



**Merry Christmas and
A Happy New Year**

to all our Tenants
from Pineview

Tenants Choose Pineview 😊

Kendoon Tenants have spoken and vote overwhelmingly to transfer to Pineview Housing Association!

Following a tenant consultation process from September, and then a ballot process through November, the tenants of Kendoon Housing Association have voted **Yes** for a transfer of engagements to Pineview.

88.5% of tenants who voted, voted Yes to the transfer. This means that Kendoon Housing Association will cease to exist, the stock will transfer and the tenants will all become Pineview tenants. Work is now underway to work towards a transfer date of 1 February 2021.

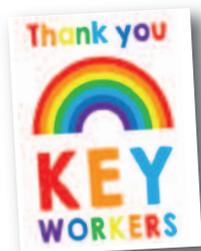
In the past, the tenants of Kendoon have felt let down by their landlord. The majority of Kendoon tenants have had rent charges well above the Scottish averages and have had little cyclical maintenance or planned renewal works undertaken to their homes. By transferring to Pineview the tenants will be charged the same rents as Pineview tenants. As a result of this the majority of Kendoon tenants (around 80%) will benefit from a rent charge reduction from 1 April 2021. There will be additional investment in homes along with new and improved, locally based services.

Pineview believes that it can give a much better service to the tenants of Kendoon both now and into the future, and we are delighted that the Kendoon tenants agree and will become part of the Pineview family in 2021.

The existing Pineview tenants will also benefit from the transfer. The increased size and strength of the Association will allow for economies of scale and administrative savings, whilst increasing our staff team will allow for more resources to be dedicated to continually improving services for customers. Pineview tenants will also benefit from the rent promises made.

Pineview's Chairperson, Victoria Phelps, said "We are delighted at the result of the election and the overwhelming support the Kendoon community has demonstrated to the transfer of engagements with Pineview. We look forward to welcoming the Kendoon tenants into Pineview and to delivering on our promises made, developing and growing as the one community, and to furthering our commitment to the community of Drumchapel."

Joyce Orr, Director at Pineview, said "The committee and staff of Pineview are absolutely delighted that the tenants of Kendoon have voted Yes and have put their faith in Pineview – we will not let them down. The committee and staff have worked tirelessly over the past two years to develop robust plans and promises that can and will be delivered. The transfer will allow us to improve services and rent charges for both transferring tenants from Kendoon and our existing Pineview tenants. Together we are stronger and we look forward to a successful future together."



Thank You

Pineview Housing Association would again like to say a huge THANK YOU to all the key workers in our local and wider community. We know that there are many, many key workers who are working to help the rest of us stay safe at home and safe when we need to go out. Every single one of our key workers are very much appreciated, whether you be NHS staff, care workers, shop staff, transport workers, bin-collectors, cleaners, post office workers or emergency services THANK YOU.

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Staff Working Hours

Our standard working hours are:
Monday to Thursday
9.00am until 5.00pm
Friday 9.00am until
4.00pm

We can arrange telephone appointments out with these time if required. Please contact us on 0141 944 3891 if you require alternative arrangements.

Please Note: The office is currently closed to the public due to the Covid-19 Scottish Government guidance

How to Get Involved With YOUR Association:

There are a number of ways for you to get involved in the work of the Association, the four main ways being:

- Joining the Management Committee
- Joining the Resident and Customer Forum
- Adding your details to our Consultation Register
- Contacting us at the office when you want to know more

We are always looking for ways to have more residents and customers involvement, if you have any suggestions for getting involved or for improving our services please contact Isobel at our office to let us know. We need your input to help us make sure our services meet the needs of our residents and customers. We can't always do everything that everyone wants but we need to know what you want so we can try to meet your expectations or at least be able to explain to you why we cannot.

You can contact the Association or keep updated with our news in a number of ways:

Telephone: 0141 944 3891
E-mail: mail@pineview.org.uk
Website: www.pineview.org.uk



Our Mission:

“Pineview Housing Association aims to provide quality affordable homes, and deliver excellent service through listening and engaging with our customers”.

Our Values:

Pineview Core Values, Objective and Behaviours are agreed as being intrinsic to everything we do:

Our Values: We will be:

- **Honest and transparent**
- **Fair and adaptable**
- **Polite and approachable**
- **Positive and considerate**
- **Knowledgeable and listening**

Our Objectives:

1. To provide good quality affordable housing for rent and home ownership and maintain quality through appropriate long term investment.
2. To assist tenants and where appropriate owners and sharing owners to sustain their tenancies/ownership through the provision of adaptations, advice and support, housing options service and any other initiatives which the Association can reasonably enter into.
3. To provide efficient, responsive and cost effective housing services for customers.
4. To ensure that the work of the Association is supported by effective governance, financial and administration systems and that staff and Committee are accountable for the work of the Association.
5. To ensure that the Association is an employer of choice.
6. To consolidate our business within our existing neighbourhoods and take advantage of development opportunities should they be financially viable and appropriate to undertake.
7. To support wider role activities that help to support the investment and regeneration that has already taken place and which introduce measures to help sustain our business and develop our community.

Our Behaviours:

1. Communicating in an honest, open and transparent way: imparts accurate information (both verbal and written) and is receptive to other peoples' opinions. Shares information with colleagues, tenants and stakeholders.
2. Embracing Change: being open to and engaging with new ideas and ways of working. Responding positively and creatively to changing demands.
3. Building great relationships: working co-operatively with colleagues, tenants and the communities that we serve.
4. Acting with courtesy and consideration: promotes equality and a culture of inclusiveness. Does not discriminate against others.
5. Valuing everyone's Contribution: building collaborative teams that focus on collective aims. Developing individual capability through effective learning and development.
6. Delivering excellent service: delivering excellent service consistently and taking personal responsibility for getting things done.
7. Engaging with customers: willing and able to understand and meet the needs of all our customers and stakeholders and provide the best quality service to them.

The Association is committed to the above mission, values and behaviours. If you believe that we fail on any of these, please contact our Director, Joyce Orr, to discuss this and ways in which you think we can improve.

Resident and Customer Forum

The Association has an active Resident and Customer Forum and we would like to remind you that you would be more than welcome if you wish to get involved. The Resident and Customer Forum normally meets monthly in our office, however, these meetings are currently being held online so we can maintain communication. Now you don't even need to leave the house to get involved!

