

Westworld

Official Newsletter of West of Scotland Housing Association

Autumn 2021 Edition

West of Scotland Housing Association marks £65 million regeneration investment in Barrowfield



We have completed our latest social housing development in Barrowfield which finalises the physical regeneration of the area where since 1996, there has been investment of £65 million to create 540 new affordable homes.

The latest £10 million development consists of 52 new homes that are a mix of flats and townhouses including a small number of larger 4 and 5 bed family housing addressing a much needed shortage within the city. The homes are built around high-quality community open space that encourages and facilitates interaction with both tenants and the wider community. The project was constructed by McTaggart Construction and funded by Glasgow City Council and WSHA.

The new homes are already making a meaningful difference to those who live there including Michael McCabe who commented: “I cannot put into words just how happy I am since moving into my new home – it has given me a new lease of life. I used to live on the 2nd floor of a property and since moving into my new ground-floor home, I now have the freedom to get out in my mobility scooter and enjoy the fresh air. The attention to detail within the house is fantastic, for example the doors are widened to allow me to get from room to room in my wheelchair. I am so much happier and just love my new home.”



WSHA has also undertaken wider physical regeneration within the area including a community park and improved recreational facilities at the local community centre.

Brian Gannon, Chief Executive of WSHA, added: “We are delighted with the completion of our Fielden Street development, and it is the culmination of the vision set out in the original masterplan for the area around 25 years ago. It is fantastic to see the difference these homes have made to tenants, such as Mr McCabe, and the positive impact on their quality of life. We are proud of the regeneration we have undertaken in Barrowfield and delighted to have been working with residents here since 1996 to provide high-quality homes and services that meet their different needs. We could not have achieved this without the ongoing financial support of Glasgow City Council, the expertise of our design teams and, importantly, the patience and understanding of the local community.”

Councillor Kenny McLean, City Convener for Neighbourhoods, Housing and Public Realm, said: “This new housing development in Barrowfield is a very welcome one, bringing much needed family homes with a high-quality environment to the area. Such homes play a very important part in the quality of life of the people who live there, and we were delighted to support West of Scotland Housing Association with this development.”

Welcome



Welcome to the Autumn 2021 Edition of our tenant newsletter. I am pleased that we have now been able to reopen our office to customers and you can find out more about some changes we have made to the way we deliver services on page three. Once again, I want to thank you for your patience and support during this time.

In this issue you will find a summary of how we performed during 2020/21 in relation to the outcomes set by the Scottish Housing Regulator. Like many, the last year has been the most challenging in our history as we adapted our services due the Coronavirus pandemic. However, I am pleased to see improvements in most areas of our performance which reflects our focus on improving services in key areas such as our repairs service. We recognise there are still improvements to be made and we have aimed to address these within our Corporate Business Plan 2021-2026. I would encourage you to read the full Scottish Social Housing Charter Report on our website www.westscot.co.uk

It is fantastic to have officially launched our new homes in Barrowfield and to hear the positive impact the homes are making to tenants. We are also excited to continue to create new affordable homes across the West of Scotland and you can find out the latest news about our development programme in this issue. We also continue to invest in our existing homes and are pleased to confirm that family run company, L&D Plumbing & Tiling Services Ltd, are the successful contractor in installing our new kitchens and bathrooms. You can see the planned programme for new kitchens and bathrooms on our website.

Remember you can also hear our latest news and updates on our Facebook page (**WSHAScotland**).

Best Wishes,

Brian Gannon
Chief Executive

Contact us



- **Calling** – 0141 550 5600
(please note if you are contacting your Housing Officer you can contact them using their direct dial number which is found on our website)
- **Email** – info@westscot.co.uk
- **Facebook** – WSHAScotland
- **Twitter** – WSHAScotland

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Office Reopening

We are pleased to confirm our office reopened to customers on Wednesday 1st September 2021. We want to thank you all once again for your support since March 2020 and we appreciate your continued patience whilst we reopen our office and get used to our new ways of working.

Please consider whether your visit to our office is essential and if your enquiry can be dealt with in another way e.g. phone, email, via our website or social media.

Please see below for some changes we will be making to the way we will work and also some guidelines to keep everyone safe.

