at Craigdale Housing Association in Castlemilk.

Darren Ward has worked in housing for several years and is currently the Housing Services Assistant at Milnbank Housing Association in Dennistoun.

All our new members bring a wealth of skills and knowledge that will enhance the work of the Management Committee.

It also means that we have a full Committee for the first time in a few years. The new Management Committee is;

Date Elected to Committee		
Frances Cunningham	Chair	2018
Gary Gow	Vice Chair	2004
Robert McLeary	Secretary	1991
Karen McCartney		1986
Mary Ellen McKeown		1990
Natalie Kirk		2021
Karen Kirk		2022
James Ross	Previously co-opted	2024
Heather Ross	Previously co-opted	2024
Catrina Miller		2024
Sharon Lynch		2024
Adele Fraser		2024
Karha Hughes		2024
Darren Ward		2024

MOULD & CONDENSATION

Tips for avoiding it in your home

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 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 should:

Ventilate your home

Open a few windows slightly throughout the house to help air circulate. If you window vents keep them open.



Try to keep your home at a healthy temperature

Keep room temperature at least at 18°C.



Keep lids on pots while cooking

This will help prevent reduce moisture being created from the water boiling.



Don't dry clothes on radiators

It just releases moisture into the air. Use a drying rack in a room where you can open the window slightly and close the door.



Don't seal or block extractor fans

These are designed to quickly remove damp air from moisture-dense rooms like bathrooms and kitchens.



Keep doors closed

This will prevent warm moist air travelling through the house and finding the colder surfaces.



Think about where you place furniture

Leave a gap between furniture and the wall to allow air to circulate.



Wipe down windows and sills

Remove any excess moisture to stop the moisture being re-circulated.



Contact the Office

If you have done all of these and are still noticing mould growth, contact the office to get it checked.





Ways to save on your Christmas spend

It really is the thought that counts

Instead of gifts and toys that cost a lot of money just to be put away in a cupboard and forgotten about, why not give the gift of a wonderful memory. Taking children to local events, play centres or day trip and inviting your family and friends out for a trip to the cinema or a nice lunch can be much more memorable and cheaper.

Have Secret Santa

If you give to a lot of family members, why not suggest a Secret Santa and set a limit on how much everyone has to spend. You might well find everyone was thinking the same and is relieved not to have to come up with ideas, and pay for, a whole lot of presents.

Make it

Don't dismiss the appeal of a homemade gift which is much more personal and can show thought without over stretching the budget.

Stick to your list

It's easy to get caught up on the festive frenzy. Make a list of who you need to buy for and how much you want to spend and stick to it. If one gift costs a bit more, spend a bit less on the next one so that you stay within your budget.

Shop Smart

Making list for your food shopping is also helpful and only buy what you need. Stay strong and don't give into temptation to purchase those extra treats.

Get Help

If you do find that you've overspent or you are struggling financially this Christmas, contact South Lanarkshire's **Money Matters Advice Service** on **0303 123 1008**. Phonenumber opening times: Mon, Tue, Thu, Fri 9am-4pm, Wed 11am-4pm.

You can submit an enquiry form at www.southlanarkshire.gov.uk/xfp/form/649

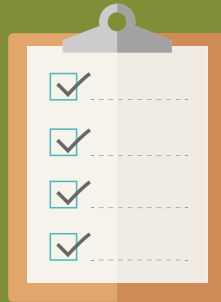
The Scottish Government website also has information on financial assistance and support that may be available to you.

WHAT ARE WE

As we reported earlier this year, staff and Committee members have been extremely busy reviewing how deliver our services and how we improve them and provide good value for money. Although many of the improvements have been to our internal systems and processes, we hope that tenants will reap the benefits from staff working more effectively and efficiently.

Stock Condition Surveys

Over 60% of the stock have now been surveyed internally and work is starting on the surveys of the external components of the buildings. These are vital to allow the Association to identify the priority areas for future investment to ensure that all our properties are safe and well maintained.



Planned Maintenance Programme

Once all the stock condition surveys have been completed, the information gathered will be used to develop a programme of major works to be carried out over the next 30 years.



The programme will be based on where work is most need and where the best value of money can be achieved.

Once the Planned Maintenance Programme is finalised, we will publish programme for the next 5 years in future newsletters.

Business Plan

We are carrying out a full review of the Association's Business Plan that will cover the next 3 years from 2025 – 2028.



Although the Business Plan is mainly an internal document, it sets out, amongst other things, what the Association aims to achieve over the next 3 years, especially in relation to service delivery.

It is therefore important that tenants influence the plan and in the New Year we will be arranging events and opportunities for you to give us what you think are the priorities.