Our customer forum play an essential role in the work of the Association and in ensuring that tenants' and customers' interests are kept at the heart of what we do. The Association is very grateful for the work undertaken by the forum and would like to thank them for everything they do. The forum are a great group of local people who would welcome anyone wanting to get involved.

The Forum is different from the Management Committee in its purpose and what it does. The Management Committee is the governing body of the Association and sets the strategy and policy for the work of the Association and employs staff to achieve these.

The Forum does not get directly involved in this work but looks instead at specific areas of work to see if there are ways to improve service provision for residents. Any suggestions it has are then notified to the Management Committee to consider. The Forum, therefore, is a very important part of the Association.

If you are interested in getting involved please do not hesitate to contact us for more details.

Also, if you have any suggestions for other ways in which you would like to become involved or any topics or service areas you would like the Forum to look at please let us know.

Business Plan

The Association's business plan is continually updated and is available on our website. The business plan is a "live" document and is the focus of the Association's work. Various elements of performance against the business plan is reported to and considered by the Management Committee each month. There are a number of key timing elements when the Management Committee consider specific aspects of the business plan, which are detailed within the reporting calendar of the business plan.

If you would like to know more about our business plan and or our planning a reporting systems, please contact our Director, Joyce for more details.

Communication

It is important, even more so during these challenging times, that customers provide us with up to date contact details. This will allow us to keep you up to date with our service provision and share important information with you.

To update your contact details, email mail@pineview.org.uk with your name, address and confirm the email address and mobile number we can use to communicate with you.

Alternatively, call us on 0141 944 3891 and speak with a member of staff, if there is no one available please leave a voicemail and a staff member will call you back.



Drumchapel Food Bank



Christmas is a joyous and happy occasion for most, however for some families, Christmas this year will be a struggle due to the challenging circumstances which they are facing. These families may have to rely on a foodbank in order to allow them to have a Christmas dinner and feed themselves over the Festive period.

In light of this, our staff team decided to hold a collection for Drumchapel Foodbank. We also asked our contractors to take part, which many kindly agreed to do. A huge thank you to the following contractors for their donations: Magnus Electrical, WMac Heating & Plumbing, Jim Gilmour Painting & Decorating, and DG Joiners.

We discussed that families this year may be struggling to buy toys and gifts for their children too. After chatting with the staff at the Foodbank, we agreed to purchase Argos vouchers alongside the donations of food and household items.

The donations and vouchers were delivered to the Foodbank on 9th November and we are delighted to announce that over £300 in Argos vouchers were donated along with hundreds of pounds worth of food and household items. This will go a long way to ensuring that individuals and families within the local community are all able to have a Merry Christmas.



Welfare Benefit Officer

This is a reminder that we are still offering appointments with our Welfare Benefit Officer (WBO) to discuss your financial circumstances. These appointments are being held each Friday morning and are now being conducted over the telephone. This is a free service which is offered to all of our customers.

The WBO can assist you with any problems relating to housing benefit or universal credit; carry out a full benefit health check to establish whether you may be entitled to any other benefit assistance, as well as help with a variety of other financial matters.

Should a Friday morning telephone appointment be unsuitable, you can contact Drumchapel Citizens Advice Bureau on 0141 944 2612 and seek advice from them directly. Alternatively, you can contact our office and a member of staff will pass your details on to Citizens Advice for someone to call you back.

This has proven to be an invaluable service, which could benefit you financially and maximise your income. Many of our tenants and residents have already used this service, and many have reported an increase to their income and/or benefits that they were not aware they were previously entitled to.

Rent Payments over the Festive Period

We appreciate that this year has been a difficult time for many people as a result of Covid-19 and we recognise the impact that it has had on employment, benefits and income. December is a particularly very busy and expensive time of year for everyone. Please remember that there are no rent free weeks during the festive period and your rent is still due to be paid.

Should you be experiencing any financial difficulties or have a problem paying the amount owed, please contact

us quickly so that we can offer advice and assistance to you. A referral can also be made to our Welfare Benefits Adviser who may be able assist you to secure benefits and maximise your income.

Our office is currently closed due to Government restrictions and you will not be able to make rent payments at the office. You can however continue to use other methods detailed within the newsletter.

Rent Payments

We are aware that a number of our tenants prefer to pay their rent at our office and that this payment option is currently not possible. As we are unsure when the office will re-open, customers need to use these other easy methods of payment:

- **Allpay App** (The app is available to download from the Apple App Store and Google Play enabling you to pay your rent from an Apple or Android device)
- **Callpay** (Using a Debit Card by phoning the office)
- **Pay point** (At any outlet that has pay point, using your rent payment card)
- **Post Office** (At any post offices)
- **Direct Debit** (By contacting the office to set up direct debit)
- **Standing Order** (By contacting the office for a standing order form to complete and send to your bank)
- **Online at www.allpay.net**
- **By phoning Allpay on 0844 557 8321**

If you do not have an Allpay payment card, please contact the office on 0141 944 3891. A member of staff will order this for you and arrange for it to be sent to your home. Alternatively you can e-mail mail@pineview.org.uk or text 07418347038.



Due to Coronavirus, we appreciate there could be some difficulty in making rent payments. We are here to support you during this time and our experienced Housing Services Team are available during usual office hours to discuss your circumstances. It is important that you contact us early enough to allow us to help you access the help and support available. Please take a look at our debt and welfare advice articles for further information.

Debt Advice

There are various external agencies and schemes available which may be able to assist you and maximise your income:

- **The Scottish Welfare Fund** is a discretionary scheme administered by local authorities. A discretionary scheme means it provides grants that do not have to be repaid and provides a better service to vulnerable members of the local community. There are two types of grants available: crisis grants and community care grants. Both can be applied for online at <https://www.glasgow.gov.uk/swf>. *Should you require assistance with completing the form or you do not have online access, please advise us of this and we can assist you further.*
- You may be able to seek advice from the **Department for Work and Pensions (DWP)**. Depending on your circumstances, DWP may pay a short term benefit advance, hardship payments, budgeting loan, sure start maternity payment or assistance with funeral costs.
- **Drumchapel Citizens Advice Bureau** can offer advice and assistance for all manner of debt and/or benefit advice. You can contact them directly on 0141 944 2612 or we can arrange a telephone appointment on your behalf.
- **Drumchapel Food Bank** provide an invaluable service to those within the community who are facing financial hardship. They can be contacted on 0141 944 3335.
- If you are having difficulties maintaining credit agreements such as bank loans, overdrafts, credit card re-payments or hire purchase costs, please contact your bank or loan provider. They may be able to offer you a payment holiday or reduce your payments for a short period of time.

