

E22k benefits backdate secured for WSHA Tenant

Hamish McGregor, a tenant of WSHA has received a £22k welfare benefits backdate with the support of our in-house welfare rights team.

On starting his new tenancy with WSHA, the welfare rights team initially provided Hamish support to apply for Universal Credit and it was then the team realised that Hamish had been previously given the wrong advice and was entitled to a number of other benefits dating back to 2012. Representations were made to the DWP which resulted in Hamish receiving over £22k in backdated benefits.

Hamish commented: "I moved into my new home with WSHA in September 2019 and it was then I first had contact with Garry, the Welfare Rights Assistant, who supported me throughout this process.



I served as an Army Medic and previously stayed in Veteran accommodation and wanted to move to be closer to my family. This money has helped me make my new home into my dream home and I was also able to buy a motorbike which has increased my independence and helps me visit my family."

Eleanor Falconer, Income Maximisation Team Leader at WSHA, added: "This is a fantastic outcome for Hamish and we are delighted our welfare rights team could help secure this for him. Our team support tenants to navigate the complexities of the welfare benefits system and this service has been more important than ever in 2020. Since March we have supported 1182 tenants to help them secure the benefits they are entitled to."

To find our more about our Welfare Rights Team contact them on welfarerights@westscot.co.uk or 0141 550 5662.

See inside for details on our Rent Consultation



Welcome



Welcome to the latest Edition of our tenant newsletter. A as we come to the end of 2020, I would like to thank you all for your patience and understanding since we began working from home. It has been a challenging year in many ways however, I am happy that we have continued to deliver services to tenants and communities and make progress with our business objectives.

In this issue you will find out about our rent proposals for 2021/22 and I would encourage you all to give your views so they can be shared with our Board when coming to a final decision.

It is fantastic to see our Welfare Rights Team help our tenant to secure such a substantial benefit backdate, and it reflects the hard work of the team. The team provide an invaluable service to tenants and if you feel would like their support then please do not hesitate to contact them on 0141 550 5662.

I would encourage you to register for our Tenant Portal as it is a useful way to get 24/7 access to our services and you can also view your rent balance, pay your rent and report a non-emergency repair.

I would like to remind you all that we continue to provide a range of support services to tenants and if you feel you need any extra help at all then please do not hesitate to contact us and we will do our very best to help.

We will continue to provide regular updates and you can find latest information on our website www.westscot.co.uk/tenants/coronavirus/

Finally, on behalf of everyone at WSHA, I would like to wish you all and your families all the very best for the festive season and the new year ahead.

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

Best Wishes,

Brían Gannon Chief Executive

Keep in Touch

Whilst our staff continue to work from home, you can still contact us as normal. Our staff phones are diverted and should be answered as normal however please let us know if you are having any difficulty getting in touch.

• 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

Christmas Closing



Our staff will not be working from Thursday 24th December 2020 and return on Wednesday 6th January 2021. If you have an emergency repair during that time you should call 0141 550 5600. We wish all our tenants and families a very merry Christmas a happy New Year.

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Tenant Portal

Our Tenant Portal is now live which gives you 24/7 access to your tenancy information and request a number of services such as viewing rent balance and transactions, reporting a non-emergency repair and paying your rent.

We are sure tenants will find the Portal a very useful resource and we tested it with members of our Tenants Advisory Group to ensure it meets the needs of tenants.

How to register

To register you will need your own unique activation code and tenancy reference.

You can get this information by completing an online form on our website **www.westscot.co.uk** or you can also contact us on **tenant.portal@westscot.co.uk** or 0141 550 5600.

You can access the Tenant Portal at **https://tp.westscot.co.uk** using any device that has a connection to the internet.



Service Delivery Update

During the Coronavirus pandemic our Housing Services staff have continued to provide a service to all our customers while keeping working within Government guidance. Staff continue to work from home and we appreciate your patience if response times are delayed.

To ensure we can return your calls , can you please leave your name, address and contact number if leaving a voicemail.

If you have any housing issues please do not hesitate in contacting your Housing Officer and their contact details can be found on our website **www.westscot.co.uk/about-us/staff/housing-officers/**

Equalities Data

Following on from previous articles, our staff are continuing to collect equalities data to ensure that we have accurate data for all our tenants to inform our decision making and service delivery. We now have this data for 66% of our tenants so thank you to everyone who has given us this data. Our staff will be continuing to contact the remaining tenants over the next few months as we are aiming to have this data by the end of March 2021. If you have any queries regarding this please do not hesitate to contact us. You can find our privacy statement for tenants on our website.

