

Welcome...

...to the Winter edition of your newsletter.

There are plenty of tips on saving heat and money in this issue for you.

At the time of publication we are consulting with tenants on a proposed rent increase well under the rate of inflation. This will have an impact on service provision in the years ahead. We will update all tenants in January with the results of the feedback along with details of the current rent freeze the government has in place.

I hope you and your family have a great festive period.

Best Wishes

Alan Hume Director



We wish you a Merry Christmas and a happy, safe and healthy New Year!

From all of the Staff and Management Committee at Provanhall.

Inside this edition:

- Money saving advice and help with bills
- Stopping damp problems in your home

Festive Office Closure

Please note that office will be closed from 12.30pm on **Friday 23rd December 2022** until 9am on **Thursday 5th January 2023**.

An emergency repairs service will be available during that time.

If you have an emergency, please call **0141 771 4941**.

The emergency repairs service is available 24 hours a day.

Translation services available. Please ask at reception.

Services de traduction disponibles. S'il vous plaît demandez à la réception.

Dostępne usługi tłumaczeniowe. Proszę pytać w recepcji.

This newsletter is available in other formats including large print or translation into community languages, please email info@provanhallha.org.uk or telephone 0141 771 4941



Engagement Plan

Annually, the Association is assessed by its regulator the Scottish Housing Regulator (SHR). The regulator assesses the Association against its standards of regulatory requirements, including the standards of governance and Financial Management.

As you will see from the report issued, the Association was found to be fully compliant in all of these areas.

Provanhall
Housing Association

Engagement plan



Provanhall Housing Association Ltd

Regulatory Status: Compliant

We don't require any further assurance from Provanhall Housing Association Ltd (Provanhall) at this point in time other than the annual regulatory returns required from all RSLs.

Regulatory returns

Provanhall must provide us with the following annual regulatory returns and alert us to notifiable events as appropriate:

- Annual Assurance Statement;
- audited financial statements and external auditor's management letter;
- loan portfolio return;
- five year financial projections; and
- Annual Return on the Charter.

It should also notify us of any material changes to its Annual Assurance Statement, and any tenant and resident safety matter which has been reported to or is being investigated by the Health and Safety Executive or reports from regulatory or statutory authorities or insurance providers, relating to safety concerns.

Our lead officer for Provanhall Housing Association Ltd is:

Name: Kirsty Anderson, Regulation Manager
Address: Buchanan House, 58 Port Dundas Road, Glasgow G4 0HF
Telephone: 0141 242 5547
Email: kirsty.anderson@shr.gov.scot

Last Updated 31 March 2022

Beat the chill this winter with support from Home Energy Scotland

If you're worried about your bills, or finding it difficult to keep warm at home, Home Energy Scotland can help you access support to improve things.



Home Energy Scotland is an energy advice service funded by the Scottish Government that provides free, impartial advice to help people stay in control of energy use and save money on their bills. The service has no affiliation with energy suppliers and the team never cold call.

Home Energy Scotland can help in a range of ways including:

- Help with making sure you are getting the best energy deal
- Support for households with prepayment meters who are worried about topping up
- Advisors can check eligibility for discounts from energy suppliers such as the Warm Home

How to get in touch

If you are, or someone you know is worried about energy bills, call **0808 808 2282** or complete online form <https://tinyurl.com/4929h3ft> and a friendly advisor will be in touch. Calls are free and lines are open Monday to Friday 8am to 8pm and Saturday from 9am to 5pm.



Family Fuel Support Funding

The Glasgow Fuel Support Project has been launched and will help individuals and families with fuel top-up payments advice and assistance. The Glasgow City Council Fuel Support Project aims to help eligible citizens in Glasgow gain access to a £49 fuel top-up payment, as well as energy advice and assistance.

