# Molendinar

PARK HOUSING ASSOCIATION

Winter 2021 Newsletter

## Merry Christmas and a Happy New Year from all Committee and Staff

Inside:

# CHRISTMAS OFFICE CLOSURE


**For now, the advice from the Scottish Government is to continue to work from home where possible. The Association is in the process of adopting a hybrid model of home and office working and is adapting the office to accommodate this style of working. While this reconfiguration is taking place our staff will continue to work from home providing a full service to all our residents.**

**The contact hours are: Monday – Thursday 9.00 am till 5.00 pm and Friday 9.00 am till 4.00pm**

## CHRISTMAS OFFICE CLOSURE

**The office will close for the Christmas period - from Wednesday 22nd December 2021 at 4.00 pm until 9.00 am on Wednesday 5th January 2022.**

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

Central heating/hot water breakdowns: **01294 468113**

In any other emergency please contact: **0345 600 8693**

## EMERGENCY PHONE NUMBERS

| | |
|---|---|
| **Out of Hours – Emergency Repairs** | 0345 600 8693 |
| **Molendinar Park Housing Association** | 0141 564 5256 |
| **E-mail address (repairs)** | repairs@molendinar.org.uk |
| **Website Address** | www.molendinar.org.uk |
| **James Frew Limited (Gas Servicing)** | 01294 468 113 |
| **Cleansing/bulk lift/ disposal of fridges** | 0141 287 9700 |
| **Environmental Task Force (Dog Fouling)** | 0300 343 7027 |
| **Environmental Health** | 0141 287 2000 |
| **Police Scotland** | 101 |
| **Scottish Power** | 0800 092 9290 |
| **Stair Lighting** | 0800 595 595 |
| **Street Lighting** | 0800 373 635 |
| **National Grid Emergencies (Formerly Transco Gas)** | 0800 111 999 |
| **Scottish Water (Customer Helpline)** | 0800 0778 778 |
| **Scottish Water (Emergency Helpline)** | 0845 600 88554 |
| **Housing Benefit & Council Tax Benefit** | 0141 287 5050 |

# SGM

**A Special General Meeting (SGM) was held on 21st September 2021, the purpose of which was to discuss and approve a proposed change to the Model Rules of the Association.**

The Rule Change was approved by the membership and the Association's solicitors have submitted the appropriate documentation to the Financial Conduct Authority and OSCR for their approval. The Scottish Housing Regulator will be notified of the rule change in due course. The Rules will be available on request once they are approved.

# 28th AGM

The Annual General meeting (AGM) of the Association's members was held on 21st September 2021.

At the meeting, Association Chair Andrew Scott presented the Chairperson's Statement and Jennifer Alexander of auditors Aztec presented the Annual Accounts.

Nominations for election to the Management Committee were considered. Mr C Peacock was nominated and elected onto the Committee. This brings the total number of elected Committee members up to ten. Full details of the AGM are available on request.

# STAFF UPDATE

## Thank you

**David Crosbie, Assistant Maintenance Officer, left the Association in June 2021. We wish David every success in his future career.**

## Welcome

We are delighted to welcome Beth Anderson as a new employee to the Association. Beth took up the post of Part Time Finance Officer on 1st August 2021. Beth has many years' experience in finance and her expertise will enable the Association provide a first class finance service.

# Rent Restructure

**The Association appointed North Star Consulting and Research to carry out a review of the Rent Structure and Affordability Assessment.**

Molendinar currently has a point based rent charging structure in some of their properties that were part of an LSVT from Scottish Homes. These rents have remained unchanged since then. Other rents are calculated using a combination of factors including property size, type and amenities.

The objective of the Rent Restructure is to deliver a rent structure that meets current and future needs and is based on consistency, fairness, simplicity, transparency, financial viability and affordability.

A consultation leaflet was sent out to all tenants asking for their views on the Association changing their approach to rent setting. Based on the responses received a report was prepared and presented to the Management Committee recommending that a rent restructure would take place over a period of five years commencing on 1st April 2022. This recommendation was approved at the Management Committee on 19th October 2021.

This approach will ensure that a model will be developed that is supported by tenants and is easy to understand.

Tenants will be notified as part of the rent increase exercise, which is carried out in February of each year, how they will be affected by the new rent structure.

# Supporting warmer homes this winter with Home Energy Scotland

## Helping you stay warm for less

Home Energy Scotland is pleased to be working with Molendinar Park Housing Association to support households with free and impartial energy advice and support. Covering everything from simple energy saving tips in the home to transport and active travel advice, Home Energy Scotland's friendly advisors can offer vital support to tenants.