Supporting you and your community

Since March 2020 we have secured over £300,000 in external funding from a variety of organisations to facilitate the delivery of support services to our tenants and communities during the Coronavirus pandemic and beyond.

We have a number of support services during this time:

- Wellbeing Support Service
- Food Shopping Parcel (Essential Shopping Items)
- Welfare Benefits Advice
- Energy Advice and Fuel Top ups (Smart Meters Only)
- Money Advice (Personal Debt)
- Mobile Phone Top Up (Data)
- Housing and Rent Advice



To access one of these services please phone **0141 550 5664** or you can complete a form on our website **www.westscot.co.uk/tenants/coronavirus/**

Our staff have been delivering a comprehensive package of support and at the time of going to print the key milestones were:

16,484 wellbeing calls have been made to older tenants
5,000 hot cooked meals delivered to tenants in our Sheltered Housing sites
1,1

• **488** hot meals delivered by our Thriving places Team to older people

• **1,900** food shopping parcels have been delivered

• **366** families offered support in the form of a supermarket gift voucher to support additional costs within the household via Cash for Kids

• **1,182** referrals for support with welfare benefits since the end of March

• **137** tenants have been supported with Energy and Money Advice fuel or data top-ups

Thank you so much for the parcel, it's a great help **99**

Can't thank everyone enough, help received has been a massive help **99**

Blown away by the food parcels thank you very much **99**

Paying your Rent



Welfare Benefits Advice

We know that these are increasingly worrying and stressful times for tenants and families and we are continuing to monitor the situation and identify relevant advice and support to share with tenants. We have our own in-house Welfare Rights Team who can give you advice and support. You can contact them on 0141 550 5662 or **welfarerights@westscot.co.uk**

You should continue to pay your rent as normal and you can do this in a number of ways:

- Via link on Tenant Portal https://tp.westscot.co.uk
- Direct Debit
- By using your swipe card at any Post Office.
- At any shop or garage which has a Pay Point terminal.
- By telephone on **0141 550 5600**. Card payments only.
- Online at www.allpayments.net/Allpayments/Signin.aspx?ReturnUrl=%2fallpayments%2f.

This year has seen us all living under stressful and unpredictable times. Communities have been affected by Coronavirus in different ways and many of you will have experienced a reduction in income through a change in working hours, sickness or being made redundant.

We recognise that many of our customers will be reliant on advice and support to get through this pandemic. We have a number of in-house services that can support you including Welfare Rights, Money & Fuel Advice, fuel top-ups, mobile phone top-ups and emergency food parcels. Please get in touch if you are experiencing financial difficulties and are struggling to pay your rent. Remember, we are here to help.

There has been no 'rent holiday' throughout this pandemic and you still have responsibility to make payments to your rent account. To ensure we continue to receive rental income, we will take legal action against those who are unwilling to pay their rent (for those who are unable, we are here to help). We can use various legal actions including wage arrestment and bank account arrestment and, while this would be a last resort, we will look to raise such an action, if necessary. Failure to pay rent can ultimately end up with people losing their homes.

It is so important for you to contact us in order that we can support you in accessing advice and ensure your income is maximised. If you need help, please contact our Income Maximisation Team as soon as possible on 0141 550 5059.

Rent Consultation 2021/22



Rent Policy

As you will be aware, we consulted with tenants about the principles of our new Rent Policy. The review was undertaken in the main due to feedback we have had from tenants over a number of years saying that they found our previous policy unclear, and in some instances unfair. We also wanted to ensure that as far as possible, our rent levels were affordable for tenants.

We received over 130 responses to the consultation which asked tenants if they supported a number of key principles on which the rent level should be based. The results of this survey are shown below:

Policy Principle	Tenants Supportive (excludes those who did not express agreement or disagreement)	
Rent level based on type (flat, terraced, semidetached	d etc) 89.3%	
Rent level based on size (bed spaces)	88.8%	
Rent level based on whether a property benefits from additional room (eg utility room/ extra bathroom)	an 72.1%	
Rent level based on the energy efficiency of a home (this impacts what you pay in energy costs)	56.4%	
Whether a home benefits from communal wifi/broadband	58.9%	

Our Board approved the new Rent Policy at their meeting in October.