Families with children at home and receiving Council Tax Reduction are eligible for the support, and they should contact Glasgow Helps on 0141 276 1185 if they require a referral for a fuel top-up or energy advice

The grant is part of a wider package of support offered to citizens through the Glasgow Helps team who will support with fuel needs as well as any other needs identified. Glasgow Helps staff will carry out an eligibility check, and a grant of £49 will be awarded via a fuel voucher which will be administered on the families' behalf by HEAT (The Wise Group) directly with the energy provider.

We can help you make a claim, please get in touch with our Welfare Rights Office Elaine McIntyre who will be happy to assist you.

Money and Benefits Advice

Free, independent and confidential service

- Do you qualify for other benefits, grants or assistance?
- Do you need help with money or debts?
- Do you need help filling out DWP forms?
- Do you need help claiming Universal Credit?

Elaine McIntyre, our Income Maximisation Advisor, can help & support you with: all aspects of housing benefit & other benefits, maximising your income, debt problems, managing your money better, checking how starting or changing a job can affect your benefits & appealing against decisions affecting your benefits.

Please contact the office to book an appointment.



Elaine is available:
Mondays & Wednesdays



JOIN THE UK'S FAVOURITE
CREDIT UNION

Save with Rent!

Did you know you can also pay savings along with paying your rent? The Association partners with Glasgow Credit Union to make it as easy as possible to save money. All you have to do is decide how much you want to save and pay that amount along with your rent - we then do the rest!



Glasgow Credit Union is the UK's largest credit union. Everyone who lives or works within the 'G' postcode area can become a member and access their exclusive savings, loans and mortgage products.

Benefits of joining:

- A hassle-free way to become a regular saver with the comfort of free life insurance (restrictions apply)
- 24-hour access to view your account and request transactions via our website and mobile app
- Exclusive access to personal loans up to £25,000
- Exclusive access to member-only mortgage deals
- Become part of a local, mutual organisation that puts members and the Glasgow community first
- Your savings are protected by the Financial Services Compensation Scheme:
www.glasgowcu.com/about/regulation

Foodbank Vouchers

Are you struggling to feed you or your family? Anyone can find themselves at crisis point for many different reasons.

That is why we work in partnership with Glasgow North East Foodbank. If you are struggling to put food on the table and you or your family is at risk of going hungry, please contact your Housing Services Officer who can help.

Your nearest foodbank is in Blairtummock. There are also various other locations open throughout the East of the city.

For all locations and opening days and times visit:
www.glasgowne.foodbank.org.uk



Before it's spent - pay your rent!

Christmas is a wonderful time for giving. It is also a time to feel pressured into spending money you may not have. Give yourself peace of mind this Christmas and don't put your tenancy at risk by using your rent money to pay for the festivities.

Please remember, our Money & Benefits Advice service is available 2 days per week from our office every Monday and Wednesday. If you have money worries and are struggling with debt, we would urge you to get help and support by using our independent, free and confidential service.

Please contact the office to book an appointment.



**Free,
impartial
advice
and
assistance
available**

Provanhall
Housing Association

**Don't worry alone, talk to us
today on 0141 771 4941.**

Mental Health Support



Sadly the Christmas holiday period isn't the best of times for everyone.

If you or someone you know are suffering from anxiety or poor mental health, there is help out there. We have put together some points of contact here. Remember if you are in a crisis, you can get in touch with your GP, out of hours service by calling NHS24 on 111 or 999 in an emergency.

NHS LIVING LIFE	0800 328 9655	Free telephone-based service for people feeling low, anxious or stressed (16+). Self help coaches and therapists, offering appointment based telephone support. Monday - Friday 1pm -9pm
BREATHING SPACE	0800 83 85 87 www.breathingspace.scot	Free telephone-based service for people feeling low, anxious or stressed (16+). Mon - Thurs 6pm - 2am Friday 6pm - Monday 6am
ANXIETY UK	03444 775774 www.anxietyuk.org.uk	Whether you have anxiety, stress, anxiety-based depression or a phobia that's affecting your daily life, Anxiety UK is here to help and is here for you. Helpline open Monday - Friday 9.30am - 5.30pm.
SAMARITANS	116 123	Anyone any age can contact. Free and confidential support. 24 hours.