Visiting the Office

- Our office is open Monday to Thursday, 9am-5pm. Our staff are available to respond to enquiries until 7pm on a Thursday. You can find out more below in our changes to service delivery.
- We are working in a new way that means not all staff will be in the office every day. Please keep this in mind and if you want to see a specific member of staff please contact them to check when they will be able to see you.
- Please check your temperature on arrival at our office.
- It is still a legal requirement to wear a mask in public places. Please wear a mask in our office to protect yourself and others.
- Use the hand sanitiser on arrival to clean your hands.
- Please give other visitors space whilst in our office. There will be only 2 people allowed in the reception area at one time.
- If you have any of the symptoms listed on the NHS Inform website and book a test. Please do not visit our office.
- This is still a stressful time and it is important to all support one another. We appreciate your patience whilst we reopen our offices for the first time since March 2020.

Changes to Service Delivery

The experience of the last 18 months has shown us that we can deliver services in a different way that allows us to provide a high level of customer service whilst also helping reduce our carbon footprint. Following tenant and staff consultation (find out more on page 6), we have made some changes to how we will deliver services going forward:

- We will provide greater flexibility to customers by staff being available to respond to customer enquiries until 7pm on Thursdays. Our office will close as normal at 5pm with staff working from home to answer calls, emails and social media enquiries. This will be a 6-month pilot so we can see what demand there is for these additional opening hours.
- Our repairs contractor, Turner Services, offers appointments on a Thursday evening and Saturday morning to offer increased flexibility and an improved repairs service for our customers.
- Our office building will close on a Friday with all staff working in communities or at home. This will allow staff to be more present in the communities we serve and also help to reduce our carbon footprint (reducing our Co2 emissions which contributes to global warming).
- Our staff will be restarting home visits and will increase their presence in communities.

Scottish Social Housing

Below you can find a summary of how we performed during 2020/21 in relation to the outcomes set by the Scottish Housing Regulator. You can find the full report, including actions we will take going forward, on our website www.westscot.co.uk

Please note that some of the indicators below were impacted by the Coronavirus pandemic and necessary restrictions on our service delivery e.g. number of days to let our empty homes.

Going further...homes

We are proud to provide a home for life and we are committed to providing high-quality, safe and affordable homes that you are proud to call your own.

	2020/21	2019/20	SHN Average*
Stock meeting the Scottish Housing Quality Standard	96%	96%	91.36%
Tenants satisfied with the quality of their homes	95%	95%	86.9%
Average time taken to complete emergency repairs	3.4 hours	2.5 hours	4.2 hours
Average time taken to complete non-emergency repairs	9.4 days	4.4 days	7 days
Repairs completed right first time	64%	88%	91.37%
Tenants satisfied with the repairs service	94%	94%	89.97%
Homes meeting EESSH	97.2%	97%	88.94%

* SHN Average - The Scottish Housing Network (SHN) is a benchmarking group of Registered Social Landlords in Scotland. This allows us to compare our performance with similar sized housing associations.

Going further...people

People are at the heart of everything we do, whether it is our tenants or staff. We are committed to looking at new and innovative ways to deliver services that reflect the needs of our tenants and customers.

	2020/21	2019/20	SHN Average
Tenants satisfied with overall service	91%	91%	88.71%
Tenants who feel we are good at keeping them informed about services and outcomes	99%	99%	90.17%
Tenants satisfied with the opportunities given to them to participate in our decision making	100%	100%	84.58%
New tenants sustaining tenancy for more than 12 months	91%	92%	90.72%
No. of complaints received	Stage 1 - 177 Stage 2 - 27	Stage 1 - 174 Stage 2 - n/a	n/a
Complaints responded to within timescale	Stage 1 - 98% Stage 2 - 93%	Stage 1 - 98% Stage 2 - 96%	Stage 1 - 96% Stage 2 - 92%
Average Time to respond to complaints	Stage 1 - 5.5 days Stage 2 - 12.5 days	Stage 1 - 3.4 days Stage 2 - 14.6 days	Stage 1 - 5.3 days Stage 2 - 19.3 days

Charter Report 2020/21

Going further...communities

A community to us is more than just building and managing affordable homes; it is about creating safe, socially inclusive, thriving, vibrant communities where tenants want to live. To us it is about ensuring that our tenants have access to training and employment opportunities, where tenants are supported to maximise their income, where they have improved health and wellbeing and feel good about their life and their community.