Efficiencies Update

The drive for efficiency and the provision of services that represent good value for money for our tenants is one of our Key Business Objectives. This was one of the reasons that we invested in a new Housing Management System which will improve our processes and enable us to provide a better service to tenants and other customers.

We have been working hard to reduce costs so that future rent increases can be lower.

There are three key areas on which we have focused this year, and will continue to focus on in the coming year to make savings:

- IT systems we have invested in this area to help staff improve how they can work remotely which will lead to savings in the future. We have also invested in our tenant portal so that tenants have access to a range of services 24 hours a day
- Obtaining Services we continually look to get best value from our service contracts to achieve savings which can lead to future reductions in rent increases. We have also made changes in our mailing process and internal training which have resulted in savings. An increase in digital communications will lead to further savings.
- Review of processes and procedures we are undertaking a review of all our processes and procedures with a view utilising our new housing system to automate a number of tasks. We have also undertaken a review of our Housing Services teams to increase the focus on arrears recovery and providing welfare rights advice, and to improve how quickly we relet our empty homes.

Key Business Objectives

As well as the planned investment in our homes set out below,on an annual basis we prepare a Corporate Business Plan with a number of Key Business Objectives. The proposed Key Business Objectives for 2021/22 are as follows:

- Becoming more efficient/reducing our costs
- Continuing our digital transformation
- Delivering on our Green Strategy
- Preparing for Management of Mid Market Rent
- Review service priorities for Community Support Services
- Review of Customer Engagement Strategy
- Develop comprehensive plan for growth
- Agree investment priorities in existing and new homes

We would welcome your feedback on these objectives. Please see page 9 for more details.

Planned Investment

In 2021/22 we intend to spend almost £7m investing in our homes. This figure includes over £3m on day to day repairs and cyclical maintenance projects. We also intend to spend over £3.5 million on major repairs. This includes items such as new kitchens and bathrooms, new heating systems, and new windows and doors across a number of communities. This figure represents an increase of around £0.5m on this years investment in our homes.

On an annual basis we have are required to consult with our tenants about any proposed rent increase to be applied from the following April. Our Board has agreed to consult tenants on two proposed rent increases that they wish tenants feedback on before they make a final decision on the rent level at their meeting in January. You can read below about their proposal and find out how you can provide us with your views. A summary of the feedback to the consultation will be presented to the Board before they make a final decision.

Rent Proposal

The Board met on the 25th November to decide what we should consult with you on and have decided there should be rent review options this year to reflect the many difficulties a number of tenants might be facing, including those related to Coronavirus.

The tables below show what the various options are, what it means for your rent, and what it means to our finances in 2021/22 and over the 30 years of our Business Plan. Any loss of income shown below could impact on services and investment for your home in the future.

Option No.	Rent Increase Option *	Comments	lmpact on WSHA 2021-22 budget	Impact on WSHA Business Plan over 30 years
1.	1.5%	This is what we would normally increase rents by and is based on CPI + 1%	None	None
2.	0.5%	CPI only but we would add the 1% not applied this year to the rents in 2027-28	A loss of £75,637	A loss of £914,000

These figures are based on the consumer price index in September which was 0.5%.

If tenants were to select option one this would mean that our income would increase by £75k. This money could be used in a range of ways. One option would be to increase the number of new kitchens installed through the year by around 20. Alternatively the money could be used by our Community and Support Services team to provide a range of additional services such as increased wellbeing support to around 900 of our older tenants; to increase the range of works that can be undertaken by our Handy Persons Service; or to provide a significant increase in the tenancy sustainment support services across our communities.

How you can give your views?

We appreciate that undertaking a consultation during the ongoing restrictions is not ideal. We want to provide tenants as much opportunity to respond as possible and you can respond in the following ways:

- Completing our online survey www.surveymonkey.co.uk/r/wsharent21
- By emailing haveyoursay @westscot.co.uk
- By phone to 0141 550 5060
- Responding to our posts on Facebook

We will also be hosting a meeting over 'Zoom' so that you can hear about our proposals, ask any question you may have and give your views. This meeting will take place on Tuesday 15th December at 6pm. If you want to attend please get in touch and we will send out invite details.

What is zoom?

Zoom is a virtual meeting space – to access zoom you need to have a tablet/laptop or smartphone and a broadband connection. You will then receive an invite to the meeting and be able to attend from your own home.