Changes to Universal Credit due to Covid-19

Depending on your household income, you may be eligible to claim Universal Credit (UC). Universal Credit is a means tested benefit that takes into account your household income.

How to Claim Universal Credit

To find out more about Universal Credit, check your eligibility or claim online, visit the Government website www.gov.uk/universalcredit/eligibility. If you don't have online access, you can phone 0800 328 5644 and choose option 2. When you make an online application for Universal Credit you will be asked to verify your ID. If you have never done this before, the Government use websites such as the Post Office. If you cannot access these, as the demand has increased recently, don't worry! Just select the option to verify at your appointment.

Jobcentre staff will call you and ask you for documents. If you do not have these, they should ask you simple questions to verify who you are. Like most other employees the Jobcentre staff are not meeting people face to face. Therefore, you may find that this will increase the number of telephone calls or email/journal requests you receive from them.

Advance Payment

When you have made your claim for Universal Credit and have verified your identity, you can ask for a benefit in advance payment up to 100% of your entitlement. This payment is an interest free loan provided by the Department of Work and Pensions (DWP) that you will have to pay back at 30% of your initial payment and then the remainder over the next 11 months. It is important to remember that this payment is a loan. Only use it for essentials such as to help with your bills such as rent, council tax, childcare, food and fuel.

Tips to stay warm in Winter

Many of us are affected by the drop in temperature during the winter months and can find it hard to stay warm whilst at home. There are lots of tips available including using thermal door curtains, eating well, layering clothes, buy a higher tog duvet and ensuring that your thermostat is correctly set.

The websites below can provide you with further advice on how to ensure you and your family stay warm and cosy this winter.

For more advice, please contact:

Energy Savings Scotland Advice Centre: 0800 512012 (from a land line)

Compare energy deals: <https://energycompare.citizensadvice.org.uk/>

Citizens Advice Bureau: <https://www.citizensadvice.org.uk/scotland/consumer/energy/energy-supply/get-help-paying-your-bills/grants-and-schemes-to-help-you-save-money-on-energy-bills-s/>

Macmillan Cancer Care: many local libraries have outreach services or visit <https://www.macmillan.org.uk/information-and-support/organising/benefits-and-financial-support>

Age UK: <https://www.ageuk.org.uk/information-advice/health-wellbeing/mind-body/preparing-for-winter/>

G-Heat: They provide free home visits and give out impartial advice and information to Glasgow residents on all aspects of energy use and making your home easier to heat. www.g-heat.org.uk Tel: 0800 092 9002



Warm Home Discount



You could get £140 off your electricity bill for winter 2020 to 2021 under the Warm Home Discount Scheme. The money is not paid directly to you, it is a one-off discount on your electricity bill between September and March. You may be able to get the discount on your gas bill instead if your supplier provides you with both gas and electricity. Please contact your supplier to find out more information.

Please note that the discount will not affect your Cold Weather Payment or Winter Fuel Payment. There are two way in which to qualify for the Warm Home Discount Scheme:

- You receive the “Guarantee Credit” element of Pension Credit
- You are on a low income and meet your energy supplier’s criteria for the scheme

How you apply for the Warm Home Discount Scheme is dependent upon the criteria above. For further advice and assistance on how to apply, please contact the office on 0141 944 3891 where a member of staff will assist you.

Affordable Warmth Dividend Guidance

What is the Affordable Warmth Dividend?

The Affordable Warmth Dividend is a £100 payment made by the Council to Glasgow residents who are 80 years of age and older on or before 31 March 2021 to keep warm during winter.

Who can apply for the dividend?

The Affordable Warmth Dividend is available to anyone that will be 80 years or older on 31 March 2021 and lives in the Glasgow City Council boundary. The payment is not limited to one person per household. You can also claim if you are a Glasgow resident living in a residential care home or hospital.

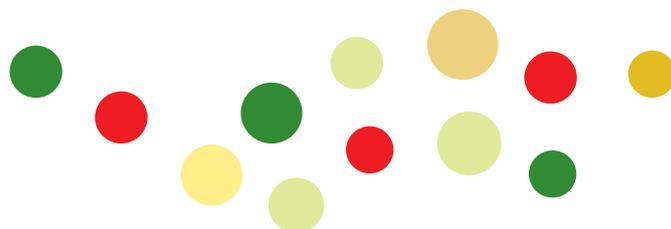
How long will the scheme be available?

Applications for this year's payment can be made between 5 November 2020 and 31 March 2021.

How can I make an application?

By visiting <https://www.glasgow.gov.uk/article/23298/Affordable-Warmth-Dividend-Application-Form> is the easiest way to apply and ensures Glasgow City Council get your application straight away. Someone can help you complete the form and GCC can contact them if they need more information.

If you have any queries regarding the Affordable Warmth Dividend, please contact Glasgow City Council on 0141 287 7961 where you can also request an application. Lines are open from 10am until 2pm.



Domestic Abuse

Woman’s Aid define domestic abuse as “an incident or pattern of incidents of controlling, coercive, threatening, degrading and violent behaviour, including sexual violence, in the majority of cases by a partner or ex-partner, but also by a family member or carer.

The Festive Period can be a time when relationships can become strained, which unfortunately in some cases can result in domestic abuse.

If you are experiencing domestic abuse, you can get confidential advice and assistance, including information on housing options, by contacting:

- Scottish Woman’s Aid 0131 226 660
- Domestic Abuse Helpline on 0800 027 1234 (24 hours)
- Shakti Womans Aid 0131 475 2399

- National LGBT Domestic Abuse Helpline 0300 999 5428

If you are homeless or threatened with homelessness, you can get independent advice from:

- Shelter Scotland on 0800 800 4444 (24 hours)

If you need advice and assistance about temporary or longer-term accommodation needs, you can contact:

- Glasgow City Council Homelessness Team on 0800 838 502

Domestic violence and abuse can happen in any relationship. It occurs within all ages, ethnic backgrounds and economic levels. Whilst women are more commonly victimised, men are also abused, especially verbally and emotionally. Abusive behaviour is never acceptable.