	2020/21	2019/20	SHN Average
Number of cases of anti-social behaviour reported	265	278	n/a
Number of cases resolved within locally agreed targets	95.6%	95%	94.53%
Tenants satisfied with how we manage their neighbourhood	93%	93%	86.02%

Going further...value for money

Achieving value for money is important to us and we want to ensure we provide high-quality and cost efficient services that meet your aspirations.

	2020/21	2019/20	SHN Average
Tenants who felt their rent represents good value for money	88%	88%	82.84%
Rent lost through properties being empty	0.86%	0.72%	1.37%
Average number of days to let a property	57 days	28 days	56.2 days
Rent collected from tenants as a % of total rent due	99.7%	99%	98.98%
Gross rent arrears	£1,037,537	£825,043	n/a
Rent arrears as % of rent due	6.61%	6.18%	6.49%
Owners satisfied with factoring service	72%	72%	59.17%

Customer Satisfaction Survey

We are committed to listening to our customers and using your views to improve our services. To help us with this, we have appointed an independent market research company, Research Resource, to carry out a customer satisfaction survey on our behalf.

The survey, which will be carried out over the phone, asks about your views on the services that we provide, how we communicate with you, your priorities and how happy you are with your home and neighbourhood. Research Resource interviewers are aiming to interview 800 of our tenants spread across all the areas where we provide housing. All interviews will be carried out by Research Resource's fully trained interviewers. The surveys will take place throughout October and November.

If you are contacted by Research Resource, we hope you will be able to spare the time to take part. Your feedback is important, and it really does make a difference. Research Resource will only share your details with us if you give them permission to do so. If you have made a comment or given an answer that you would like someone from WSHA to investigate further, then the surveyor will ask for your permission to share your details with us. To allow us to investigate your issue please do give permission.

Once all the surveys have been completed, Research Resource will provide an independent report on the findings and we will share the results with all tenants. If you have any questions about the survey, please call William Easton at Research Resource on 0141 641 6410. All tenants who take part in the survey will be entered into a prize draw to win a Tablet. The winner will be drawn by Research Resource, so to be in with a chance of winning, please take part in our survey! If you would like to speak to someone at WSHA about any aspect of the survey process, please contact Alistair Reid on 0141 550 5060 who will be happy to help.

Getting Involved

Consultations

Over the last few months, we have carried out several consultations with tenants and we are grateful to all of you who have responded to our surveys. Below you can find out a bit more about our recent consultations.

We always review the tenant feedback received in our surveys and share it with our staff and Board. We also try to respond directly to tenants who have raised specific issues so if you are completing one of our surveys and would like someone to come back to you regarding your response please remember to include your name and contact details.

We are also aware that not all of our tenants can get online to complete these surveys and if you would like to receive paper copies of surveys rather than digital or would prefer to receive a phone call – then please let us know.



Service Delivery Changes

We recently reviewed how we deliver services which included creating a group of staff to consider the different options. The group made a number of proposals including:

- A Hybrid approach to working – with staff splitting their time between home and the office. A key issue raised by staff when considering this was to ensure it did not negatively impact customer service standards.
- Consider extending our opening hours on a Thursday evening to give customers more opportunities to get in touch with us. During tenant consultation, 97% of tenants who responded supported this with many saying it would be easier for tenants to get in touch with us. Staff will now be available to respond to customer enquiries until 7pm on Thursdays. Our office will close as normal at 5pm with staff working from home to answer calls, emails and social media enquiries. This will be a 6-month pilot so we can see what demand there is for these additional opening hours.
- Reduce our Carbon Footprint and energy use by closing our office on a Friday with staff working in communities or from home. 83% of tenants who responded supported this with many supporting the aim to reduce our energy use as long as customers would still be able to contact us.

Customer Care and Involvement

One of our key Business Objectives for 2020/21 is to improve how we engage with our customers and to review and refresh our approach to customer care. As part of this we have set up a working group made up of staff, tenants, and Board members who created a questionnaire which over 100 tenants completed.

The feedback was that tenants wanted a range of ways to be involved with us including by completing surveys, attending meetings, and also opportunities that did not rely on digital tools. It was also important to tenants that they received feedback about how their views had been considered. In the coming weeks, we will be creating a draft Engagement Strategy which will include these views and will share this for further consultation.