Our Board will consider all feedback received and make a final decision at their meeting in January.



New Homes Update

South Ayrshire

Mactaggart and Mickel Group are making good progress on site to deliver 61 new 2 and 3 bedroom homes at our second phase of development in Greenan, South Ayrshire. The development will consist mainly of semi-detached and terraced housing with some amenity homes and a wheelchair adapted house. The project is expected to complete in summer 2021 with the first homes being available for rent in early 2021.

Glasgow Dalmarnock Station

Springfield Properties continue to prepare the foundations that will support the structure for 114 new flats. The project will include 60 homes for social rent and 54 for mid-market rent. The first social rented homes are expected to arrive early 2022 with the mid-market rent homes following shortly after in summer 2022.

Fielden Street

Completion of the first 12 homes in partnership with McTaggart Construction is expected in January 2021. These townhouses range from 3 to 5 bedrooms and are located on Barrowfield Street and Fielden Place, a stones throw from WSHA's Office in Glasgow's East End. The remaining 40 homes, which are mainly flats, are expected to complete between January and March 2021.

Springfield Cross

Early site works were completed on site in August 2020 with construction works starting in November 2020. The development comprises of 36, 1, 2 and 3 bed flats, including wheelchair adaptable homes. The building has been designed to meet Passivhaus Standard which will mean low fuel bills for tenants. We are also looking at installing a communal Wi-Fi system that will promote digital inclusion by providing tenants will low cost affordable broadband. The anticipated completion date is early February 2022.

Dundashill

We have just recently completed the redesign of the affordable housing site and are now developing 90 flats for mid-market rent. The development will have a mix of 1 to 3 bedroom flats, including wheelchair adaptable. Site start is now expected in the Summer 2021 with completion autumn/winter 2023. The development is being designed to Passivhaus standard and will benefit from renewable technology to provide low cost heating and hot water to each property. Many of the flats will also have private balconies with views overlooking Glasgow City Centre.

Former St Andrews Church Hall, South Lanarkshire

We are working in partnership with Apsis Construction Ltd to build twelve 2 bed flats at the corner of John Street and Haddow Street near Hamilton City Centre. Planning consent has been granted and subject to an affordable price being agreed, we hope to be on site in March 2021.









Homeless Lettings

The pandemic has affected all of our lives in many ways and for some, it has had a direct impact on their housing situation. Many have found themselves in a position where they have lost their home and the impact during lockdown made it particularly difficult to secure both temporary and permanent accommodation. All local authorities have witnessed increases in homeless presentations and some of those we work in partnership with, such as South Lanarkshire and Glasgow, have asked housing associations to assist.

This has resulted in a requirement to increase the number of properties we make available to homeless persons and nominations from local authorities. This will have an impact on the number of lets we make to our waiting list although it does not impact on our current tenants looking to move as the increase in offers is after lets to existing tenants.

The new arrangements will be in place until 31st March 2021. If you have an application to move house with us and would like an update on your position on the list, please feel free to contact us on 0141 550 5600.

Changes to bulk uplifts in Glasgow

Glasgow City Council (GCC) have announced major changes to how they collect bulk uplift e.g. large furniture items. From December they will not collect from bin areas or the street or gardens unless you request an uplift. This is very important if you stay in a tenement if you simply take an item to the bin area it will not be uplifted by GCC. You must request an uplift using the GCC app, phone them, or through the website. Further details on how residents can make a request will be made available on the GCC website and via social media in due course.



Assurance Statement

All housing associations are required to submit an Annual Assurance Statement to the Scottish Housing Regulator. The purpose of the Statement is for the Board to provide assurance to the Regulator that we comply with all the regulatory requirements. We are pleased to inform our tenants that we have submitted a fully compliant Statement this year, despite the Coronavirus situation and the Board has carried out a thorough process to gain this assurance. As always though, we want to ensure that we continue to improve and we have identified some key areas of improvement that we will work on over the coming year.

These areas include:

- Improve communication and reporting with our subsidiaries Willowacre Trust and Westscot Living
- Improve how we learn from complaints and reporting on this learning to our tenants and our Board
- Implementation of the Equalities Action Plan

We involved members of our Tenant Advisory Group in this process and also got their feedback on communication of the Statement and action plan to tenants. They agreed that the best way to do this was through our Westworld to ensure we were communicating to all tenants. You can find a copy of our Statement and the full action plan on our website www.westscot.co.uk however, if you would like a hard copy of these documents sent you please contact Jennifer Cairns on 0141 550 5625.