Age Scotland Helpline

Our helpline is a free, confidential phone service for older people, their carers and families in Scotland.



Our skilled advisers provide information and advice on a range of topics. We also provide friendship for when you just need a friendly chat.

It's FREE to call on 0800 12 44 222 and available Monday to Friday 9am-5pm.



Age UK Advice Line: 0800 678 1602

FREE to call 8am - 7pm 365 days a year

Telephone friendship

Get a free weekly friendship call. We'll match you with one of our volunteers. Our service is flexible to suit the different needs of every individual.



Advice on dealing w

No one wants to live in a damp home. Damp can cause mould on walls and furniture and cause damage to your belongings, it's also unhealthy to live with.

Dealing with dampness and mould in your home

Dampness and mould can affect your health, especially if you have young children, older people or vulnerable members of your household with chronic illness.

As your Landlord, we will always respond to any reports of dampness and mould in your home and take action which may involve repairs, treatments or advice.

Dampness and mould growth can be a sign or problems within your home, caused by excess condensation forming or water penetration.

This can include:

- leaks in the roof
- cracks or holes in walls
- rotting window or door frames
- lack of ventilation or poor ventilation in your home
- water coming into your home from the ground
- water coming in from gutters or vegetation growth

Our commitment to you

If you notice signs of dampness or mould, get in touch with our Technical Services by calling **0141 771 4941** or by email at info@provanhallha.org.uk.

We will arrange an inspection to find out the cause and deal with damp and mould in a reasonable amount of time. We aim to visit you, at home, within 3 working days. If you feel there are vulnerable people at home and need us to attend sooner, just let us know.

We will ensure:

- Every room has an adequate heating source.
- There is suitable ventilation in bathrooms and kitchens through mechanical extraction fans.
- Insulation is properly functioning to reduce heat loss through the building.

What is condensation?

Condensation forms when warm moist air begins to cool releasing the moisture. The moisture then settles on cold surfaces making them damp. This can happen quickly when warm moisture in the air connects with cold air on surfaces. For example when you see condensation form on a cold mirror or window when you have a shower making it feel wet to touch, this is condensation.

Condensation will travel in the air through your home and is drawn to cooler areas such as:

- Windows
- Cold walls
- Behind furniture where there is poor circulation of air
- Even on clothes

Some damp is caused by condensation. This can lead to a growth in mould that appears as a cloud of little black dots. Check for signs of damp and mould. **These can be:**

- a damp and musty smell
- mould or mildew on walls, floors or ceilings
- walls, floors or ceilings that feel cold or damp
- dark or discoloured patches on walls or plaster
- lifting or peeling wallpaper
- excessive condensation on windows



With damp and mould



How to reduce condensation

To reduce condensation you need to create less moisture and help circulate air.

Things that can cause warm moisture in the air:

Causes of excess condensation	How to minimise and deal with it
Cooking, kettles	Keep lids on pans, only boil the water you need.
Showering & bathing	Close doors and open windows. Use extractor fans. If the fan or timer is not working, report it for repair.
Washing and drying clothes	Use outside drying areas when you can. If drying inside, close doors to the room, partly open windows and use a clothes horse. Do not cover radiators.
More cold surfaces due to colder weather	Try to heat your home each day to 18°C. If you are vulnerable or have chronic health conditions seek advice on the right temperature for you.
Closed windows more often due to colder, wet weather	Keep window trickle vents open and wipe down windows and window cills regularly. Open windows on a daily basis to allow moist air to escape. Open blinds and curtains at times to circulate the air around them. Do not cover radiators.
Avoid damage to furniture	Do not have furniture right up against the wall, always allow air to circulate by leaving a gap.

Potential remedies

Where there is a building defect, we will put this right. This may involve replacing defective windows, extractor fans, improving ventilation, treating damaged surfaces to prevent mould re-growth. Where we are unable to do this in a reasonable timeframe, we will look to provide you with alternative accommodation until the works are complete. We will consider this on a case by case basis and in consultation with the tenant.