In relation to the customer care that we provide, we are pleased that most respondents rated the service highly with an average score of 3.9 out of 5. There were some comments about things we could do better including:

- More officers out and about in estates
- Difficulty contacting us by phone
- Lack of investment in tenants homes

We have already taken action to address some of the issues raised:

- When the Coronavirus pandemic began in March 2020, we were in the process of restructuring how our housing team operates which should all give housing staff time to be out in communities. Unfortunately, this has not been possible due to coronavirus restrictions however in the coming months our housing teams will be in communities more.
- We have recently installed a new phone system which will make it easier for customers to get in touch with the correct person to deal with their enquiry. Staff will also be able to receive calls when they are either working from home or out in our communities.
- We continue to invest in tenants homes on a planned basis depending on the age of our homes. If you feel there is something you need repair then please let us know.
- We will be introducing new customer care standards in the coming months which will set out timescales for when you should expect a response from us and will also highlight how our staff should behave when communicating with customers.

Customer Engagement

Our Tenant Advisory Group (TAG) has continued to meet over the last few months. The Group have worked with us to review several policies and strategies and have been involved in overseeing the consultations mentioned above. The Group have also been involved in choosing our Grounds Maintenance contractor and reviewing our kitchen and bathroom improvement programmes.

On an ongoing basis the Group has received reports about our performance against a number of key indicators as well as receiving updates on how we respond to complaints. In the coming months the Group will be involved in the development of our 2022-2027 Corporate Business Plan and rent review.

As restrictions ease TAG will begin meeting on a hybrid basis with some tenants in the office and others joining online. The Group meets on the last Thursday of each month and if you are interested in taking part, please contact Alistair Reid on 0141 550 5060 or alistair.reid@westscot.co.uk

Get Involved

If you are interested in finding out more about any of the opportunities or joining our Tenant Advisory Group or Scrutiny Group, please get in touch with Alistair Reid, Customer Engagement Officer on 0141 550 5060, or at haveyoursay@westscot.co.uk

Building for the Future

Work begins on new affordable homes at former church site in Hamilton

Planning was recently approved for the construction of twelve new affordable homes at the former St Andrew's Church Hall site in Hamilton by West of Scotland Housing Association in partnership with Apsis Solutions (Construction) Ltd.

The development, funded by the Scottish Government and WSHA, will consist of 2-bedroom flats for social rent and will form part of a wider redevelopment of the former St Andrews Church and surrounding land and buildings by Apsis Solutions (Construction) Ltd. Apsis are converting the church into luxury flats for private sale and have demolished the former church hall and installed the shared infrastructure to make way for the new WSHA homes. The flats, due for completion in Autumn 2022, will be extremely energy efficient and provided access to fast speed fibre broadband.



Andrew Kubski, Director of Development and Asset Management at WSHA commented, "We are delighted to have had the confirmation that we can proceed with our latest affordable housing development in Hamilton. The new homes are a stone's throw from the town centre and will be an excellent addition to the local community."

Scottish Government Housing Secretary, Shona Robison MSP said: "This project in Hamilton will bring many benefits to the people of South Lanarkshire. These 12 new homes will be developed with £1.15m of investment from the Scottish Government, and will provide much needed affordable places to live, helping contribute to a thriving local community and economy."

Dr Alex Reid, Managing Director of Apsis Solutions (construction) Ltd said, "For Apsis, this is a great opportunity to be working in partnership with West of Scotland Housing Association, to deliver on our aspirations of breathing new life into the stunning former St Andrew's Church building in the centre of Hamilton; whilst concurrently supporting the local needs for both the private sale and affordable homes within a town centre location."

New Homes Update

Springfield Cross, Glasgow

Good progress is being made at Glasgow largest Passivhaus development which will see the creation of a six-storey development consisting of 36 one, two and three bed flats and includes four wheelchair adaptable and 12 flats designated for over 55's. The project is experiencing slight delays, with completion now likely to take place early Summer 2022.

We have been building links with a local nursery to take part in a fun project to bury a time capsule on site. This exciting initiative is part of our community benefit, which is included in our procurement process with contractors, and is being delivered in partnership with CCG. Pupils of Silverdale Nursery buried a time capsule in the hope that people of the future will find fun "artefacts" and "memories" from the 21st century. The children, aged between 2 and 4 years old created the capsule which was buried within the grounds of the nursery and contains a variety of Silverdale artifacts, drawings, official opening invitations and photographs.



Dalmarnock Station, Glasgow

Construction is progressing well at our 114 home project located next to Dalmarnock Train Station in the East End of Glasgow. In partnership with Springfield Partnerships, the development will provide our first 54 mid-market rented homes along with 60 for social rent. The first homes are expected to be ready in summer 2022.