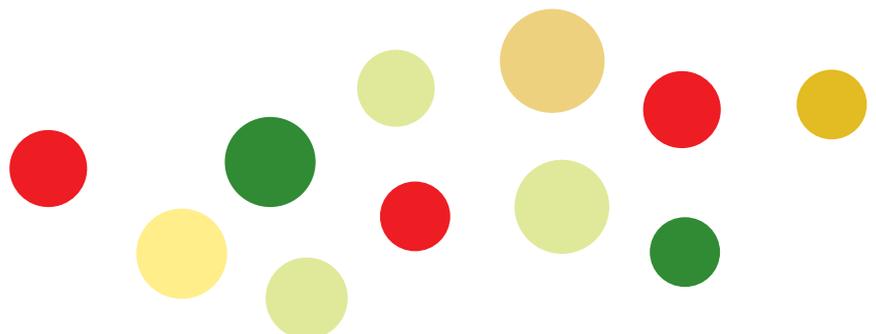
**MAKE
A
STAND**

Our homes, our people,
our problem.

We’ve signed the **Make a Stand** pledge
to support people experiencing
domestic abuse, have you?



#makeastand
cih.org/makeastand



Contents Insurance Reminder

Christmas can bring us a lot of new gifts, particularly those which are of high value such as games consoles, televisions and jewellery. We are aware that some tenants choose not to purchase contents insurance policies, but we want to remind everyone of the importance of having cover in place. All tenants are reminded that damage to their own possessions following an event such as a flood from their neighbour, bad weather or fire, is not covered by the Association. Tenant's only recourse in these situations is to make a claim on their contents insurance policies.

A contents insurance policy can also include cover for forcing entry and changing locks in the event of a tenant losing their keys. The cost of this will not be met by the Association and will be re-chargeable to the tenant. We cannot stress enough the importance of having a contents insurance policy. All tenants qualify for low cost insurance rates through the Scottish Federation of Housing Association Insurance Scheme. You may think that this is a cost you cannot afford however, as a number of tenants could confirm, the cost of contents insurance works out considerably cheaper than having to replace like for like items from your own disposable income. We urge tenants to take out contents insurance to protect you against unexpected and unforeseen loss.

You can contact Thistle Insurance Services on 0345 450 7286 to discuss your options, or you can apply online at <https://www.thistletenants-scotland.co.uk/>. This option may not be suitable for all, so please shop around to ensure you receive the best advice.

The Diamond Insurance Scheme is a specialist home contents insurance scheme offered to members by the SFHA in conjunction with Thistle Insurance Services Limited. Diamond is an affordable and flexible scheme designed to protect your tenants against a whole range of risks.

For more information on the Diamond Insurance Scheme and how it can benefit you call Dean Seager on 07833 508 273



How Did We Do? Performance Summary

We have provided a summary in the tables below of how we are performing in key activity areas compared with targets we set. As you can see, the Association continues to demonstrate mainly good results across our main service areas but we will continue to strive to improve on performance.

Performance Summary 01 April 2020 – 30 September 2020

What we measure	2020/2021 Target	Performance to 30 September 2020	Target Met	2019/2020 Performance Year End
Getting Good Value from Rents and Service Charges				
Total Arrears Non-Technical (Current and Former)	5.80%	3.89%	✓	3.77%
Void Rent Loss	0.10%	0.02%	✓	0.04%
Housing Quality and Maintenance				
Emergency Repairs: Average Completion Time (hrs)	4	4hr 51 mins	✗	1hr 50mins
Non-Emergency Repairs: Average completion time (days)	4	2.42 days	✓	2.52
% of Reactive Repairs completed Right First Time	>95.00%	96.86%	✓	97.37%
% of Repairs Appointments Kept	>95.00%	98.84%	✓	95.88%
How many times in reporting year was gas safety check not complete within timescale (No.)	0	0	✓	0
Access to Housing and Support				
Average Relet Time (Days)	6 days	4.2 days	✓	3.19
Applications: Average number of days to process	5 days	2.44 days	✓	2.25
Neighbourhood and Community				
Percentage of anti-social behaviour cases reported in the last year which were resolved	100.00%	100.00%	✓	97.10%

Performance Key

Target Met ✓

Target not Met ✗

Completion timescales for emergency repairs have been impacted by Covid 19 restrictions and contractor availability. If restrictions ease it is expected that improvement in performance will be demonstrated over the coming months.

Complaints and compliments help us identify areas where we are performing well and how we can improve service in other areas. We would be delighted to hear your feedback on all areas of services delivery.

Phone: 0141 944 3891 • Email: mail@pineview.org.uk • Text: 0741 834 7038

Complaints and Compliments

Pineview is committed to providing high-quality customer services. We value complaints and use information from them to help us improve our services. The table below relates to the period 01 April 2020 to September 2020 and outlines the number of complaints received and the Association’s performance in responding to complaints.

SPSO Complaints				
01 April 2020 – 30 September 2020	1st Stage Complaints		2nd Stage Complaints	
	Number	Percentage	Number	Percentage
b/f 01 April 2020	0	0%		
Complaints Received				
Equalities Related Issues	0	0%	0	0%
Other Issues	13	100.00%	0	0%
Total Number of Complaints	13		0	
Progress				
Ongoing	0	0%	0	0%
Responded to in Full	13	100.00%	0	0%
Responded within SPSO Timescales	13	100.00%	0	0%
Outcomes:				
Upheld	3	23.08%	0	0%
Partial Upheld	4	30.77%	0	0%
Not Upheld	6	46.15%	0	0%

SPSO Timescales to resolve complaint: 1st Stage: 5 days 2nd Stage: 20 days

PHA Average time to resolve complaints: 1st Stage: 2 days 2nd Stage: N/A It should be noted that not all cases will be able to meet the timescales. For example, some complaints are more complex and therefore require careful consideration and detailed investigation beyond the prescribed timescales.

Learning From Complaints

The summary below compares the number of complaints resolved within the reporting period, the number of complaints upheld and learning outcomes.