As a start we have a 'Christmas Wish List' on page 11 that you can fill in and send back to let us know what you would want to see the Association do.

Internal Audits

We previously told you that we were carrying out a tender exercise to appoint new internal auditors. That has now been completed and Wbg (formerly Wylie Bisset) won the contract. We now have a programme of for audits that covers all of our core services and activities including procurement, factoring, tenant safety and governance.



The outcomes of these audits will be reported to you in future newsletters.

WORKING ON?

Asset Management Strategy

Work with the consultant is ongoing to develop clear and effective investment plans that will ensure all our properties remain well maintained, safe and up to modern standards.



Annual Assurance Evidence Bank

As you will see on page 18 we submitted our



Scottish Housing
Regulator

Annual Assurance Statement to the Scottish Housing Regulator. This a statement from the members of the Management Committee that they are assured the Association is meeting the regulatory requirements. Where members don't feel that are fully assured this is highlighted in the statement along with how we plan to achieve compliance.

The statement is supported by a bank of evidence for each of the regulatory requirements such as policies, reports, submissions to banks and regulatory bodies etc. We are working updating this Evidence Bank to ensure that we can easily demonstrate that we are complying with all of the regulatory standards.

Factoring

Over the past couple of months we have turned our attentions to the factoring service we provide to over 900 owners and businesses. A review of the service identified a number of areas where we recognised we needed to improve including;



- Communications with owners
- Satisfaction levels
- Arrears Collection
- Administrative efficiencies
- Ensuring the income from the management fee charged fully covers the costs of providing the service

We are now working hard to put in place new systems and processes that will address all of these areas and ensure we are providing the best possible service at an affordable price.

Engagement, Participation & Consultation Strategy

As we explained in one of our earlier newsletters, developing ways to have meaningful engagement and communication with all of our service users has been a key objective for the Association.

We are now working with the Tenant Participation Advisory Service (TPAS) to help us to develop ways to engage with our residents and communities and encourage participation from our service users.

More information on TPAS and the work they are doing for the Association is on page 10

WE ARE WORKING WITH TPAS SCOTLAND

Who?

TPAS Scotland are a national tenant and landlord advisory service that supports tenants to get involved in the decision-making process for a range of housing issues and their landlords to develop ways to make this happen.

Why?

The Association wants to ensure that tenants are at the heart of everything we do and that we are providing the services they want in a way they want us to. To do this we need to better understand the priorities, needs and aspirations of our tenants.

TPAS will work with us to develop ways for tenants to engage with us in a meaningful way that can be used to influence the decisions that are made about their homes and communities.

How?

TPAS will be delivering a range of events and information over the next few months and we would appreciate your participation and feedback.



tenant
participation
advisory service

Events will include;

- Consultation on the proposed rent increase
- Online and in-person meetings
- Opportunities to discuss the Association's Business Plan

The first of these is the Christmas Wish List on the page **opposite**, where you can let us know what you would like the Association to do in the next 12 months. This could be;

- Invest more in the properties
- Provide bulk uplifts and deal with fly tipping
- Give more information on how we spend the rental income
- Improve the website
- Hold more tenant and resident meetings

By writing your Christmas Wish List, we will be able to better identify what are the priorities for tenants which will then feed into the Business Plan for 2025 – 2028.

A Christmas letter to Rutherglen & Cambuslang Housing Association

Let us know what you would like us to give our tenants in 2025. Give us your wish list and either hand or post it back to the office or take a picture and email it to us at info@randcha.co.uk by **Friday 17 January 2025**. **All returned wish lists will be put into a prize draw for £50 vouchers for a shop of the winner's choice.**

*Dear Rutherglen and
Cambuslang Housing
Association,*



MY NAME IS _____

MY ADDRESS IS _____

WOULD YOU LIKE TO BE
INVOLVED IN MORE
TENANT PARTICIPATION
EVENTS?

Yes

No

IN 2025, I WOULD LIKE RUTHERGLEN AND
CAMBUSLANG HOUSING ASSOCIATION TO



Merry Christmas!



WELFARE BENEFITS UPDATE



Pension Credit

If you are over State Pension Age and on a low income, a carer, severely disabled or responsible for a child or young person, you may be eligible for extra money to help you with your living and housing costs.

Pension Credit is separate from your State Pension and you can still be eligible even if you have other income, savings or own your own home.

Plus, if you are eligible for Pension Credit you can additional help such as:

- **Housing Benefit** if you rent the property you live in
- Winter Fuel Payment
- Support for Mortgage

- Interest if you own the property you live in
- a Council Tax discount
- a free TV licence if you're aged 75 or over
- help with NHS dental treatment, glasses and transport costs for hospital appointments, if you get a certain type of Pension Credit
- help with your heating costs through the Warm Home Discount Scheme
- a discount on the Royal Mail redirection service if you're moving house

To check if you are eligible you can call the Pension Credit helpline Monday to Friday,

8am to 6pm (except public holidays).

