



Molendinar Park Housing Association



WINTER 2012 NEWSLETTER



Facade & Calf at Grahams Square

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OFFICE OPENING HOURS

Telephone: Monday to Thursday 9.00am – 5.00pm
Friday 9.00am – 4.00pm

The office will be open to the public at the following times:

Monday 9.30am – 1.00pm
Tuesday 9.30am – 1.00pm and 2.00pm – 5.00pm
Wednesday 9.30am – 1.00pm and 2.00pm – 5.00pm
Thursday 9.30am – 1.00pm
Friday 9.30am – 1.00pm

CHRISTMAS OFFICE CLOSURE

This year the office will close on Friday 21st December 2012 at 1.00 pm and re-open on Monday 7th January 2013.

In the event of an emergency during this period please phone the undernoted numbers.

**Central heating and hot water breakdowns
0129 446 8113**

In any other emergency contact

0845 600 8693

Molendinar Park Housing Association Committee and staff would like to take this opportunity to wish you all a Merry Christmas and a Happy New Year.

IMPORTANT PHONE NUMBERS

As from Thursday 1st December 2011 the contact number for the Emergency Out of Hours repairs will change to:

0845 600 8693

Molendinar Park Housing Association

E-mail address (repairs):

Web Site Address

James Frew Ltd. (Gas Servicing)

Cleansing/Bulk Lift/Disposal of Fridges

Enviromental Protection Team (Dog Fouling)

Enviromental Health

Castlemilk Police Office (Community Team)

London Road Police Office

Scottish Power

Stair Lighting

Street Lighting

National Grid Gas Emergencies

(Formerly Transco Gas)

Scottish Water (Customer Helpline)

Scottish Water (Emergency Helpline)

Housing Benefit & Council Tax Benefit

0141 564 5256

repairs@molendinar.org.uk

www.molendinar.org.uk

0129 446 8113

0141 287 9700

0141 287 6698

0141 287 2000

0141 532 4988

0141 532 4600

0845 272 7999

0800 595 595

0800 373 635

0800 111 999

0845 601 8855

0845 287 9700

0141 287 5050



GOOD NEIGHBOUR AWARD

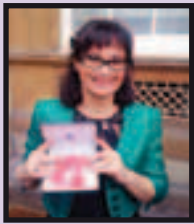
We know that a resident's quality of life can be significantly improved by the care and thoughtfulness of a good neighbour. We also know of the benefits of having neighbours who are active within the community. To acknowledge and recognise these individuals within our communities the Association has introduced the Good Neighbour Award Scheme.

We wrote out to all our residents asking for nominations and were delighted by the response we received. Judging was difficult as we received so many worthwhile nominations however our Management Committee decided at their meeting on 20th November that the first prize be awarded to Mr McIntosh of Bellgrove. Lori McElroy, Chairperson of the Association presented Mr McIntosh with a cheque for £250.00.

The three runners up were Miss Ross from Dalmarnock, Mrs Murphy also from Dalmarnock

and Mrs Deakin from Bellgrove. All three runners up were presented with a cheque for £50.00 by Lori McElroy, Chairperson.

Congratulations to all winners and thank you for being such fantastic neighbours.



LORI McELROY MBE

Congratulations to the Association's Chairperson, Lori McElroy, who was awarded an MBE for services to Sustainable Building Design in the Queen's Birthday Honour's list 2012. Lori is the Director of the Sust. Programme at Architecture and Design Scotland which is funded by The Scottish Government.

STAFFING

Since Tracy McLaughlin left for pastures new in June 2012 Morag Henry has been undertaking the duties of Housing Services Officer in Dalmarnock on a temporary basis. Morag has settled into the area very well and has been out and about getting to know the residents. As

Morag has been so successful, it has been agreed that she should be appointed Housing Services Officer for Dalmarnock on a permanent basis. Hopefully, this will give the residents in Dalmarnock a sense of continuity which can only be beneficial to the area.

DOG FOULING

It is now just over a year since the Association signed the Dog Fouling Charter with Glasgow City Council and whilst there is still much to be done to change the behaviour of those dog owners who persist in behaving irresponsibly, progress has been made and there is evidence that the situation is improving. City wide over the past 12 months there have been:

- 637 fixed penalty notices issued
- 11590 warning letters to irresponsible dog owners
- 108850 letters in hotspot areas in support of the campaign
- An additional 21 Enforcement Officers recruited to support the campaign.