Complaint Category	Resolved	Upheld 1	Learning From Complaints
Contractor	1	1	Contractor Follow Up
Repairs and Maintenance	3	1	Staff Training
Housing Management	7	4	Staff Training
Allocations	2	1	Staff Training
Grand Total	13	7	<i>1 Relates to complaints upheld and partial upheld</i>

Case Study Complaint: 851

A tenant complained that a contractor had caused a chip to a window in their home while the contractor was strimming the grass outside their property. The tenant and contractor had a disagreement about the incident.

Investigation

The contractor advised that the operative was unaware of the incident until the tenant came out to advise of the incident. The operative was immediately asked to leave the site and Pineview’s Estate Caretakers completed the grass strimming as well as arranging for the window to be repaired. We agreed with the contractor that another team would attend to this area in the future. The tenant advised they were happy with the action taken and outcome.

Compliments

In order to capture details of where customers feel they have received excellent customer service, we record compliments received from our customers. Some recent comments include:

Ref	Date	Comment	Source
834	01/07/2020	Contractor thanked Pineview for their commitment to health and safety including contractor and tenant wellbeing.	Contractor
841	12/08/2020	Tenant emailed thanking Pineview for considering and carrying out a plasterwork repair.	Tenant
846	21/08/2020	Tenant advised when first calling PHA during lockdown regarding paying rent staff member was brilliant and could not fault how they dealt with them.	Tenant
847	24/08/2020	Tenant thanked staff for dealing with repair and arranging for contractor to close door lock.	Tenant
848	24/08/2020	Tenant commended staff member for advice and support given regarding tenancy/family issues. Tenant stated help was invaluable and helped them manage their own mental wellbeing.	Tenant
850	01/09/2020	Tenant emailed A massive thank you to all concerned for the speed in which my repair request was dealt with. I just want you to know I appreciate the speed in which my request was dealt with, you are amazing.	Tenant

Maintenance Issues during winter

Help Prevent Frost Damage This Winter

Try and avoid burst pipes and damage to your home by keeping it reasonably warm, day and night. You should set the radiator valves to at least frost protection position. If you do get a burst pipe, turn off the main stop cock (which is usually under the kitchen sink or in a hall cupboard) and then call **City Building on 0800-595-595** to report this immediately.

If you intend to go away overnight or for a longer period leave the heating on to maintain a reasonable background temperature to prevent any pipes from freezing.

If you fail to take reasonable precautions to prevent burst pipes, you may be held responsible for the damage caused to the property. Your neighbours might also have a claim against you for any damage to their property and contents. Burst pipes can cause considerable damage to your home.

Electrical and Fire Safety tips

Once again we find ourselves spending more time at home due to Covid-19, unfortunately this can sometimes mean there can be an increased risk of fire.

Here are some steps to help you stay safe in these challenging times:

- Don't leave cooking unattended and don't cook if you're tired, under the influence of alcohol or drugs or on strong medication.
- If you smoke, smoke outside, at an open external door or window and never while under the influence. Always use an appropriate ashtray and ensure this is emptied on a regular basis and keep matches and lighters out of the reach of children.
- Using a laptop? Make sure it's placed on a hard surface to prevent overheating.
- Always turn computers and laptops off at night.
- Don't overload electrical sockets.
- Make sure all common areas and exits are kept clear of any combustible materials and don't leave any items blocking escape routes.
- With bin collections reduced at this time, it is

important that flammable items like cardboard or paper are safely stored.

At night when you go to bed:

- Ensure white goods such as washing machine, tumble dryer and dishwashers are switched off and are never used while sleeping or away from the home.
- Switch off all electrical appliances not designed to be left on overnight.
- Don't leave chargeable items like phones and tablets charging overnight.
- Keep mobility aids and any methods of calling for help accessible for a cared for person.
- Before going to bed, check that all cigarettes and candles are extinguished.
- Make sure that main door keys are accessible and in a safe place.
- Close all the internal doors before going to bed.

Most importantly:

- Make sure that you have working smoke alarms. Test them once per week.
- Make sure you and your family know what to do in an emergency – prepare a fire escape plan.

Additional risks during the festive period:

- Check faulty fairy lights – fairy lights never fail to put a smile on our faced however they can be dangerous and sometimes deadly. Don't use old lights check that cables and wires are not exposed – if in doubt buy new lights.
- Don't leave the lights on when the room is empty. Remember to switch them off when you go to bed and when you go out of the house
- Don't allow children to play with lights
- Keep naked flames such as candles away from Christmas tree
- Remember to buy batteries for children's toys that need them – never be tempted to use batteries from smoke alarms in the property

Have a safe and happy Christmas

Savings and Borrowing

You may be thinking about how you are going to afford Christmas this year. Do you know that money saved in Christmas savings/hampers clubs is not protected? Should the company you are saving with go bust, the likelihood is that you will lose all of your money.

Drumchapel Community Credit Union Ltd is a not-for-profit financial co-operation owned and managed by its members. It has been helping its member's access affordable loans and savings for 51 years come February 2021.

The Credit Union run a Christmas club where you can save for the upcoming festivities, and withdrawals from this can be made between 1st October to 31st December.

If you wish to become a member of the Credit Union you must live or work within the G post code and

must deposit a minimum of £5 to open the account. The Credit Union is a member by The Financial Services Compensation Scheme and your savings are guaranteed up to the value of £85,000. Your savings also earn a yearly dividend and is paid out in February of each year.

Did you know that if you are under 65 years old, any savings in your credit union account are 100% guaranteed in the unfortunate event of your death i.e. if you have £100 in savings when you die under the age of 65 your beneficiary would receive £200 from the Credit Union.