Telephone: **0800 99 1234**

Textphone: **0800 169 0133**

Relay UK (if you cannot hear or speak on the phone): 18001 then **0800 99 1234**

You can also make an appointment with Danielle, the benefits advisor from Cambuslang Citizens Advice Bureau (CAB) who can do a calculation on your behalf.

Danielle works out of the Association's office two days a week and you can arrange to come in to see her either in here or at the CAB office by phoning **0141 646 3191**.

Pension Age Winter Heating Payment

You may be aware that Winter Fuel Payment is no longer available in Scotland but has been replaced with Pension Age Winter Heating Payment.

You can get Pension Age Winter Heating Payment if:

- you live in Scotland
- you have reached State Pension age before or during the qualifying week which the 3rd full week in September
- you or your partner gets certain benefits including;
 - Pension Credit

- Universal Credit
- Child Tax Credit
- Working Tax Credit
- Income Support
- income-related Employment and Support Allowance (ESA)
- income-based Jobseeker's Allowance (JSA)



How much is the payment?

The amount of Pension Age Winter Heating Payment depends on your age and the age of any partner you jointly claim a benefit with.

If you live alone

If you are over State Pension Age but under 80 years old & get a qualifying benefit	£200
If you're 80 years or over and get a qualifying benefit.	£300

If you live with a partner

If you and your partner jointly claim for a qualifying benefit and are both over State Pension age but under 80 years old	One payment of £200
If you and your partner jointly claim for a qualifying benefit and one of you is over 80 years old	One payment of £300

How do I get my payment?

You don't need to apply for Pension Age Winter Heating Payment as it will be paid automatically if you are eligible.

If you are eligible, you should have already received a letter from the Department of Works & Pensions (DWP) telling you how much you are getting and which bank account the payment will be paid into. You should get the payment no later than the end of December.

If you think that you are eligible but have not received a letter or if you have any questions about Pension Age Winter Fuel Payment contact DWP.

- Telephone: **0800 731 0160**
- Textphone: **contact Relay UK on 18001 then 0800 731 0160**

Young Carers' Grant

The Young Carers' Grant is a yearly payment of £383.75 for young carers aged 16, 17 or 18 who live in Scotland if;

- They have been providing care for an average of £16 hours a week for at least 3 months
- The person or people they care for are getting a qualifying benefit
- They are not caring for any of the people named in the application as a volunteer
- They are not being paid to provide the care
- They have not applied for, or received, Carer Support Payment or Carer's Living Allowance
- The care provided could be helping the person manage their mental health or supporting them with an illness or disability.
- The grant is a cash benefit and the young person can spend it whatever they want.

If you or anyone you know might be eligible, more information is available at mygov.scot/benefits.

Applications can be made online at mygov.scot/benefits, in person, over the phone on **0800 182 2222** or by requesting an application form by phoning **0800 182 2222**.

Universal Credit Migration

What is it?

The Government are moving some people who are currently claiming legacy benefits such as tax credits onto Universal Credit.

Will I be worse off?

It depends on your personal circumstances.

You may be better off claiming Universal Credit. You will be entitled to 'Transitional Protection.' Transitional Protection is a top-up payment, so you do not lose out because of the introduction of Universal Credit. It means that, in cash terms, you cannot receive less than your current benefits at the time when you move to Universal Credit.

Some people may still be worse off depending on their circumstances and transitional protection can reduce over time as your circumstances change.

What you need to do

You don't need to do anything until you've received a Universal Credit 'Migration Letter' but once you've received the letter, **you will only have 3 months to make your claim for Universal Credit.** This is called your deadline date, and it is printed on your letter.

You should contact a benefits advisor as soon as possible to check your circumstances to confirm your benefits are maximised before you move to Universal Credit. This will ensure you receive the maximum amount of transitional protection.

One way to do this is to make an appointment with Danielle to speak to Danielle from CAB either in the Association's office or the CAB office in Cambuslang.

If you **don't** claim Universal Credit by the deadline on your letter;

- your legacy benefits will stop immediately from your deadline date
- you won't be able to get transitional protection and you could be financially worse off
- Your Universal Credit won't be backdated

Paying your rent once you are on Universal Credit

Although Universal Credit is an all-in-one benefit that includes your housing costs and is paid directly to you in one lump sum.

However, we would strongly advise you to ask DWP to pay your housing costs directly to Rutherglen & Cambuslang Housing Association.