However, it is important that you report dog fouling and identify owners who do not clean up after their dogs to Clean Glasgow on 0800 027 7027.



IMPORTANT NEWS – CHANGES TO BENEFITS

UNIVERSAL CREDIT

The Government plans to introduce Universal Credit over several years between October 2013 and October 2017.

- From October 2013 people making a new claim for benefit will apply for Universal Credit.
- Existing claimants will gradually be transferred onto Universal Credit by 2017.

Universal Credit contains a number of reforms that will impact on working age housing benefits in the social rented sector. There are a number of elements which may affect tenants and family members of Molendinar Park Housing Association who are in receipt of benefits and are of working age.

These include:

- The introduction of one single benefit called 'Universal Credit'. This will be paid each month and replace Working Tax Credit, Child Tax Credit, Housing Benefit, Income Support, Job Seekers Allowance and Employment & Support Allowance.
- The current method of paying benefits will change. From April 2013, all benefits under the Universal Credit will be paid into the recipient's bank account. This also means that tenants who currently get their Housing Benefit paid directly to the Association will no longer have this option.
- Another change will be that, with the possible exception of vulnerable people, people will be expected to apply for and manage their benefits online using a computer rather than filling in a form or going to an office to make a claim.
- An increase in the working families' tax credit threshold from 16 hours to 24 hours per week.

Anyone receiving Universal Credit must have a bank account. If you don't have a bank account your need to get one before Universal Credit comes into force.

Molendinar Park Housing Association is working closely with BCD Credit Union on a project that will help tenants who don't have a personal Bank Account. This will especially help tenants who presently receive housing benefit.

BCD already provides a range of banking services to Molendinar tenants and many have their Salaries, Pensions and Benefits paid directly into their personal BCD account.

BCD can set up a personal account for you and can also arrange for your rent payment to be paid directly into it. This can then be paid directly to Molendinar.

If you would like to benefit from this service then contact BCD Credit Union on 0141 550 4171 for further information.

CHANGES TO HOUSING BENEFIT – THE BEDROOM TAX

As from April 2013 Housing Benefit for working age social rented tenants will be restricted for those who are occupying a larger property than their household size would warrant. **These changes will not apply to pensioners.** You could be affected if you have more bedrooms than the government says you need.

The new rules state you will be allocated one bedroom for:

- Each adult couple
- Any other person age 16 or over
- Two children of the same sex under 16
- Two children under the age of 10 regardless of sex
- Any other child
- A carer (who does not normally live with you) if you or your partner need overnight care

It does not matter who uses the spare room the new rules will even apply if:

- You and your partner need to sleep apart because of a medical condition
- The main home of your children is another address but you have a spare room for when they stay over with you.

The Management Committee has agreed that priority will be given to any tenant wishing to move if they are affected by the bedroom tax. A number of the Association's tenants have already been transferred to smaller properties where these cuts will apply to them.

If you think you will be affected by the bedroom tax and would like to move please contact your Housing Services Officer to discuss your needs.

MAINTENANCE

COLD WEATHER ADVICE

Recent winters have been particularly cold and the Association is concerned next winter may follow this trend. Hopefully, the following information and advice will help to combat any problems which may arise from a prolonged cold spell.

Heating your property

- Leave your heating on, using a low setting.
- If you live in a flat, it's sensible to leave the heating on low in rooms where the mains pipe supplies neighbouring flats.
- If you're going away then make sure you have someone who can regularly check for any problems.
- It is also advisable to leave contact details with the Association in the event of any emergency.
- If your property is going to be vacant over the winter months, turn off your water supply and drain the system – you can contact the Association for assistance with this.
- If you are experiencing financial difficulty in heating your property please contact your Housing Services Officer who will pass your details to G-Heat who is an independent body who offer advice on energy related issues to householders on a face to face basis.

Protecting your property

- Dripping water increases the risk of freezing, so have any leaks at taps or valves repaired as soon as you discover them.
- Cold draughts also increase your heating bills and can cause frozen pipework. You can reduce draughts by fitting draught excluders to your doors and windows. The Association may be able to assist you in this.
- Sometimes damage can happen, so make sure you have adequate insurance that covers you for any loss you may incur as the Association is not responsible for any damage to contents or personal possessions. The Association participates in **This Tenants Contents** scheme which offers tenants and owner occupiers the opportunity to insure the contents of your home at a low cost. The

premium can be paid by monthly instalments. Please contact the Association for more details of the scheme.