Legionella – Reduce Your Risk

The risk of contracting legionella in the domestic home is minimal and most protection from legionella has to be undertaken by people actually living in the home and using the water systems. There are some simple steps that you must take to help protect you and those in your home:

- 1. You have to turn your shower on and run it for a few minutes at least once a week, preferably more often than this, to flush out stale water.*
- 2. You have to make sure that you dismantle, scrub and de-scale your showerheads and shower hoses at least once every 3 months or earlier if scaling is evident. This is easily done by removing the shower hose and head and leaving it soaking for half an hour in white vinegar then scrubbing off any deposits. You should then rinse it in warm water to wash off the vinegar.*
- 3. If you have a spa type bath you have to make sure you clean it with appropriate approved chemicals at least once weekly.*
- 4. You should make sure that you run water through all the hot and cold water taps throughout your home on at least a weekly basis.*
- 5. Temperatures above 60°C will kill Legionella bacteria so make sure that the temperature of the hot water in your boiler or cylinder is set at a minimum of 60°C. Beware of burns and scalding and take extra care if you have children. Legionella can survive in low temperatures, but thrive at temperatures between 20°C and 45°C.*

These are very simple steps to help protect you in your home and minimise any exposure risk. These precautions are even more important if you are over 50 years of age or suffer from ill health. If you would like more advice on this matter please contact a member of staff at our office to discuss.



Planned Maintenance Update

2020 Cyclical and Planned Maintenance Programme

The Association has been bringing back on stream our 2020 cyclical and planned maintenance programmes of work. It will be a busy year again with the following works due:

Cyclical Works:

Painterwork to Waverley Phase 1,4 and 5 – Spring 2021

Gas servicing – all properties

Electrical Inspections – as fall due, we will let affected tenants know directly

Planned Works:

Kitchen replacements – Waverley Phase 5

If you would like any further information about these matters please contact a member of our staff team.

Best Start Grants

The Best Start Grant is a package of three Scottish benefits to help parents and carers on low incomes with the costs of having a child in the family. It replaces the Sure Start Maternity Grant for people living in Scotland.

The Best Start Grant is a package of three payments:

- **Pregnancy and Baby Payment** - a one-off payment of £600 for a first child or £300 for a second or later child. It can be paid during pregnancy or until the baby is six months old in most cases. It could help you pay for maternity clothes, a cot or a pram
- **Early Learning Payment** - a one-off payment of £250 if your child is between two and three and a half years old. It could help you pay for day trips, books or toys for home learning
- **School Age Payment** – a one-off payment of £250 if your child is around school starting age. It could help you pay for a new school bag, school trips or after school activities.

The three payments are grants, not loans, so you don't have to pay them back. You can decide how you want to spend the money.

If you get a Best Start Grant payment, it won't affect any other benefits or tax credits that you get.

If you're a parent or carer either call free helpline on 0800 182 2222 (9am to 3pm, Monday to Friday) or download and fill in our paper form.



The Scottish Child Payment

Social Security Scotland is introducing a new benefit for low-income families, the Scottish Child Payment. This is a payment of £10 a week, paid every four weeks. This payment is paid to the parent or guardian of a child under six.

Payments will start from Monday 15 February 2021 but applications open from Monday 9 November 2020 because Social Security Scotland expects a high number of applications with these applications being processed when the benefit formally begins in February 2021.

Apply online: <https://www.mygov.scot/scottish-child-payment/> , by phone to Social Security Scotland free on 0800 182 2222 or apply by post by completing a paper form to: Social Security Scotland, PO Box 27155, Glasgow G4 7DX.



Keep your home safe over the Festive Period

Listed below are steps to consider that will help to keep your home safe. Whilst these steps apply all year round, particular care must be paid over the Festive Period, when opportunists are more likely to take advantage

- Lock all doors and windows
- *Do not leave keys on the inside of door locks, under mats or anywhere else an intruder may easily find them.*
- Don't keep your house keys and car keys on the same key ring.
- *Avoid keeping large amounts of cash in your house*
- Consider security marking items in your property with a Ultra Violet marker (this provides an invisible imprint of your postcode and house number on your possessions)
- *You can record your valuable items on the National Mobile Property register (www.immobilise.com)*
- Keep valuable items out of sight away from windows.
- *If you see anything suspicious report it immediately to the Police. Don't be afraid to call the police. When you do so, you need not disclose your name and address.*
- If you're going away for Christmas, keep your home secure. Lock all windows and doors, set your house alarm if you have one, use timers on lights, cancel any deliveries and ask a neighbour or friend you trust to keep an eye out while you're away.



60 + Christmas Gift Voucher

As you may be aware, each year at Christmas the Association donates a £10.00 shopping voucher to each of our tenants or joint tenants who are over the age of 60.

The £10 Christmas Shopping voucher will be delivered to your home before 24th December 2020.

*Merry Christmas and a
Happy New Year*

from Everyone at Pineview Housing Association



2021 Rent Charges and Management Fees Review

The Association requires to review its income requirement each year and feed this through to the rents we charge tenants and sharing owners, and the management fees we charge sharing owners and the management fee we charge owner occupiers (Services charges are charged at cost only to those to whom they are applicable). Once we have had an initial look at these we then consult with tenants, sharing owners and owner occupiers.

Pineview is a non-profit making charity and only makes charges to ensure there are funds to undertake our ongoing work. We forecast into the future to make sure there will always be sufficient resources to provide services and maintain homes and areas. We forecast for different periods of time (1 year, 5 years and 30 years) for these planning purposes. While they cover different periods of time these forecasts are all linked together and feed into our financial business plan. In order to have a forecast we need to make an assumption within our financial business plan about the amount our income will increase each year to allow us to meet our costs which increase each year. The base line assumption is a 2% increase.

During 2020 we have seen our costs rise by much more than we had assumed within our financial business plans. This has largely been due to costs associated with Covid-19 and safe working. Property maintenance costs have increased sharply, some by about 8%, due to increased costs by suppliers and contractors. This is anticipated to increase further when Brexit begins to impact as it will cost more to get supplies and material from Europe.

As such, while we want to keep charges to tenants, sharing owners and owners as low as we can, we need to acknowledge the increase in costs. We need to get a balance between what we charge and what services we can provide, and this is where consultation is crucial as we need to make everyone aware of the impact of the choice they make. For example, if we were not to increase charges at April 2021 this would reduce funds for expenditure over the 30 year period by £3million, when compared to a 2% increase. That is £3million lost in resources that would otherwise be available to spend on customer services and maintenance.

The Association continually looks to reduce costs and provide value for money. We do this in a number of ways including regularly tendering for works and services so we are getting the best current value; regularly reviewing our contracts for supplies and services such as our stationary,

office utilities, office equipment; and continually looking to review how we provide services and seeing if there are efficiencies that can be made without reducing quality and customer satisfaction.