Consultation Results Cowlairs (Springburn)



In Spring 2020, we concluded a Place Standard consultation which involved the active participation of 171 our tenants in Cowlairs (Springburn). The consultation was carried out on a face to face and telephone interview basis by the Community and Support Services Team. The Place Standard tool provides a simple framework to structure conversations about the place they live in and their community.

The place standard consultation for Cowlairs sought to support our tenant's voices in terms of influencing the key priorities for the local area. Tenants were encouraged to express their views and opinions about their community. This assisted WSHA to understand our tenant's local needs and aspirations for the community.

There were 3 main categories of responses from tenants this included positive comments, negative comments and those who didn't feel strongly either way.

Feedback

The positive responses in terms of the Cowlairs Community are highlighted below:

- 80% of the tenants who participated felt that there were good quality routes to walk and cycle within the local area.
- 83% felt safe living within the local area
- 63.7% felt that the buildings and spaces were well cared for within the local area
- 67.3% felt that there was a sense of belonging and community spirit
- 55.9% felt that the housing within the area was good.

The negative responses indicating that there is a need for improvement are highlighted below:

- 37.7% of the tenants who participated felt that there is poor provision for good quality natural space
- 44.7% of the tenants who participated indicated that they did not feel that there was enough spaces or opportunities to meet other people
- 31.2% of the tenants who participated indicated that they did not feel involved in decision making
- 52.1% of tenants felt that there is poor provision for employment opportunities within the local area
- 54.5% of tenants felt there is poor provision of facilities, community spaces and opportunities for play and recreation within the local area
- Comments indicated poor estate management including fly tipping, dog fouling and anti-social behaviour such as drug dealing
- Comments indicated the lack of local affordable shopping

What WSHA is Proposing to Do

The key issues that the community felt should be addressed were children and young people's programmes, dedicated community spaces, hubs or community gardens, support to meet with other people within their community and employment programmes and access to shopping facilities.

It is important to highlight that WSHA can lead on several of the required improvements however it is vital that tenants, the wider community and other organisations are involved supporting this process.

Over the next 3 years WSHA and Willowacre Trust will focus on supporting the delivery of the priorities and actions set out the table below.

Priority Level 1 (High), Level 2 (Medium), Level 3 (Low)

The table below details the areas which we will focus on for our tenants and the Cowlairs community.

Cowlairs Priorities					
Priority or Action Description	Priority Level	Start Date	Implementation Date		
Confirm the Priority actions with the Cowlairs Community	1	Nov 2020	By December 2020		
Support the creation of a Residents Action Group with the option of utilising Cowlairs Development Trust	1	Nov 2020	By April 2021		
Explore the feasibility of developing a small community space at Cowlairs Park	1	Oct 2020	By March 2021		
Explore and support the development of small community spaces highlighting options including community right to buy	1	May 2021	By March 2023		
Provide additional opportunities for employment and support via Community Benefits. Include options for young people.	2	May 2021	By March 2022		
Support the Residents Action Group to secure funding to deliver children and young people's programmes	2	June 2021	By August 2021		
Develop an Estate Action Plan (Addressing Flying Tipping, Doug Fouling, Anti-Social Behaviour)	3	Nov 2021	By April 2021		
Explore the development of a small community Pantry Shop Model	2	May 2021	By March 2023		

If you are interested in getting involved in the Residents Action Group (Cowlairs Development Trust) to support the local improvements as identified above, then please contact us to register your interest on:

Telephone: 0141 550 5664,

Telephone: 0141 550 5600 (option 4)

Email: communitysupportservices@westscot.co.uk

Welfare Rights Update

Scottish Child Payment

The Scottish Government announced on 26 June 2019 that it would use its devolved powers to introduce a new benefit for children in lower income families. The Scottish Government's plan is to start taking applications for these payments from November 2020, with first payments being made from the end of February 2021.

Eligibility

The Scottish child payment will be available to families responsible for a child of the relevant age, if the applicant or partner is in receipt of:

• universal credit

• child tax credit

• working tax credit

• income support

• pension credit

- income-based jobseeker's allowance
- income-related employment and support allowance

What you'll get

The Scottish child payment will be £10 a week per child, payable every four weeks. There will be no limit on payment according to the number of children in families, so the Scottish child payment will still be payable for a child affected by the two child limit in universal credit or child tax credit. The Scottish Government will consider whether to increase the value of the Scottish child payment each year with inflation.