We may ask you to help by following the guidance contained in this newsletter to reduce condensation in your home. Where there are concerns, we may install monitoring devices to gather data on humidity, temperature and air quality over a period to help us make better decisions in assisting you to deal with dampness issues.

Home insurance

You should consider (if you don't have a policy already) taking out Home Contents Insurance to protect your possessions in the event of damage from dampness mould or escape of water. For more information, please speak to your Housing Officer on **0141 771 4941** or by email at info@provanhallha.org.uk

Help with the costs of heating your home

We understand the impact on our tenants of recent rises in energy costs to heat your home. We will do all we can to help you by making your home as energy efficient through better insulation and replacement of windows, doors and roofs as they become due with more energy efficient types. If you are struggling with energy costs, please get in touch and we can direct you to more help and check if you are receiving all the assistance you can from government and your energy provider.

Ready for winter?

Top Tips

Provanhall Emergency Festive Service

Our Office will close at 12.30pm on Friday 23rd December this year and re open at 9am Thursday 5th January 2023.

If you have a fire, flood, electrical, security, heating or hot water emergency, please call us on **0141 771 4941**.

Keep your home warm

Try to keep your home warm day and night. If any area of your home does not have heating, for example rooms without radiators, leave doors open to allow heat to circulate.

Heating not working?

Before you call for a repair, please check:

1. You have credit in your gas/electric meter
2. The wall thermostat has not been set at too low a temperature for the heating to come on.
3. The thermostatic control valve (TRV - on the side of the gas central heating radiator) on the radiators has not been set at too low a number for the heating to come on.

What to do if a pipe bursts

If the worst happens and a pipe bursts, please follow these simple do's and don'ts to reduce damage.

Do

- Turn off the water supply. The tap is usually under the sink or in the hall cupboard.
- Switch off the electricity at the mains.
- Switch off the boiler at the wall switch.
- Use a bucket or basin to catch any water leaking from the burst.
- Open all taps to the sink and bath. If possible collect the water in the bath for flushing the WC and washing.
- Call the Association on **0141 771 4941** to report the repair.

Don't

Ignore it, a small leak may be okay overnight, but if left for several days could cause major damage in your and your neighbour's home.

Useful Numbers

Police emergency	999
Police non-emergency	101
Gas Emergency (if you smell gas)	0800 111 999
Electricity Emergency (Scottish Power)	105
Blocked Sewers (Scottish Water)	0800 077 8778



Keep your bin store free of pests!

Blue Bin Dry Mixed Recycling

Collected every 16 days



Paper, Cardboard, Tins, Cans, Plastic bottles

Yes

Paper

- ✓ Newspapers, magazines, leaflets
- ✓ Brochures, catalogues and junk mail

Tins and Cans

- ✓ Drinks cans and food tins, aluminium cans and empty aerosol cans

Cardboard

- ✓ Cereal boxes and cardboard packaging
- ✓ Brown corrugated cardboard, toilet and kitchen roll tubes

Plastic Bottles

- ✓ Cleaning product bottles, toiletry bottles, drink and milk bottles, sauce bottles

No

- ✗ Food
- ✗ Glass
- ✗ Plastic carrier bags
- ✗ Plastic film/polythene
- ✗ Polystyrene packaging
- ✗ Food and drinks cartons
- ✗ Plastic pots, tubs, trays including yoghurt pots and margarine tubs
- ✗ Books
- ✗ Packaging with food waste residues including takeaway pizza boxes and crisp packets



No plastic carrier bags

Green Bin General/ Non-recyclable waste

The lid of your bin must be closed. Don't leave any bags on top or beside your green bin as they will not be collected.

Collected every week from tenement flats and 3-weekly from main door houses.