Home Energy Scotland is a network of local advice centres covering all of Scotland. Our expert advisors offer free, impartial advice on saving energy, keeping warm at home, renewable energy, greener travel and cutting water waste. Home Energy Scotland is funded by the Scottish Government and managed by the Energy Saving Trust. Our mission is to help people in Scotland create warmer homes, reduce their bills and help tackle climate change.

## We'll help you stay warm and well

Recent research by Home Energy Scotland has revealed that 70% of people in Scotland feel concerned about energy bills rising, with almost two thirds using more energy than usual during the first 12 months of the pandemic. The research also found that 59% of Scots have noticed a worrying rise in their energy bills already.

## Speak to an advisor

If you're worried about your energy bills or would simply like some advice about saving energy at home, call Home Energy Scotland free of charge on 0808 808 2282. You can also contact our Advice Team by email at adviceteam@sc.homeenergyscotland.org

## Top tips for a cosier winter

Everyone wants a warm home without spending too much on their energy bills and with winter just around the corner, Molendinar Park Housing Association has teamed up with Home Energy Scotland to share some top tips to help keep you cosy for less.

- Set your heating controls to manage the temperature of your home. Remember to use the weekday and weekend settings.
- Keep your radiators clear and avoid putting furniture against them. Drying your washing on the radiator can make your house colder, and can also encourage condensation and mould growth.
- Your room thermostat should be set to the lowest comfortable temperature (typically between 18°C and 21°C) Turning down the room thermostat by one degree can save up to £55 a year.
- Use heavier curtains during the winter months and make sure you close them when it gets dark to keep the heat in and the cold out.

## Warm Home Discount Scheme

You could get £140 off your electricity bill for winter 2021/22 through the Warm Home Discount Scheme.

The money is not paid to you - it's a one-off discount on your electricity bill, between October and March. The discount will not affect your Cold Weather Payment or Winter Fuel Payment.

There are 2 ways to qualify for the Warm Home Discount Scheme:

- you are in receipt of Guarantee Credit element of Pension Credit
- you are on a low income and meet your energy supplier's criteria for the scheme

You can still qualify for the discount if you use a 'Pay as you Go' electricity meter. Speak to your supplier for more details. Read more at: www.gov.uk/the-warm-home-discount-scheme

# New Child Disability Benefit coming 22 November 2021

**The Scottish Government will be taking over delivery of certain disability benefits over the next few years and the first of these will be introduced in Glasgow on 22 November 2021. Child Disability payment will replace Child Disability living allowance and will provide extra financial support for families with children under 16 who need extra help due to a health condition or disability.**

Many families who look after children with health conditions do not know that they could be entitled to extra help. The new benefit won't just be for children who are physically disabled, it can cover a wide range of medical conditions and you may be entitled to it even if you wouldn't consider your child to be "disabled". As long as your child needs a lot more care or supervision compared to a child the same age as them, and they have needed the help for at least 13 weeks, it is worth applying.

The amount you will get will depend on the level of care and support your child needs but the lowest rate is £23.70 per week and can go up to £152.15 for children who need the most help.

Families who are already getting Child DLA will continue to get it as normal and do not need to apply for Child Disability Benefit. The payment rates for the new benefit will be the same as DLA so you will not be missing out. You will be contacted by Social Security Scotland in the future to transfer on to the new benefit.

For working age people with disabilities the new Adult Disability Payment which replaces PIP is expected to be introduced in Scotland beginning Spring 2022, and Pension Age Disability Payment will also be introduced to replace Attendance Allowance for older people.

Anyone who would like information about their entitlement to disability benefits can contact their Housing Officer for an appointment with our welfare rights adviser who will be able to check your entitlement and assist throughout the application process.

# Connecting Scotland

**Connecting Scotland is a Scottish Government initiative set up in response to the coronavirus. Its aim is to help every citizen in Scotland get online.**

The Connecting Scotland Programme provides Chromebooks, i-pads and mobile internet connections for people who are digitally excluded and on low incomes.

The Association has recently submitted an application to the programme and if this is successful we will be in a position to offer these devices free of charge to those of our tenants whom we have identified will meet the qualifying criteria.

# 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.**

## 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.

## 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 pipe work. 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 to that covers you for any loss you may incur as the Association is not responsible for any damage to contents or personal possessions.
- Look out for your neighbours, especially the frail, elderly and vulnerable.