Dundashill, Glasgow

In July, we secured grant funding to support the delivery of the 90 mid market Mid-Market Rented flats at Dundashill. The homes will be created to Passivhaus standard and will be a mix of 1 to 3 bedroom flats, including wheelchair adaptable with high quality landscaping, urban play area and stunning views over the city. We are expected to start on site October/November 2021.

Doonfoot - South Ayrshire

In partnership with Mactaggart and Mickel Homes, we have completed our latest affordable housing development in Doonfoot, South Ayrshire. The project, located in our established community at Greenan Views, comprises of 61 affordable homes as part of a wider new-build development.



Going Green

Our Green Strategy shows how we will play our part in tackling climate change. This section highlights some of the ways we are changing the way we work to achieve a greener future and also how you can get involved.

Green Strategy Project Team

We have created a group of staff and tenants who meet on a monthly basis to monitor and oversee the implementation of the actions within our Green Strategy. So far, the group have:

- Set Key Performance Indicators to monitor our progress
- Undertaken Carbon Literacy Training with Keep Scotland Beautiful which gives people an understanding of the current climate crisis and raises awareness of how individuals can reduce their own carbon footprint.
- Reviewed the Green Strategy Action Plan and identified any new actions.

If you would like to find out more about the group or attend future meetings then please contact Jonathan McCarthy on Jonathan.mccarthy@westscot.co.uk or 0141 550 5648.

Low emission zones - scrapping cars scheme areas

The Scottish Government is planning to introduce Low Emission Zones in Scotland's largest cities- Glasgow, Edinburgh, Dundee and Aberdeen. A low emission zone aims to improve air quality by restricting highly polluting road vehicles from entering a set area. Phase 2 in Glasgow begins in 2023.



In Phase 2, non-compliant vehicles that will face fines are:

- Euro 3 or older petrol vehicles – this generally applies to those registered before 2006.
- Euro 5 or older diesel vehicles – this generally applies to those registered before 2016.

Moving away from older and more polluting vehicles can save you money whilst contributing to improving local air quality and reducing emissions.

To help mitigate this change, Energy Savings Trust is offering households on eligible benefits, grants of up to £2000 towards the safe disposal of non-compliant vehicles. To be eligible, you must live within 20km of a low emission zone. Further to this, these households can apply for up to £1000 towards more sustainable methods of transport, such as bikes and season travel passes for public transport.

Why take action?

The biggest environmental threat to health is air pollution, according to the NHS. 43% of deaths from chronic obstructive pulmonary disease and 29% of lung cancer cases are a result of air pollution. Improving air quality will not just enhance our health as a nation, it will also help combat climate change.

To check your eligibility and request an application call your local Home Energy Scotland centre on 0808 808 2282.

You can also find out more on the scheme including eligibility online at www.energysavingtrust.org.uk/LEZ-support

Wild Meadow Areas

A wild meadow is a permanent grass where wildflowers grow and are thought to provide a number of benefits to the wider environment.

We are looking to establish wild meadows within our communities and have identified six possible areas:

- Barrowfield Street MUGA, Camlachie
- Calderpark Avenue, Broomhouse
- Ardfin Road & Carradale Drive, Prestwick
- McEwan Crescent, Mossblown
- Hillcrest Avenue, Cumbernauld
- Hillview Crescent, Glespin

The areas have been carefully selected to ensure that they encourage the development of the meadows, i.e. somewhere sunny and open, relatively large flat or sloping area and where the land has not received a large quantity of fertiliser over the years.

The plan of action for each of the selected areas will be to mow the grass close to the ground and remove any perennial weeds. The ground will then be disturbed before direct sowing can take place, allowing the seed to make contact with moist soil. Planting should be early spring or late autumn with flowering evident mainly in March till May.



To ensure the wild meadows are successful, an annual maintenance programme will be scheduled. This will allow the complete cycle of growing, flowering and the settling of seeds to take place and it will encourage the desirable species to flourish and reduce the more rampant species.

Recycling old computing equipment

Every year an estimated 2 million tonnes of electrical items and equipment are discarded by householders and companies in the UK.