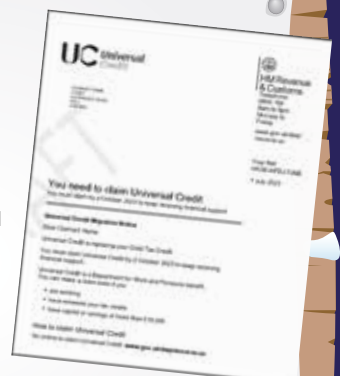
By doing so, you will not have to worry about paying your rent on time and reduce the risk of your rent account going into arrears.

Your Universal Credit statement will confirm if your housing costs are getting paid to you or the Association and you should check your statement every month to make sure your rent is getting paid to the Association if this is what you have asked for.

IMPORTANT!

Please do not ignore your Universal Credit Migration Notice. If you don't make your claim by your deadline your legacy benefits will stop immediately.

Seek proper advice from a Benefits Advisor as soon as you get your notice.



ITEMS LEFT IN CLOSES & LANDING

Although this has been an issue for a while, we are receiving considerably more complaints about residents – both tenants and owners – leaving and storing items within the communal areas of closes. When we get these reports, staff use up a significant amount of time, visiting and revisiting the closes, writing letters, speaking to the resident and seeking legal advice – time that could be better spent helping tenants manage their tenancies, carrying out inspections to ensure closes and common areas are well maintained and assisting vulnerable tenants apply for help and support.

Despite our very best efforts, residents continue to leave items such as bikes, prams, scooters on landings and in passages.

THIS IS BOTH A FIRE HAZARD AND DANGER TO PEOPLE LIVING IN THE CLOSE.

We are therefore looking to put in a place a clear policy and procedure for dealing with these situations which is likely to involve;

- Giving the owner of the item a deadline for removing the items
- Giving notice that the items will be removed by the Association on a certain date
- Storing the items for a given period of time
- Disposing the items is not reclaimed by a given date
- Charging the owner of the items for the removal and storage costs



We realise that these are rather drastic steps to take but we can not let residents put their neighbours at risk.

If you want to contribute to the policy, make comment on the proposal or have any suggestions on how the Association can deal with this problem when it happens, please contact Jim Kerr, Housing Manager, at the Association.

INTERNAL WALL INSULATION

For the past few months the Association has been working in partnership with Union Technical Services (UTS) to offer eligible tenants and owners the opportunity to have internal wall insulation installed in their home for free.

Getting the insulation improves the energy efficiency of the property, making it warmer and reducing energy costs. Although the disruption in the house is minimal householders received up to £800 decoration allowance depending on the size of the property.

Despite the obvious advantages, only 101 tenants and 11 owners have taken up the offer.

This may be because of some negative media coverage but these related to old systems that used mineral wool. The type of insulation being used by UTS is a fully bonded polystyrene bead that doesn't have any of the issues associated with the use of mineral wool.

The Association is committed to supporting the Social Housing Net Zero Standard (SHNZS) and we would therefore encourage you take up the offer to have the insulation fitted in your home if you are contacted by the Association.



BURST PIPES AND HOW TO AVOID THEM

As temperatures drop during the winter months many of us worry about our water pipes freezing and bursting. The damage and disruption this causes is not only extremely distressing to you but, if you live in a flat can affect the neighbours.

Why does it happen?

When water freezes, it expands, pressuring the pipe from the inside which can lead to the pipe buckling and/or bursting.

The good news is that, by taking a few simple precautions, burst pipes can be avoided or, if the worst happens, the damage to your home and belongings can be minimised.

1. Don't let your house get too cold. Set your heating to a consistent low temperature rather than turning it on at a high temperature for short periods of time.
2. Keep all radiators on a low setting. Keep all doors open slightly to allow the warm air to circulate throughout your home. If you have pipes or a water tank in unheated loft spaces, open the hatch to allow the warm air to rise.
3. Allow taps to drip very slightly if it gets extremely cold. This will relieve the pressure within pipes, reducing the risk of them freezing and bursting.
4. Turn off any outside taps and isolate them. These are normally turned off from under the sink. Once turned off, turn on the garden tap and drain down the pipework. The water should stop

running within a couple of minutes but leave the tap open.

5. Know where your stopcock is. This is where the cold water comes into your house and in the event of a burst or frozen pipe, is where you need to turn off the mains water supply. The stopcock is usually a brass horizontal tap and is normally located under the sink. Turn the handle clockwise and the water should stop almost immediately. You can check this by running the cold-water tap.

Make sure you know where your stopcock is and keep the area around it clear for easy access.

If your pipes do freeze;

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.

Should you discover a burst pipe try and place something like a basin or towel under the leak to protect the flooring then call the Association's office or, if the office is closed, the Out of Hours Service on **0141 647 4917** and pressing option 1.