# CHRISTMAS IS COMING DON'T FORGET TO PAY YOUR RENT!!

**We hope you all have a great Christmas!! It's that time of year again where it's expensive preparing for the festive season. However, please don't forget to pay your rent!! Here's a reminder on the various ways you can make payments**

- **Online** – Click onto the following link for Allpay: https:// www.allpay.net/ .Provide your rent account number as a reference.
- **Direct Debit** – Direct Debits are the easiest way to pay. It's a good way to ensure that you never miss a payment. If you are interested in paying by D/D then please contact our office and a member of staff will provide a direct debit mandate.
- **Allpay.net payment card**-You can pay at any local Pay point or post office.
- **Telephone** – You can make a payment over the telephone by calling Allpay.net 0844 557 8321. Please note that if you pay by Access, Visa or Mastercard a 2.25% credit charge will be applied
- **Cheque** – You can pay be cheque at our office or by posting the cheque to our office. All cheques should be made payable to Molendinar Park Housing Association and have your rent account, or factoring, number and your address marked clearly on the back of it.

# Gas Servicing Contract

**Molendinar Park Housing Association, Milnbank Housing Association and Reidvale recently carried out a joint tendering process for a contractor to carry out gas servicing in their areas.**

We are pleased to announce that James Frew Ltd - Gas Engineers has been awarded the contract to carry out the Association' Gas Servicing for a further five years.

# Smoke Alarms

**The law on fire alarms is changing, meaning all Scottish homes will need to have interlinked alarms by February 2022.**

Interlinked means if one goes off, they all go off, and it is the property owner's responsibility for meeting the new standard.

By February 2022 every home must have:

- one smoke alarm in the living room or the room you use most
- one smoke alarm in every hallway or landing
- one heat alarm in the kitchen

All smoke and heat alarms should be mounted on the ceiling and be interlinked.

If you have a carbon-fuelled appliance – like a boiler, fire, heater or flue – in any room, you must also have a carbon monoxide detector in that room, but this does not need to be linked to the fire alarms.

## Shared Ownership and Shared Equity

For shared ownership and Shared Equity properties, as with other condition standards, responsibilities are set out in the occupancy agreement. However, in general, it is your responsibility as the proportion owner, rather than the registered social landlord, to meet the new fire and smoke alarm standard. Guidance and further information can be found via the Scottish Government website.

# Benefits Check

**Are you in receipt of benefits but not sure if you are receiving all the money that you are entitled to?**

The Association provides a welfare benefits service to all our tenants through our partnership with Money Matters. Money Matters can carry out a benefit check to assess whether you are receiving all the benefits that you are entitled to. To access this service just call the office and ask for an appointment with the Welfare Rights Officer.

# STAY SAFE THIS CHRISTMAS

**The lead up to Christmas can sometimes lead to an increase in burglaries/thefts taking place.**

At Molendinar Park we wanted to remind you of some of the do's and don'ts over the festive period.

- ✘ **DON'T** GIVE ACCESS TO ANYBODY UNLESS YOU ARE SURE YOU KNOW THEM
- ✔ **DO** ASK FOR IDENTIFICATION
- ✔ **DO** KEEP IN TOUCH WITH FRIENDS AND FAMILY REGULARLY TO LET THEM KNOW THAT YOU ARE OK
- ✘ **DON'T** LEAVE GIFTS IN VIEW OF WINDOWS
- ✔ **DO** KEEP POLICE SCOTLAND's TEL NUMBER TO HAND
- ✔ **DO** KEEP SAFE THIS CHRISTMAS
- ✘ **DON'T** LEAVE DOORS OR WINDOWS UNLOCKED • DO KEEP CASH TO A MINIMUM
- ✔ **DO** SET AN ALARM/TIMERS IF YOU HAVE THEM
- ✘ **DON'T** HAVE PARTIES AND LET STRANGERS SLIP IN
- ✔ **DO** PROTECT ANY VALUABLE MOBILE PHONES/TABLETS ETC AT NIHJ
- ✘ **DON'T** GIVE THEM A GOOD QUALITY BIKE WITHOUT GIVING THEM A GOOD QUALITY LOCK AND REGISTER BIKES AT **WWW.BIKEREGISTER.COM**

# FRIDGE & FREEZER CONTENTS ARE YOU COVERED?

**We would like to remind all our tenants and residents that although you rent your house from us, the contents of your home and garden are your responsibility. Contents insurance is designed to help protect your possessions and personal belongings. It's a good idea to consider what a home contents insurance policy would cover you for, to help you make an informed decision on whether you need one.**

Imagine if you returned home to find the contents of your fridge and freezer ruined due to an electrical problem. Could you afford to replace your fresh food and freezer contents?

The Thistle Tenants Home Contents Insurance Scheme covers the contents of your fridge and freezer against loss of or damage to food caused by a breakdown or rise or fall in temperature in the fridge/freezer.

It excludes loss or damage to food in a fridge/freezer where proof of purchase cannot be validated by receipts, other evidence of purchase or photographic evidence, and damage caused if the electricity supplier deliberately cuts off the supply to your home.