We are committed to a cleaner, greener and more sustainable world. Our device repair service allows tenants and the wider community to:

- Drop in a device for repair – cost of parts only (laptop, desktop, tablet, smartphone)
- Donate unwanted devices to our community device lending library (all devices wiped of data and refurbished)
- Access device upkeep and maintenance advice
- Borrow a device while yours is in for a repair through our lending library

If your device cannot be repaired or reused they are processed at an authorised treatment facility for dismantling and recycling.

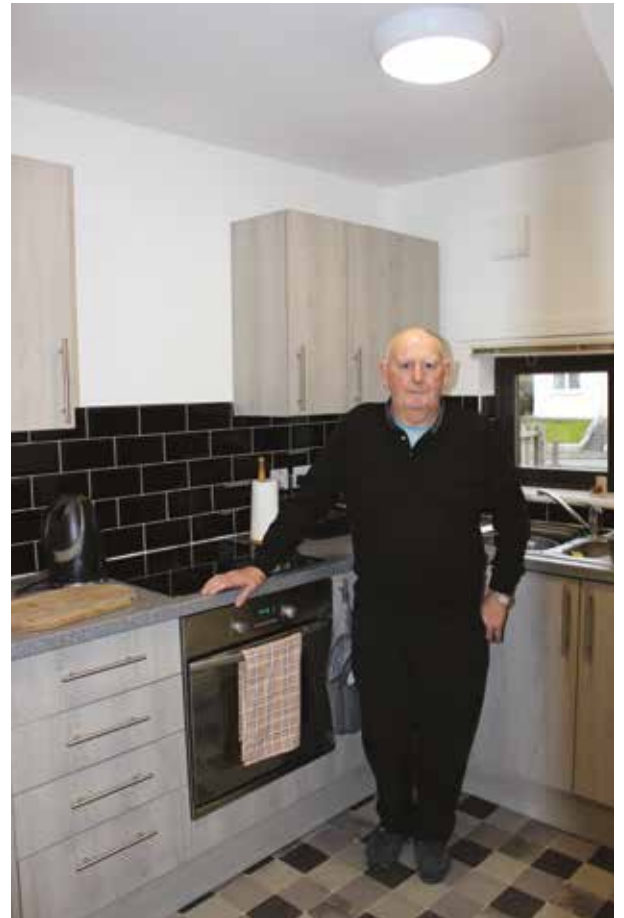
To book your device in for inspection, contact Simon Freeburn, Digital Participation Officer by phone on 07985 200 055 or simon.freeburn@westscot.co.uk

New Kitchen and Bathroom Contractor Chosen

We are pleased to announce the appointment of L&D Plumbing & Tiling Services Ltd to provide our Kitchen and Bathroom contract for the next 3 years with an option to extend for a further 2 years. The family run company are based in Glasgow and the contract will include decoration and flooring in both kitchens and bathrooms after consultation with our Tenant Advisory Group.

We have also negotiated for L&D Plumbing & Tiling Services Ltd to provide a modern apprentice in plumbing or joinery and paid work experience for a minimum of 6 weeks as an opportunity for young people to get experience of the construction industry and develop core knowledge and skills for a career within construction. These opportunities will be advertised to tenants in the coming weeks.

Derek McCrone, Director of L&D Plumbing & Tiling Services Ltd commented: “We are looking forward to working on this project with WSHA. It’s a significant award for our business and we hope to build a successful relationship with WSHA and the community.”



Change to Allocation Policy

We recently consulted our Tenants Advisory Group on a small change to our Allocation Policy. The change is needed to ensure we prioritise our tenants for a move if they are living in an area where their existing home may become no longer part of our stock. This would usually happen in areas where we have a large regeneration project and the house is being demolished and a new one built for them. It may also include the few occasions when we are looking to “dispose” of small groups of properties where we do not own any others in the block or area.

The change means that tenants have an additional re-housing option and will be prioritised over others on our waiting list to ensure they can be moved quickly, to minimise the stress and inconvenience for them. Our Board of Management approved the change at its meeting on the 29th September, 2021. If you have any questions about this change, please feel free to contact the Housing Services team for more information.

New Board Members Welcomed

We have appointed four new Board Members at the end of September, and below you can find out more about them. You can find a full list of Board Members and Minutes of meetings on our website.

Iain Whiteman – Tenant Member

Iain is a WSHA tenant in Lanarkshire. He is now retired but previously managed an electrical wholesale business. He feels that WSHA has a good culture and has received good service so wants to become more involved. He gets on well with people, likes to come up with innovative solutions and is very proactive at problem solving.