- Look out for your neighbours, especially the frail, elderly and vulnerable.

Location of stop valve

We recommend that you locate your stop valve. The location of the stop valve will vary, but the most common locations are under a sink (kitchen or utility room), in a garage or close to the hot water system (wherever the mains supply enters your house). Again you can contact the Association who can assist you with this.

Gas Maintenance Plan

All owners are strongly recommended to participate in a gas maintenance plan. These plans are specially designed to provide owners of all gas central heating systems complete peace of mind, all year round, against boiler breakdown, gas and water leaks and emergency call outs. The Association uses the services of GasSure by James Frew although other plans are readily available.

GAS MAINTENANCE PLAN

GasSure
Installing · Maintaining · Repairing

Avoid the unexpected cost of central heating breakdown for as little as

£7.99 a month

To arrange expert heating care, call
0870 242 5037

www.gassure.com

PROPERTY MANAGEMENT SERVICES FOR OWNER OCCUPIERS

FACTORING ARREARS

The Association provides a factoring service for owner occupiers. This service is for the management of common repairs, maintenance of the common property and common building insurance. Each owner is charged a management fee for the administration of this service.

Owners have a responsibility to keep their property and its common parts maintained. These responsibilities are clearly laid down in the Burdens Section of the Title Deeds which all owners are provided with when taking ownership of the property. Where a factoring service is provided owners are required to pay any management fees. When a property is sold, the new owner takes over responsibility for maintaining the property and paying for the factoring service.

The Association will include factored properties in a long term maintenance programme aimed at preventing the property falling into disrepair. Examples of cyclical repairs are: gutter cleaning; close painting.

If you have an emergency with a common repair please contact 0845 600 8693. If there is a problem within your property then you must make your own arrangements.

Please note the Association has recently introduced the facility to pay by direct debit. If you wish to pay by this method, please contact Isobel Clark or Jayne Lundie. Alternatively you can download a direct debit mandate from the Association's website which you should complete and return to the Association's offices.

COMMON BUILDINGS INSURANCE

The Association has a common buildings insurance policy covering all its properties.

Owner occupiers of property in areas managed by the Association can take advantage of this policy which has an annual premium of £55. The excess on the policy is £250 for each claim. For more information please contact either Jayne Lundie or Isobel Clark on **0141 564 5256**.

Please note that all owner occupiers in flatted and terraced properties are legally bound to show a copy of their building insurance premium on an annual basis to the Association.

HOME CONTENTS INSURANCE

Molendinar tenants and residents can arrange for insurance cover for the contents of their home at a special affordable rate where premiums can be paid fortnightly or monthly cash, monthly by direct debit or annually.

The cover, specially arranged by **This Tenants Contents** has been designed to help tenants and residents insure most of their belongings as easily as possible and also covers them against theft, vandalism and fire. The minimum values of possessions that can be insured are £9,000, if aged under 60, or £6,000 if aged over 60. The fortnightly premiums start from £1.53 or £1.11 a fortnight respectively (premiums vary depending upon your sum insured and postcode). Tenants and residents can also increase cover for an additional premium to include extended accidental damage cover, cover for wheelchairs, scooters and hearing aids as well as personal effects outside their home. For immediate cover call **This Tenants Contents** on Lo-Call at **0845 601 7007** or email **Tenantscontents@jltgroup.com**.

FACTORING ARREARS



The Association accepts that owners who owe factoring charges to the Association are likely to find being in arrears stressful, particularly if they have multiple debts

and inadequate or irregular income. The Association will therefore take a sympathetic, yet firm, approach to owners in arrears. In doing this the Association recognises that arrears arise for different reasons and therefore recovery procedures should be flexible and responsive to individual circumstances.

Wherever possible, Association staff will seek to recover any arrears with the voluntary co-operation of the owner concerned. The Association will, however, be prepared to take legal action – up to and including putting a charge on the property to recover arrears and the owners will be responsible for any legal costs incurred.

RENT REVIEW 2013 CONSULTATION

WHY IS RENT REVIEWED ANNUALLY?

The rents we set are based on the spending plans of the Association. We are a not-for-profit organisation and all our income is used to pay for the cost of managing and maintaining our property and for the benefit of residents. We make certain assumptions about costs and inflation, decide where extra expenditure is required or where it can be held or reduced and then set rents at a level which covers these costs.

WHAT IS PROPOSED?