Yes

Items that cannot be recycled

- ✓ Polystyrene packaging
- ✓ Plastic carrier bags
- ✓ Plastic film/polythene
- ✓ Nappies
- ✓ Packaging with food waste residues including takeaway pizza boxes and crisp packets

No

- ✗ Any item that can be recycled

FREE Bulk Items Uplift Service

As a Provanhall Housing Association Tenant, you can have bulky items (such as mattresses, kids toys, furniture all uplifted FREE OF CHARGE! **Just leave the item(s) in the back bin area on a Monday evening for uplift on the Tuesday** this will save you £35 charge for using the Council bulk uplift service each time! Main door houses can phone the office for FREE bulk uplift.

If you have any concerns please get in touch! Telephone: 0141 771 4941 Email: info@provanhallha.org.uk

Get the cover you need this Winter!

Did you know that the Thistle Tenant Risk Homes Contents Insurance Scheme offers cover for fire, theft, water damage, floods and much more.

In fact, over the festive period or other religious festival, the Crystal Scheme automatically increases the contents sum insured by **£1,500** or **15%** of the sum insured (whichever is greater), for loss or damage to gifts bought, for one month before and one month after each special occasion.

The holidays could see more accidents, such as risks of spillages, breakages and general mishaps.

Optional extensions are available, subject to an additional premium, such as extended accidental damage.

A £50 excess may apply, full details are available on request.

Terms & conditions apply to all sections. A full policy wording or Insurance Product Information Document is available on request.

To find out more about the Thistle home contents insurance scheme contact:

- » Crystal on **0345 450 7286**
- » Request an application pack from your local housing office
- » Visit **www.thistletenants-scotland.co.uk**, where you can also request someone to call you back!



Thistle Tenant Risks is a trading style of Thistle Insurance Services Limited. Thistle Insurance Services Limited is authorised and regulated by the Financial Conduct Authority FRN 310419. Registered in England under No. 00338645. Registered office: Rossington's Business Park, West Carr Road, Retford, Nottinghamshire, DN22 7SW. Thistle Insurance Services Ltd is part of the PIB Group. Our Data Protection Privacy Policy is online at <https://www.thistleinsurance.co.uk/Privacy-Policy>

Easy Ways to Pay your Rent



Direct Debit

Easiest way to pay your rent. Choose what suits you best – weekly, fortnightly, or monthly. Once set up future rent payments are automatically paid!



Phone

0330 041 6497 – phone AllPay with your rent payment and debit or credit card. Pay 24 / 7.



Online

www.allpayments.net – register and pay anytime using your debit or credit card. Pay 24 / 7.



Text

www.allpayments.net/textpay – register and pay anytime using your debit or credit card.



Smartphone or Tablet APP

Download the free 'AllPay' App - register and pay anytime using your debit or credit card. Pay 24 / 7.



Callpay

Phone your Housing Services Officer during office hours on **0141 771 4941**. Pay using your debit or credit card.



Online Banking

Make a transfer from your bank account to ours using these details: Bank of Scotland, Sort Code: **80-07-78**, Account No: **00425566**. Please use your rent reference number or your address as your reference. Pay 24 / 7.



In Person

PayPoint Shop – use your rent payment card to pay over the counter by cash, debit or credit card at one of over 29,000 PayPoint outlets where you see the logo. Your nearest is Provanhall Licensed Grocers on Conisborough Road or the Shandwick Shopping Centre or Glasgow Fort. For Paypoint locations visit www.paypoint.co.uk/paypointlocator



Payzone Shop – use your rent payment card to pay over the counter by cash, debit or credit card at over 24,000 Payzone outlets where you see the logo. For Payzone locations visit <https://storelocator.payzone.co.uk/>



Post Office – use your rent payment card to pay over the counter by cash, debit or credit card at over 12,000 Post Offices. Your nearest Post Office is the Shandwick Shopping Centre. For Post Office locations visit www.postoffice.co.uk/branch-finder



Provanhall Housing Association Limited

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Provanhall Housing Association Limited is a company registered in Scotland under the Companies Acts, Company Number: SCO37762, Registered Office: 34 Conisborough Road, Easterhouse, Glasgow, G34 9QG.

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