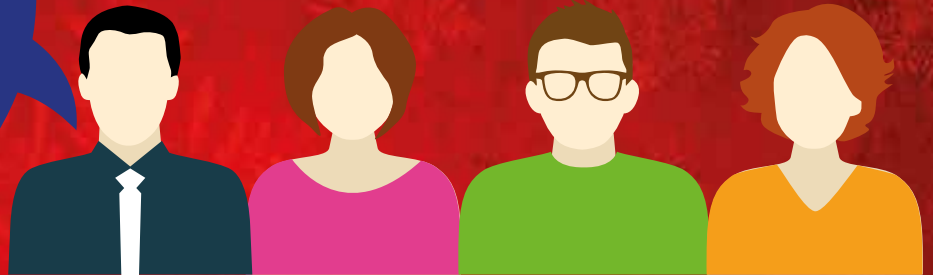
If you want any further help and advice on how to avoid the misery of burst pipes, contact your Maintenance Officer.



Tenant Engagement



What is it?



Tenant Engagement is about giving you opportunities to have a say on the decisions that affect your housing and services, potentially allowing you to influence them. It also allows helps the Association to deliver better services that focus on your priorities.

Taking advantage of the opportunities to get involved with the Association allows you to learn more about our work and to share your opinions, any concerns you may have and ideas on how we make improvements. What you share with us can influence the changes we make.

You can give us feedback in a variety of ways including;

- Replying to surveys on issues such as rent and repairs
- Attending on-line and in-person meetings
- Giving us your views via the Comments and Complaints section of the Association's website
- Talking to staff
- Joining working groups that look at specific topics such as policies, communications, estate management etc

All of these ways are informal and wouldn't require too much of your time. If you want to make more a commitment you can of course get more directly and formally involved with the Association by joining the Management Committee or sitting on a service improvement group.

It's up to you how much you get involved but any feedback you provide us with is greatly appreciated.

If you would like to find out more about any of the ways to engage with the Association please contact Jim Kerr by either phoning or emailing the Association.



FANCY SOME COMPANY THIS CHRISTMAS?

CHRISTMAS DAY PARTY

Spending Christmas Day on your own? You're warmly invited to join us from 2-5pm for a relaxed afternoon party with a finger buffet, music, tea, cake and good company.

Free event, book your spot by calling 647 7779 or emailing NostalgiaRutherglen@gmail.com

CENTRAL RUTHERGLEN LOCATION
25 DECEMBER 2024

WE'RE ALSO LOOKING FOR VOLUNTEERS ON THE DAY SO IF YOU'RE INTERESTED IN LENDING A HAND, PLEASE CONTACT US.

FUNDED BY THE LILY ARKWRIGHT SOCIAL CHAMPIONS GRANT.
HOSTED BY NOSTALGIA GROUP.

ANNUAL ASSURA

Gaining Assurance

Over the past 18 months the Association has taken steps to strengthen the level of assurance Management Committee members receive with regards to the Association's compliance with the Regulatory standards. This has included;

- An external review of the Association's self-assessment process
- An independent review of the Association's tenant and residents health and safety compliance and recording processes and related policies and procedures
- Development of an Annual Assurance Action Plan and monthly progress reports
- Updating and extending the Annual Assurance Evidence Bank and reporting bi-monthly to the Management Committee on content of specific sections for further assurance
- Reviewing the content and format of the governance structure and associated performance reports to the Management Committee and Sub-Committees
- An independent review of the asset management function including procurement

In considering the Association's current level of compliance with the Regulatory Standards, the Management Committee has taken into account;

- The findings of the independent reviews and the progress made to date
- The feedback from the meeting with the Scottish Housing Regulator's Annual Assurance verification and thematic study findings
- The Association's performance reports and statutory returns
- Ongoing oversight and scrutiny of the Association's business throughout the year
- Internal and external audits

Level of Compliance

Members of the Management Committee are satisfied that there has been much progress made with the Association's compliance with the requirements for the 'Big 7' areas in relation to tenant and resident health and safety and are confident policy, systems and processes are in place to ensure ongoing compliance.

Whilst the Management Committee are assured that the Association is materially compliant 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, the Committee has

identified areas where it believes further work is required to strengthen the level of compliance. These are;

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
- Enhancing customer engagement and feedback systems.

ASSURANCE STATEMENT

To address this the Association has appointed TPAS Scotland to build robust and meaningful engagement processes with tenants and other customers and develop our staff in this area.

Performance Reporting – the Management Committee has taken into account the SHR's feedback from the verification visit and it's comments and is developing high level performance reports to ensure that all members of the Management Committee are monitoring performance in key indicators.