Below we set out our proposals for each of our Local Management areas and invite you to comment on these where appropriate. Please ensure that you comment on the section relevant to the area you live in. The rate of inflation is currently 2.6%. This will change by January when the Committee make their final decision as we expect inflation to fall due to the effects of the recession. We have assumed the December figure will be 2.5%.

1. Bellgrove

Rented Property

We propose to increase rents for all properties, except Moore Street, by no more than 2.5%. In Moore Street, where rents are already higher, we propose an increase of only 2%. Overall these proposals will increase rent levels by an average of £1.50 a week in Moore Street and £1.40 in the rest of the area.

- As a Bellgrove tenant I feel this increase is:
Too Low About Right Too High

Shared Ownership

The Occupancy Charge for each development is based on the loan repayments we require to make. When we build a property this charge is the absolute minimum we require to cover the loan repayments. We increase this charge for the first few years to provide a margin which can be used to avoid future increases if interest rates rise. We do not, at this stage, believe that we will require to increase the Occupancy Charge to any of the shared ownership developments.

The Service Charges are set independently for each development based on actual or estimated costs over a four year period. Details of actual and forecast expenditure are sent to all sharing owners annually.

The Management Fee which we charge you is currently £295 per annum which includes your Building Insurance. We anticipate increasing this by £5 per year. This is an increase of 1.7% which is less than the anticipated inflation rate.

- As a Bellgrove Sharing Owner I feel these proposals are: Too Low About Right Too High

2. Finnart

We propose to increase rents for all properties by the December rate of inflation. These proposals will increase average rent levels by about £1.58 per week.

- As a Finnart tenant I feel this increase is:
Too Low About Right Too High

3. Dalmarnock

We propose to increase rents for all properties by 3.5%. These proposals will increase average rent levels by about £1.93 per week. However, those tenants who qualify for the Dalmarnock Rewards by conducting their tenancy properly will receive £80 in April – equivalent to a rebate of £1.54 per week.

- As a Dalmarnock tenant I feel this increase is:
Too Low About Right Too High

Thank you for taking the time to read this. If you wish to let us know your views on our proposals for rents in your area please return this form within 14 days to the Association or email jayne@molendinar.org.uk.

LOCAL MANAGEMENT ASSOCIATION

- **The Local Management Association is open to all tenants, sharing owners or owner occupiers who reside in properties originally built by Molendinar Park Housing Association and managed by the Association.**
- **As a member you will have the right to stand, nominate other members and vote in the annual elections.**
- **It is a way of showing your support for local community control.**
- **Membership costs £1 and is valid as long as you live in a house in the Local Management Association area.**

REMEMBER! MEMBERSHIP IS OPEN TO ALL RESIDENTS – IT IS NOT LIMITED TO ONE PERSON PER HOUSEHOLD!

Why should I get involved?

- If you don't join the Local Management Association you won't have a say in who is elected to the Committee.
- Whether you are a tenant or an owner occupier decisions will be made which affect you.
- Not everyone will want to be involved at Committee level but by joining the Local Management Association you can show your support and have your say at the Annual General Meeting.

If you wish to become a member please complete the details requested below and return the tear off slip to Molendinar Park Housing Association, 3 Graham Square, Glasgow G31 1AD with £1. However, should you wish to discuss the matter further please contact your Housing Services Officer.

I hereby apply for membership of: Bellgrove Dalmarnock Drakemire Finnart

Local Management Association and enclose £1 for one share.

Signed

Print Full Name

Address

.....

What is the Local Management Committee?

- The Local Management Committee will be elected by the members of the Local Management Association.
- There are up to 15 places on the Local Management Committee.
- While all members of a household over the age of 16 can join the Local Management Association only ONE member of a household can sit on the Local Management Committee at a time.
- The Local Management Association is entitled to nominate three of its number to represent them on the Management Committee of MPHA.

How will the Local Management Committee work and what will it decide?

- The Local Management Committee will meet every three months (February, May, June and November).
- It will consider reports from staff of MPHA on the number of repairs, the number of complaints and amount of money spent .
- It will review policies such as the allocation policy, estate management and maintenance policy.
- It will make recommendations on whether or not to renew maintenance contracts.
- Each year it will agree the local budget for repairs and decide on the priorities for cyclical maintenance and major repairs.
- It will make recommendations on rent levels and factoring charges to MPHA.
- It will advise the Management Committee of MPHA whether or not the Association seeks to recover possession of a house through the Courts.