The Management Committee are aware that 2020 has been a particularly difficult time for everyone, with many having lost their jobs, had reduced working hours and uncertainty across many aspects of their lives. They are aware that people may be prepared to have less services in future so they can have more of a financial saving now.

As such, the Management Committee have agreed to consult on three options:

Option 1 – 2% increase. This is the increase assumed in the financial business plan. This would retain all assumed income and expenditure within the 30 year forecast.

Option 2 – 1% increase. This is the average of each months CPI inflation over the 12 months to October 2020. This would reduce the income within the financial business plans and savings would need to be made in expenditure.

Option 3 – 0.7% increase. This is the October 2020 CPI inflation rate (published Nov). This would further reduce income within the financial business plans and further savings in costs would need to be made.

The following page details how you can let us know your views on these options.

Tenants Rents

Rent are calculate according to the size, type and amenities of a property. Points are awarded for each of these and they are then added up and multiplied by a factor to give the monthly rent. The rent structure details the points for each factor and is included within the newsletter and available on our website - <https://pineview.org.uk/how-rents-are-set/>



Size of Property apt / person	Option 1 = 2% £19.81 per rent factor			Option 2 = 1% £19.61 per rent factor			Option 3 = 0.7% £19.56 per rent factor		
	Average Monthly Rent	Range of Rent Charges		Average Monthly Rent	Range of Rent Charges		Average Monthly Rent	Range of Rent Charges	
2apt / 2person	295.02	280.31	296.16	292.04	277.48	293.17	291.29	276.77	292.42
3apt / 3person	322.52	317.59	322.90	319.49	317.59	319.64	318.74	317.59	318.83
3apt / 4person	343.78	319.33	358.56	340.42	319.33	354.94	339.58	319.33	354.04
4apt / 5person	379.84	353.86	393.23	376.07	353.86	389.26	375.13	353.06	388.27
4apt / 6person	405.53	381.34	410.07	401.44	377.49	405.93	400.41	376.53	404.89
5apt / 5person	392.24			388.28			387.29		
5apt / 6person	413.01	400.16	428.89	408.84	396.12	424.56	407.80	395.11	423.47
5apt / 7person	423.93			419.65			418.58		
6apt / 7person	444.74	442.75	446.72	440.25	438.28	442.21	439.13	437.17	441.08
6apt / 8person	446.22	442.75	463.55	441.71	438.28	458.87	440.59	437.17	457.70
6apt / 9person	462.56			457.89			456.73		

As the Association is still implementing the new rent structure format approved in 2020, some tenants will have high increases to catch up, but increases will again be capped at £10 per month. Some tenants will also be getting a decrease in their rent charge.

Our website contains details of all the rents for our properties and illustrates the above options for all our stock – please visit <https://www.pineview.org.uk/customer-consultation/>

Sharing Owners Charges

Sharing owners are charged a proportion of the rent for a rented property in line with the % that the Association owns. A deduction is then made for a maintenance allowance (as sharing owners need to pay for their own repairs, pay for a share of common repairs and maintenance, and pay for their own replacements such as kitchens and boilers). A shared owner management fee is then added on for managing and factoring. Other charges are for services as appropriate, such as gas servicing. For sharing owners the consultation options relate to the core rent element and sharing owner management fee, with service charges being charged at cost.

Owner Occupiers Charges

Owners are charged an owner occupier management fee for factoring, and also charged service charges for any services as applicable to the property/owner. The consultation options relate to the management fee, with service charges being charged at cost.

Please can you take the time to consider this consultation and let us know your opinion. Please can you let us know your opinion by 4pm on Monday 11th January. Following this, the Management Committee will consider the consultation responses (all responses will be reported anonymously) and make a decision for charges to apply from 1 April 2021. This outcome will be advised to everyone by letter by the end of February 2021

To let us know your views:

Complete an online survey at:

<https://www.pineview.org.uk/customer-consultation/>
email: mail@pineview.org.uk stating option 1, option 2 or option 3

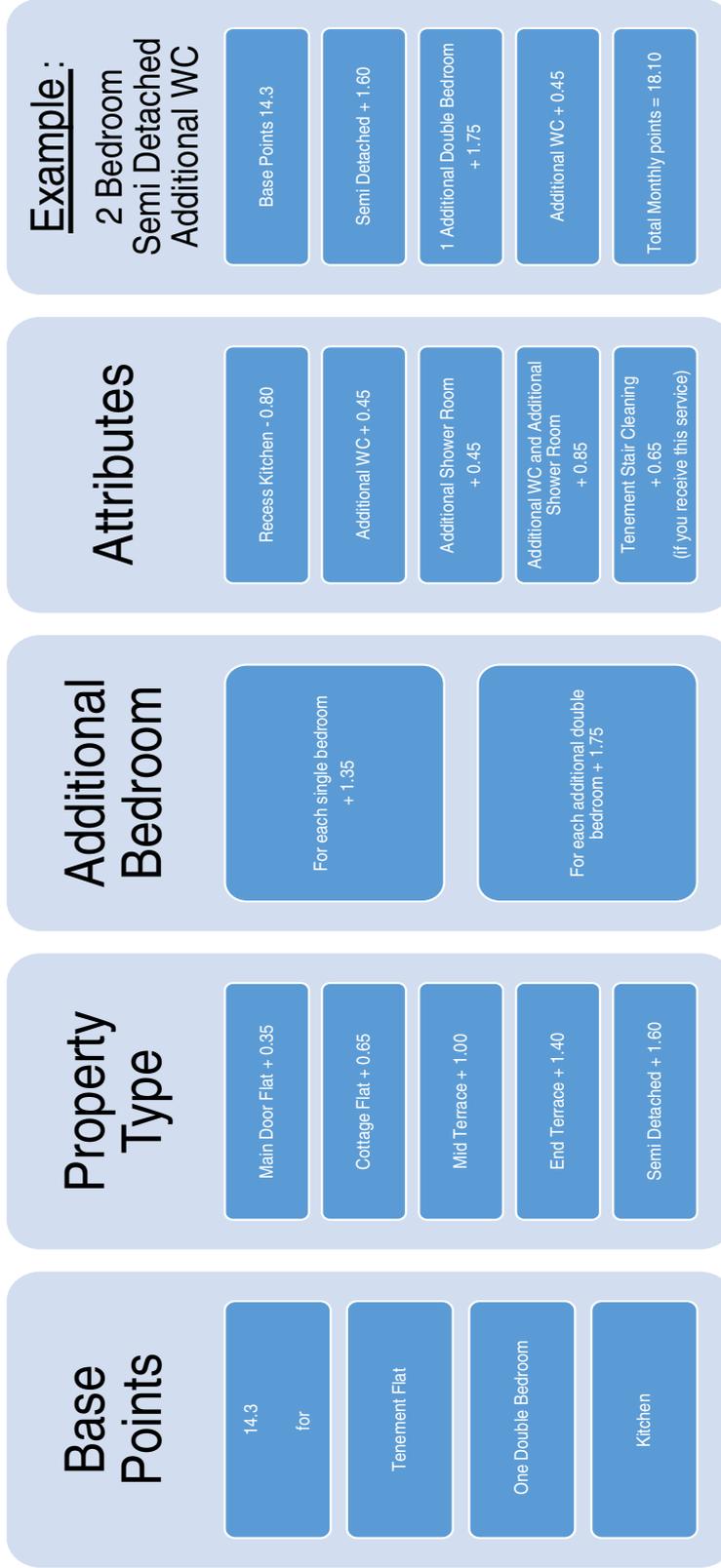
Text: 0741 834 7038 stating option 1, option 2 or option 3