Equalities Data Collection – the Association continues to develop its systems for collecting and analysing equalities data and its mechanisms for ensuring it is effectively taken into account in the decision-making process. Robust systems are also being developed 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.

Assurance Improvement Action Plan

The Management Committee and the senior staff team have developed a robust action plan to enhance and consolidate governance improvement actions and the evidence it can provide to demonstrate its compliance and give further assurance to the Management Committee. This action plan is around 60% complete and will continue to be progressed throughout the coming year.

Monitoring

The Association has a programme for the Management Committee to ensure ongoing review of both the assurance improvement action plan and the Association's continued compliance with regulatory, statutory and legal standards and requirements. The Association has a continuous improvement focus as noted above and has plans in place to further support an evidence-based approach to assurance and compliance.

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 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 22nd October 2024 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 published on the Association's website.

GIVING ACCESS

We know you've heard it all before but we are still getting tenants not providing access to contractors there to carry out repairs that tenants themselves, have reported.

Not only is this a waste of the contractor's time, it is also a waste of money as the contractor will still charge the Association for the visit. This is money that could be spent on upgrading tenants' homes.

It also means that you will have to wait longer to get the repair carried out.

We appreciate that unforeseen things happen on occasions but for those tenants that continually fail to give us access, we will charge them costs incurred by the Association.

All of this could be avoided by simply letting the Association know if you will not be able to give access as arranged. We can then arrange for the contractor to come out at a time that suits.



ROOF ANCHOR SAFETY INSPECTIONS 2024

Paterson Safety Anchors will be in our areas over the next few months to carry out the annual inspection of the roof anchors which are situated in the attic of our tenement buildings.

Checking these every year is a legal requirement to ensure safe working access should a contractor need to go out onto the roof to carry out repairs.

If you have received a letter from us already, please ensure that access is given if required. In the event that you cannot be at home, please call the Contractor on 0141-881-9261 to re-arrange.



INCLUDE ME 2 CLUB



Are you looking for somewhere that you can go to meet people in a fun, safe and inclusive 'community'?

Do you have support needs and need help getting out of the house and meeting new people?

Do you want to have an opportunity to grow and learn new skills?

Include Me 2 Club's is a charity organisation with the ambition to create a community where people, no matter their age or abilities, are treated equally and fairly, and are supported to achieve their goals and ambitions - to work, live and take part in their communities as valued members.

The charity has a passion for engaging inspiring, empowering and connecting people, places, assets and community to bring about change, opportunity and inclusion.



Although operating mainly in East Renfrewshire, IM2C has now brought its Adult Social Club to Rutherglen. The social club mimics a night out vibe for adult members and has something different on each week such as games nights, karaoke and live singers.

Where: St Columbkille Church Community Hall, 2 Kirkwood Street, Rutherglen

When: Every Tuesday night 6.00pm – 9.00pm

Cost: £3 Membership Fee
50p Support Fee
£1 Bingo Ticket (optional)
£1 Raffle Ticket (optional)



Interested?

You can more information by:

Phoning 0141 881 0544

Emailing Gemma@includeme2club.org.uk

Visiting the website at <https://www.includeme2club.org.uk>

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".

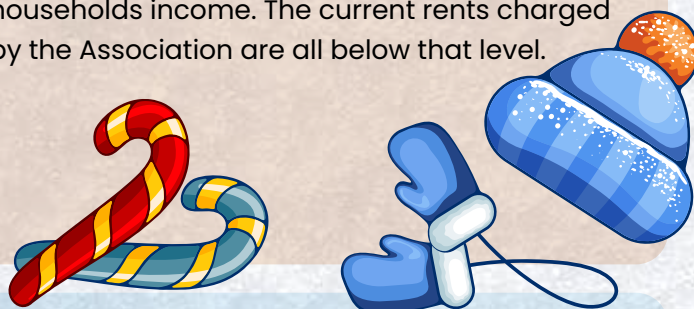
INCREASED COST OF MAINTAINING OUR PROPERTIES: Shortage of material and labour has led to increased costs and, consequently, it is now more expensive to maintain the stock.

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 than 25% of the households income. The current rents charged by the Association are all below that level.



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.

This year the Association is looking at an increase on either **4.5%** or **4.75%**

An increase of 4.75% would give the Association an additional income of £12,000

This would equate to fitting either one of the following;

- An additional 4 bathrooms
- 3 new kitchens
- 5 new boilers
- New double-glazed windows in 4 homes

Every year we invite all of our tenants to participate in a consultation exercise on the proposed rent increase. This year TPAS (The Tenant Participation Advice Service) will be leading the consultation on the Association's behalf so that we can reach as many of our tenants as possible and get a good understanding of tenants' preferences and priorities.