Michael Sozansky – General Member

Michael lives in East Kilbride and recently retired this year. Previously he was Head of Compliance with Ofgem. He has significant experience in leadership and governance and has previously been involved in tutoring for literacy programmes in his own time in both the UK and the USA. He wants to become involved in WSHA as he is drawn to being a champion for customers and wants to contribute towards creating a more balanced and equitable society and feels becoming involved in WSHA would support this.



Kenneth Fee – General Member

Kenneth lives in Glasgow and currently works with Victim Support Scotland as a People Development Business Partner. He has significant experience of HR and business development. He has knowledge of governance, strategy and the charity sector. He wants to join the WSHA Board as a lot of our homes are near where he lives and he thinks that the RSL sector has a great impact on society and wants to part of that. He is currently Board member of a small charity and is looking for some further governance experience.



Marc Sloan – Tenant Member

Marc is a WSHA tenant in South Ayrshire. Marc has been a member of our Tenant Advisory Group over the past 18 months and is also involved in our Green Strategy Working Group. Marc is now a full time carer but prior to this has a background in aeronautical engineering. He hopes to support us with the delivery of improved services to all WSHA customers.



Welfare Rights Update



Covid Financial Help coming to an end

Furlough Scheme – The Furlough Scheme came to an end at the end of September.

MIF (minimum income floor) for self-employed – reintroduced for Universal Credit tax credit claimants from August. Impact will start showing in September 21. Assumed income of minimum wage and hours expected to work, not hours worked.

SEISS (self-employed income support scheme) – Cut-off date for applications is 30th September 2021

Universal Credit - £20 per week uplift to end from end of September 2021. This additional amount currently supports half a million people in Scotland. This will impact on incomes and assistance with housing costs.

Increase in Energy Costs

Price cap to increase from 1st October 21 by between £130 - £150 per year. Will affect approximately 15 million people. British Gas will not increase direct debits until next year.

Free Dental Treatment for young people

Young people under 26 are now eligible for free NHS dental treatment in Scotland, which will take immediate effect, with no opt-in required. This also includes patients who started NHS treatment before they turned 26.

Here to Help

Amongst other things, our Welfare Rights Team are here to assist you with benefit applications and reviews, many of which are still carried out on paper. Some benefit awards have been extended due to Covid-19 but many of our customers are still receiving forms to complete and will require assistance to carry this out and submit them to the Local Authority or DWP, in tight timescales.

It is therefore important that you contact us as quickly as possible on receipt of your forms, so that we can make sure enough time is given to complete and submit your applications. As the Team are working from home and the office, these tasks are taking longer. You can contact us on 0141 550 5600 or welfarerights@westscot.co.uk

All about Credit Unions

Credit Unions offer an alternative to banks and building societies for saving and borrowing.



What is a Credit Union

Credit Unions are community savings and loans providers. Traditionally, Credit Unions have been small, non-profit financial organisations set up by members with something in common, such as living in the same town, working in the same industry (e.g. the Police Credit Union) or belonging to a particular trade union.

Because they're there to provide financial services within communities, this can often mean they offer a lifeline to those who can't get access to ordinary bank products. But in reality Credit Unions are for everyone. One of the main objectives of a Credit Union is: "The training and education of the members in the wise use of money and in the management of their financial affairs."

Credit Unions all help boost financial inclusion and some even provide structured programmes about budgeting or debt management. For example, some offer 'budgeting accounts', where you pay in a fixed amount each week or month to pay agreed household bills on your behalf, or 'benefits direct accounts', where your benefits are paid directly to the Credit Union and you can withdraw cash needed for day-to-day spending.

Loans

Most Credit Unions offer competitive interest rates, to their members, for loans. Many people who borrow from Credit Unions would otherwise only be able to resort to doorstep lending or payday loans as an alternative. As a member, you would be expected to save a minimum amount, each month in order to access loans and other services. You can also use the loan to buy white goods, with some Credit Unions' offering packages for more than one household item.

Savings

All credit unions offer some form of savings account. The difference between these and bank accounts is that credit union savings often pay you a dividend (an amount paid on an interest-bearing deposit account), which is dependent on how well the Credit Union's done that year. All profits made from services such as loans are put back into the Credit Union to benefit members.

Current accounts

Some Credit Unions' offer current accounts, which operate very much like a Basic Bank Account and can also offer prepaid cards to assist expenditure and budgeting.