The Thistle Home Contents Insurance Scheme has many benefits such as:

- Apply over the telephone or complete an application form.
- You don't need to have special door or window locks (just a lockable front door).
- Flexible regular payment options, you can pay fortnightly or monthly by cash using a swipe card, monthly by direct debit, or annually by credit/debit card, (fortnightly and monthly premiums include a transaction charge).

There are optional covers available for an additional premium:

**Extended Accidental Damage** – this extension covers accidental damage to contents whilst they are in your home (excludes wear and tear).

**Personal Possessions** – covers theft, loss or damage for clothing and items designed to be worn or carried, whilst away from the home. Items are only covered up to the chosen insured sum available in bands of £1,000, £2,000 or £3,000, with any one claim limited to £500 per item.

**Wheelchairs & Hearing Aids** - loss or damage to wheelchairs (including personal responsibility cover) inside your home or anywhere in the British Isles (excludes electronic, electrical or mechanical breakdown or failure). Cover available up to £1,000, £2,000 or £3,000.

Structure of garden huts, garages and greenhouses - loss or damage to garden huts, garages and greenhouses structures, that are your responsibility (excludes damage caused over a period of time), up to £500.

Terms and conditions, limits and exclusions apply, a copy of the policy wording is available on request.

To find out more about the Thistle Tenant Risks Home Contents Insurance Scheme, which was designed for tenants in social housing, where you can pay premiums cash fortnightly or monthly, monthly by direct debit or annually. (Fortnightly and monthly premiums include a transaction charge).

1. Call Thistle on 0345 450 7286
2. Request an application pack from your local housing office
3. Visit www.thistletenants-scotland.co.uk where you can also request someone to call you back!

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MEMBERSHIP OF
# MOLENDINAR PARK HOUSING ASSOCIATION

## WE NEED YOU!

The Association is keen to promote membership whenever possible and to ensure that MPHA is fully representative of its residents and the people who use and/ or benefit from our services and activities. It also aims to ensure that the Association is able to draw on specialist skills that may be required in achieving its objectives.

## BEING A MEMBER OF MOLENDINAR PARK HOUSING ASSOCIATION

We are a membership organisation which is run by a voluntary Management Committee. The Management Committee appoints staff to run the organisation on a day to day basis. Members of MPHA receive information about our activities and are able to attend our Annual General Meeting.

The AGM elects members of the Management Committee, so members can have a say in who is elected and can stand for election themselves. Becoming a member of the Association gives you the opportunity to show your support and have a say in the Association's affairs.

## THERE ARE TWO CATEGORIES OF MEMBERSHIP:

- Individual members
- Organisation membership

## CRITERIA FOR MEMBERSHIP

- Individual Membership is open to tenants and customers of MPHA and other people who, in the opinion of the Management Committee, have a legitimate interest in supporting the activities of the Association and can contribute to the achievement of MPHA's objectives.
- Organisation membership is open to groups or bodies which, in the opinion of the Management Committee, have an interest in MPHA's communities and which support MPHA's objectives. Organisational members will nominate an individual to represent them, for example when attending the Association's AGM

**Remember membership is open to all residents – it is not limited to one person per household.**

If you wish to become a member please contact the Association for an application for membership and return to 3 Graham Square, Glasgow G31 1AD

# PUZZLE PAGE

## FIND 10 DIFFERENCES

## CHRISTMAS CROSSWORD


## GOOD LUCK!

For your chance to win, just find the ten differences and complete the crossword. Fill in your name, address, and telephone number below. Cut out and return the completed form to the Association's office by Friday 15th January 2021. The winner will be the first correct entry, drawn out of the hat and will receive a £25 voucher. All parts must be completed for a chance to win. If there is no winner the prize money will roll over to next newsletter quiz.

Name: ..........................................

..........................................

Address: ..........................................

..........................................

..........................................

Telephone: ..........................................

# PROPERTY MANAGEMENT SERVICES 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 and close painting.

If you have an emergency with a common repair please contact 0345 600 8693. If there is a problem within your property then you must make your own arrangements.

Many of our owners now pay their common charges by Direct Debit. If you wish to pay by this method, please contact Morag Henry.

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 Building Insurance

**The Association has a block common building insurance policy in place at a cost of £141.38 per annum.**

If you live in a four in a block or a terraced property and choose to make your own arrangements for building insurance you are legally bound to show a copy of your building insurance premium on an annual basis to the Association. Failure to provide evidence of your own insurance will result in your property being included in the Association's building insurance policy. Please note if you have an occupancy agreement with the Association it is mandatory to participate in the common building insurance policy.

## 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

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