Once you get the consultation pack, or if TPAS contact you directly, we would be extremely grateful if you could respond.

The Management Committee will take into consideration all feedback before making it's final decision at the end of February 2025 and this will be published on the Association's website.

Remember – this is YOUR opportunity to help shape the decisions made about your rent and home.

THE 12 DAYS OF CHRISTMAS SAFETY!

1.

Chose an artificial tree that is labelled fire resistant

2.

If using a natural tree, make sure it is well watered

3.

Keep trees, stockings or decorations away from open fires

4.

Turn off all tree lights and decorations before going to bed or going out of the house

5.

Check fairy lights before use – plug them in for 15 mins to ensure they don't smoke or melt

6.

Don't overload plug sockets or extensions

7.

Don't leave lit candles unattended

8.

When preparing food, wash hands, utensils, sink and anything else that touches raw meat

9.

Have a designated sober driver

10.

Use a ladder to reach high places when putting up decorations – don't over stretch

11.

Make sure the Christmas Tree is on a flat, stable platform

12.

Have a Very Merry and Safe Christmas

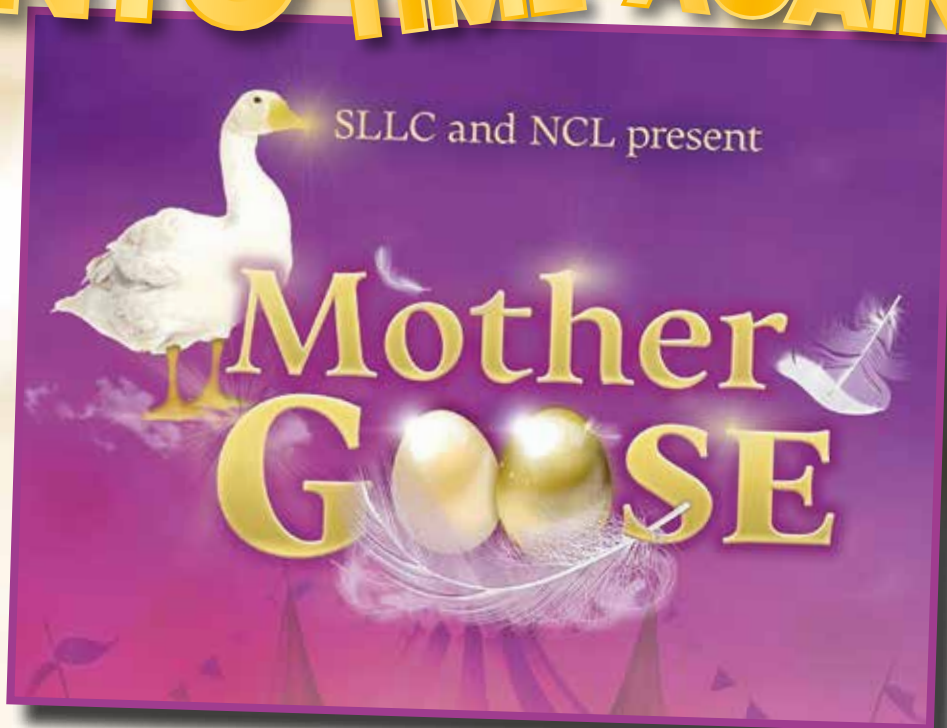
IT'S PANTO TIME AGAIN

Once again the Association offered tenants with children at primary school the opportunity to get free tickets to go to the pantomime at Rutherglen Town Hall.

110 local kids will join in the fun and enjoy an afternoon seeing Mother Goose.

We hope that all the lucky girls and boys (and the adults) have a thigh slapping time.

Oh no we don't. Oh yes we do.



OUR SLIGHTLY OLDER TENANTS HAD A DAY AS WELL



On a sunny day in August 55 of our tenants over 55 years of age enjoyed a full day in Ayr, starting at the Ayr & District Flower Show before some free time to wander round the shops or stroll along the beach. The day rounded off with a meal in a restaurant in the town centre.

As you can see from the comments, the day was a great success. We are already planning next year's trip so, if you are over 55, keep an eye out for the details.



Fantastic Day

Thoroughly enjoyed the day

Full of the unexpected

Great Day, great food, great staff, great social event

Catching up with people I've not seen in years

A great time with good company

DO YOU NEED TO CLEAR THE CLUTTER? **DON'T KNOW WHERE TO START?**



Many people can get to the point where they feel so overwhelmed by the amount of things they have in their home that they struggle to get organised, find a home for everything and take control of their life.

Sometimes this is due to physical or mental health problems or may simply be because they don't know where to start and can affect anyone regardless of age or walks of life.