Mortgages

These are only offered by a few credit unions, Glasgow, Scotwest & Capital Credit Unions and No 1 Copperpot Credit Union (for police staff). Before deciding on a mortgage product, advice on other providers and competitive rates should be sought.

Joining a Credit Union

To join a Credit Union you need to share a 'common bond' with its other members which means living in a particular area or being part of a certain profession.

How to find a Credit Union:

There are a number of ways to find a Credit Union that suits you. Area based Credit Unions are often advertised locally or if it's profession or work based, ask your employer for details.

As we work with communities across the west of Scotland, we have not entered into any partnerships with Credit Unions but understand and support the valuable services they offer and can assist with signposting you to a suitable Credit Union that meets your needs. You may be able to find one near you by accessing the link to the Scottish League of Credit Unions at: <http://www.scottishcu.org/our-credit-unions>

Performance/Complaints

Complaints and Customer Satisfaction

We are committed to listening to your views so we can deliver services more effectively, or where we can do more things that you want us to do. To support us to do this we regularly monitor the complaints we receive, and also have an independent company Research Resource undertake monthly satisfaction surveys. Where an issue comes up as part of a complaint, or is fed back to us by Research Resource we will look to make changes to how we work.

Complaints Update - April to June 2021 (quarter 1)

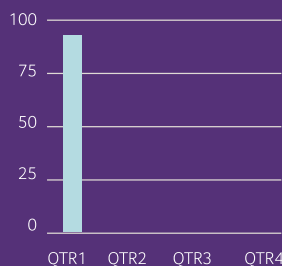
Our performance in relation handling complaints improved with average times to resolve complaints for both stage one and stage two complaints within targets at 4.74 days for stage one, and 5.53 days for stage 2. The majority of complaints received related to either our Grounds Maintenance service or our repairs service. Our new Grounds Maintenance contractor started in June 2021 and it took them a few weeks to bring the conditions of the estates up to an acceptable standard. We have seen complaints in this area reduce following the new contractor starting. In relation to repairs, the complaints received mainly related to poor communication whilst the contractor was awaiting parts. We will continue to liaise with our contractor to improve communication.

We also received a small number of complaints about the difficulty in contacting us over the telephone. We understand this is frustrating as during quarter one staff remained working from home, and our phone system at the time did not allow us to easily transfer calls to relevant staff. Now our office has reopened and we have a new phone system we do not expect tenants to have similar difficulties speaking to the correct member of staff going forward.

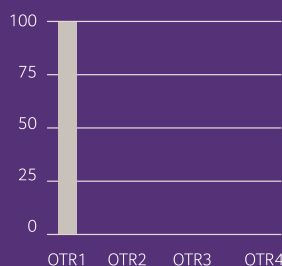
We did have a number of complaints that exceeded our response targets which is disappointing. We will continue to work with staff to ensure complaints are either resolved within timescales or the customer is informed of the reasons for an extension. If you are unhappy with any aspect of our service then you can report a complaint via our website - <https://westscot.co.uk/tenants/complaints-feedback/>

WSHA Customer Satisfaction 2021/22

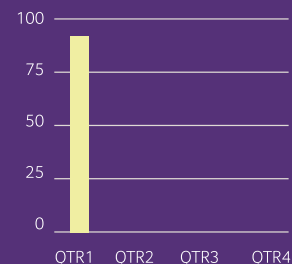
Overall, how satisfied were you with the repairs and maintenance service received?



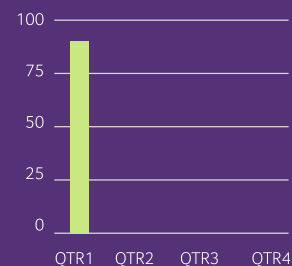
% of tenants satisfied with planned maintenance



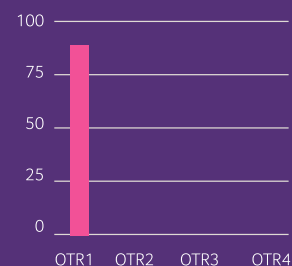
Taking everything into account, how satisfied or dissatisfied are you with the overall service provided by West of Scotland Housing Association?



Overall, how satisfied or dissatisfied are you with the landlords's management of the neighbourhood you live in?



Taking into account the accommodation and services your landlord provides, do you think your rent for this property represents good value for money?



For more information please contact:

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t WSHAScotland



West of
Scotland
Housing
Association