How to apply

You'll be able to apply for a Scottish child payment from November 20, to Social Security Scotland (0800 182 2222) by phone, online or in writing.

How you'll be paid

Payment will be made every four weeks in arrears, direct into your account.

Child winter heating assistance

The Scottish Government is introducing a new child winter heating assistance payment of £200 from 9 November 2020. This will be paid automatically by Social Security Scotland to all families with a severely disabled child, aged 18 or under and receiving the highest rate of the care component of disability living allowance (DLA), regardless of other income, savings or benefits. The £200 payment is payable for each severely disabled child who is resident in Scotland and entitled to DLA in the week 21 to 27 September 2020. If DLA is awarded later but backdated to cover this date, child winter heating assistance is payable. Payments are expected to be made from 27 November, usually into the same account into which DLA is paid.

There is no requirement to make an application for child winter heating assistance. If you think you are eligible but have not received a payment by 8 December, contact Social Security Scotland (0800 182 2222).

Fire Safety in the Home at Winter



The Scottish Fire and Rescue Service provide a lot of helpful information about how to stay safe in the winter months. You can find out more at **www.firescotland.gov.uk/your-safety**

Here are some tips:

- Keep portable heaters away from curtains and furniture and never use them for drying clothes.
- Unplug or switch off portable heaters when you go out or go to bed.
- Fit a Carbon Monoxide detector in all rooms containing gas or paraffin heaters or where there is a carbon-fuelled appliance (such as boilers, fires (including open fires), heaters and stoves) or a flue.
- Never leave an electric blanket switched on when you're in bed unless it's marked 'suitable for all night use'.
- Check your electric blanket, plug and flex regularly for damage. If you're in any doubt, don't use the blanket.
- Unplug fairy lights or other electrical Christmas decorations when you leave the house or go to bed.
- Extinguish all candles before you go to bed. Never leave a burning candle in a bedroom.
- Be especially careful with night lights and tea lights, which can get hot enough to melt plastic. Always put candles on a heat resistant surface/holders.
- Leaving cookers unattended or being distracted while cooking is the most frequent cause of fire in the home. Never cook hot food while under the influence of alcohol or drugs. Make sure you have at least one heat alarm in every kitchen in your home.
- Most fatal fires are caused by smoker's materials. Don't smoke in your chair if you've been drinking or you're feeling tired. If you do feel tired smoke outside or stand up and smoke at a window or outside door.
- Check your smoke and heat alarms are working. Replace batteries if necessary.

You can get a Free Home Safety visit by contacting 0800 0731 999 or contacting your local fire station.

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.

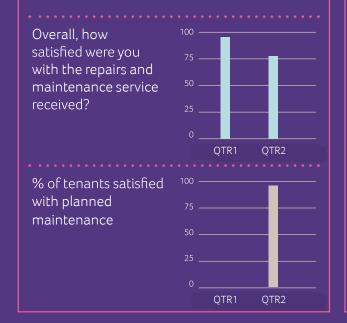
Complaints Update

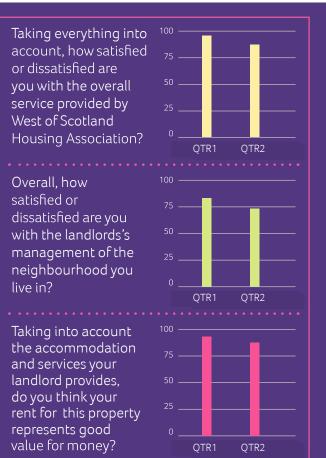
As our services started to return to normal we saw an increase in the number of complaints received. The majority of these again related to our Grounds Maintenance Service and our Housing Team continue to work with the contractor to identify improvements.

We also had a number of complaints about our repairs service mainly in relation to poor communication and we will address this going forward.

You Said	We Did
We received a complaint about the tone of letters	We sent the template letters used by staff to our
advising tenants that they are in rent arrears, when	Tenants Advisory Group members and asked them
it was just a mix up over payment dates.	to provide comments and feedback on the letters.







For more information please contact:

- t: 0141 550 5600
- w. westscot.co.uk
- e: info@westscot.co.uk
- WSHAScotland
- WSHAScotland