Call office on 0141 944 3891 and speak to a member of staff

Rent Structure



The rent structure calculates on the basis of points, according to property type, additional bedrooms and property attributes, as shown below.



Example

The points total for the property is multiplied by the cost per point to give the monthly rent.

In the example above the points total of 18.10 is multiplied by the charge factor to give the resultant rent. The charge factor is reviewed each year following consultation with tenants.

Data Protection and Your Christmas Shopping

Due to recent events, Christmas this year is going to be very different to years gone by. Many of us will be relying on online shopping to buy and send presents to our family and friends.

While online shopping is convenient and avoids us going into busy and crowded shops during a national pandemic, we also need to remember to stay safe online.

Here's our top 10 tips for staying safe online this Christmas:

1. Make sure the device you use for accessing the Internet has anti-virus software. There are many free options available and some are just as good as the paid for versions.
2. Do some research on the online retailer before you buy. The pandemic and panic buying at this time of year means stock can be low and you need to search far and wide for presents. Only buy from an online retailer with good reviews who you can trust.
3. Check if the website of the online retailer is secure. A padlock symbol or "https" in the address bar of your Internet browser means that it is.
4. Navigate the website "cookie wall" carefully, and check what cookie permissions you are giving the online retailer and their partners when browsing their website. "Reject All", "Object to All" and "Accept only necessary cookies" options can be useful, if you don't want cookies to be placed on your device.
5. Find out how the online retailer will use your or your gift recipient's personal information by reviewing their privacy policy.
6. Don't give the online retailer more personal information than they need to fulfil your order by e.g. completing online surveys.
7. When paying for your presents, refuse the option for your browser to remember your payment card information. This might be convenient the next time you are shopping online, but there are security risks attached to this.
8. After buying from an online retailer, you might start receiving promotional e-mails and texts from them. You have the right to opt out of receiving these at any time.
9. Clean up after yourself and delete your digital footprint once you are finished shopping online by removing your browsing history from your device. Check your device manufacturer's website for instructions on how to do this.
10. Keep your eyes peeled for phishing e-mails. These e-mails look as though they are from your bank and online retailers you have bought from. However, they are dressed up this way and are usually sent by scammers to get their hands on your account details. One way to identify them is to check the sender's e-mail address.

Please have a data protected Christmas and stay safe online!



Contacting Us

Following the office closure, staff continue to work our standard hours by working from home where suitable. If you need advice or assistance from us during this time please use our website contact form or e-mail us through mail@pineview.org.uk and we will be in touch.

If you do not have access to our website or do not have access to e-mail, please telephone our main office number (0141 944 3891) and your call will be diverted to a staff member to answer. If we are busy on the phone, please leave a message giving your name, address, contact number and some brief details and someone will call you back.

We also have a text messaging service, you can contact us by texting **0741 834 7038**. Please remember to give us your name, address and mobile number to text or phone you back on.

If your contact relates to a data protection matter, please contact our DPO on **07575 838625**."

Scheduled Public Holidays – Staff unavailable.

The staff team will not be available from 2pm on Thursday 24th December 2020 until 9am on Wednesday 6th January 2021.

Emergency Repairs

For emergency repairs, (fire, flood, break-in, broken windows) call City Building on 0800 595 595

For heating or hot water emergencies:

- Residents at Grogarry Road, Summerhill Road, 1 to 7 Backmuir Road, 16 to 38 Springside Place (even numbers), call Gas Sure on 01294 468 113
- All other residents contact City Building on 0800 595 595

WORD SEARCH

L H B N L B D U S R O S C X B
 R T T D B E R O B I P L M K L
 F Y H Z L M J K K I X Q I Z D
 P A O R Z J C W S V C C S T V
 G G Q E A W G V T F S A T L T
 Q J X J R E I N D E E R L I N
 S L T U R K E Y J R C O E R N
 R M H S Q Y W F E Y S L T U D
 M T M U S N O W X I Q J O D O
 C H R I S T M A S T R E E O S
 N O Z A G P R J Q L Z J N L A
 E K E C L M M J O R B B Z P N
 L P R E S E N T S L I C X H T
 G V W E Z V T I K H P I E C A
 T D E Y G J Z L W R H O L L Y

- | | |
|----------------|----------|
| Christmas Tree | Carol |
| Rudolph | Presents |
| Santa | Holly |
| Mistletoe | Reindeer |
| Turkey | Snow |

Extended Super Prize Draw!!

We have extended our Go Paperless prize draw to win £200.00 of love to shop vouchers!

If you would like to enter our amazing prize draw, all you have to do is request to go paper free. You can do this by contacting the office and providing an up to date email address and confirming you would like to go paper free.

We will update our records and enter you into the prize draw. The winner will be drawn at random from the list of participants. We will notify you and let you know when your paper free communication has been put in place.

The draw will take place in February 2021, however you can still request to go paper free anytime.

Good luck!