Chronic clutter and hoarding can be a fire hazard and/or a health risk and, in extreme cases, can mean that the Association's contractors can not get into tenant's homes to carry out repairs or improvement works.

There is help - The Clutter Chat service offers practical help, advice and support to people wanting to clear the clutter and



reclaim their living space.

Clutter Chat can help you put a plan in place for reducing the amount of clutter in your house in a manageable timescale. There are confidential and safe online support groups where people can share their own experiences and share tips and advice.

More information is available on the website at clutterchat.co.uk and Facebook page ClutterChat.

You can get in touch with the group or by emailing: clutterchat@gmail.com or completing the enquiry form at clutterchat.co.uk/contact-us/



WE OFFER TRANSLATION & INTERPRETATION

All our documents, correspondence and publications can be made available in different formats such as Larger Font, Braille or Different Languages.

We can also get an interpreter to help you talk with staff if English is not your first language or you have a hearing disability and need to communicate by sign language.

If you need any of these services, please let us know.

ROUTES TO WORK

routes to
work south

Routes to Work South are on a mission to support unemployed South Lanarkshire residents into further education, training, and employment and offer a wide range of bespoke training courses designed to support unemployed people to improve their skills and give them the competitive edge in the job market.

Every year the charity supports 1,000 local people into employment and provide training for 500. The training sessions can be and practical tailored to suit individual needs such as:

- CV preparation
- Filling in applications forms
- Interview skills and mock interviews
- Behaviours in the workplace

They also offer a variety of accredited training courses including World Host customer service, STEPS to excellence and PX2 personal development programmes. We also work in partnership with other accredited training providers to deliver a wide range of vocational qualifications that include:

- CSCS (Construction Skills Certification Scheme)
- HGV (Heavy Goods Vehicle, Class 1 or 2)

- PCV (Passenger Carrying Vehicle)
- Emergency First Aid
- Fire Marshal
- REHIS Food Hygiene
- Personal Bar licence
- SIA (Security Industry Authority)
- Sage



Each vocational qualification is delivered in accordance with the awarding bodies guidelines ensuring each individual is provided with the skills and knowledge to successfully complete and gain employment within their chosen industry sector.

Routes to Work also offers access to events to support your health and wellbeing such as Talking Therapies and Laughter Yoga.

Interested in finding out more information? You can get in touch with Routes to Work South by;

- completing the enquiry form at www.southlanarkshirejobs.org.uk
- emailing info@rtws.org
- calling **0800 731 0444**



USEFUL PHONE NUMBERS

Police

Rutherglen/Cambuslang 101

Housing & Council Tax

Rutherglen & Cambuslang Housing Association 0141 647-4917

Emergency Repairs 0800 169 3379

South Lanarkshire Council, Rutherglen and Cambuslang Housing Benefit call centre 0303 123 1011

Question & Answer

Cambuslang 0303 123 1015

Rutherglen 0303 123 1015

Money Matters

Cambuslang 0303 123 1008

Rutherglen 0303 123 1008

Environmental Services, General Enquiries 0303 123 1015

South Lanarkshire Council, Problem Solving Unit 0303 123 1015

Roads 0303 123 1015

Job Centre Plus – Rutherglen and Cambuslang 0345 6043719

Social Work Rutherglen 0303 1231008

Occupational Therapist 0303 123 1008

Scottish Gas Networks

Emergencies 0800-111-999

Customer Service 0800 912 1700

Check Supplier 0870 608 1524

Scottish Power

Emergencies 0800 092 9290

Enquiries 0800 027 0072

Check Supplier 0330 1010300

Scottish Water 0800 0778778

Stair Lighting 01698 897911

Street Lighting 0303 123 1015

Cleansing Department

Bulk Uplift / Street cleansing 0303 123 1020

Citizens Advice 0141 646 3191

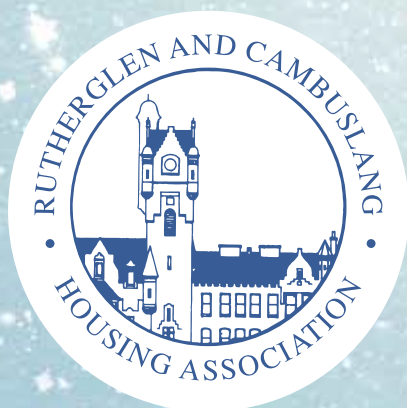
Tenant Participation + Advisory Service 0141 552 3633

Women's Aid (Glasgow) 0141 553 2022

(East Kilbride) 01355 249 897

Lanarkshire Credit Union (Rutherglen) 01698 711112

Cambuslang Credit Union 0141 641 0888



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