

A Gathering of Members 2023

Our AGM which was held on 14th March 2023 at The Hall, Peat Road, was well attended and it was good to see so many members in person.

Kerry Stevenson, Chair, presented her last report, as Chair, to Members which included a summary of our performance and activities over the last year. Members also heard a presentation on our accounts from Jeremy Chittleburgh, our Auditor from Chiene + Tait and noted that Rosehill continues to be in a healthy financial position.

Jeremy then gave his Audit Report on Rosehill with Members noting it was positive. Members further noted that Chiene + Tait was being appointed as our Auditor for 2022/23.

Under the agenda item Election of Management Committee Members, those present noted the following:

Jim Thomson, Nikki Finlayson and Karen Leitch, had to retire in accordance with Rule 36 and each of them had confirmed they wished to stand for re-election.

However, our rules stipulate that a committee member who has served for a continuous period of 9 years or more and who is seeking re-election must be able to demonstrate their continued



Kerry Stevenson,
Chairperson



Auditor, Jeremy
Chittleburgh

effectiveness. The Management Committee must be satisfied of this and agree to permit him or her to stand again. Members noted that the 9 year rule applied to Nikki Finlayson and that having considered the matter, the Management Committee was satisfied of her continued effectiveness and therefore resolved to permit her to stand for re-election. This process ensures that committee members continue to demonstrate that they can properly fulfil their roles and act in the best interests of tenants and other service users.

Kerry Stevenson was pleased to report to Members that 3 valid nominations for the Management Committee had been received from Anne Green, Joyce Gallen and Kim Houston. *(continued on p2)*



Members attending our AGM

A Gathering of Members (continued)

Kerry Stevenson explained that as the number of Members seeking re-election and election was equivalent to the number of vacancies, she was able to declare that all 6 Members were elected without the need for a vote. She thanked them all for standing, reminding those present that Rosehill cannot exist without a Management Committee.



1st prize winner
Mrs Mulheron



2nd prize winner
Ms White



4th prize winner
Mrs Doyle



5th prize winner
Ms Leonard

Following conclusion of the formal business of the AGM, a prize raffle and bingo were held.

The winners were:

Prize Raffle:

- 1st Prize £150 gift card
 (Mrs Mulheron)
- 2nd Prize £100 gift card (Ms White)
- 3rd Prize £75 gift card (Mrs Smith)
- 4th Prize £50 gift card (Mrs Doyle)
- 5th Prize £25 gift card (Ms Leonard)

Bingo:

- Full House £25 gift card (Ms Fraser)
- Double Line Bottle of Wine
 (Mrs Mulheron)
- Single Line Chocolates (Mrs Boyd)

Christmas Lunch

December saw the return of the over 60's Christmas lunch which was held in Priesthill United Reform Church.

Around 35 people enjoyed a festive lunch, followed by some music, dancing and a raffle.

Sharon Quinn and Parmjit Purewal from Rosehill joined in the festivities and chatted to those who attended.



TSS Results

In the summer of 2022, we commissioned Knowledge Partnership to carry out our 3 yearly large-scale tenant satisfaction survey, which saw 52% of our tenants taking part.

Thank you to all who took part, your views are invaluable to us. As part of the survey the Scottish Housing Regulator requires us to gather satisfaction levels on key aspects of our service.

The results are in, and are as follows:

Satisfaction Measure	Rosehill Results 2022	Rosehill Results 2019	Scottish RSL average since 2020 (source SHR)
Satisfaction with Rosehill Housing Co-operative's overall service	86.2%	94%	83.1%
Satisfaction with being kept informed about services and decisions	88.8%	98%	86.2%
Satisfaction with opportunities to participate in decision making	89.3%	97%	81.6%
Satisfaction with quality of home	84.5%	92%	81.0%
Satisfaction with Rosehill Housing Co-operative's contribution to the management of the neighbourhood	79.5%	92%	80.3%
Rating of rent as very good or fairly good value for money	87.6%	93%	78.8%

Feedback was received from 10 tenants who attended one of two focus groups hosted by Rosehill Housing Co-operative.

The focus groups were recruited and facilitated by Knowledge Partnerships on behalf of Rosehill.

We acknowledge that the results are not as good as we would have hoped for and are currently working through the results and any commentary received to identify how we can improve on the areas that fall within our remit.

Whilst it is disappointing that satisfaction levels have reduced since our previous survey in 2019, it should be noted that feedback received so far has indicated that the lasting effects of the covid pandemic may have attributed to the decline of satisfaction levels.



Fuel Funding Payments

In September 2022, we made an application to the Social Housing Fuel Support Fund which was made available by the Scottish Government, and we are delighted to announce that in December, we were advised that our application had been successful.

We secured a total of £103,700 to provide financial support to tenants with the increasing demands of the rising costs of gas and electricity.

Letters were sent to all tenants asking them to contact us no later than 31st January 2023 to provide their bank details for the payment to be made. A total of 890 tenants responded, meaning that they will each receive £116.51. Everyone who provided us with their bank details should now have received their payment. If anyone hasn't received theirs, please contact Sharon Quinn, Housing Services Manager on 881 0595.

When we were allocated this funding, one of the conditions in place was that we report back to the Scottish Government with information regarding how these payments made a difference to our tenants. We would therefore be grateful if you could provide us with some feedback on how this payment helped you through the current cost of living crisis. This can be done by telephoning the office on 881 0595, via email at admin@rosehillhousing.co.uk or via our website www.rosehillhousing.co.uk.

Applications for support from this fund are now closed.

Rosehill Tenants' Voice

Rosehill Tenants' Voice (RTV) was formed in January 2021. They were set up to carry out scrutiny activities which involves having an input into how our services are delivered to tenants and to express what they would like to see us do in the local area. The group are looking to recruit additional members to strengthen the values they believe in. They meet on the last Monday of each month in our office, and the meetings generally last around 2 hours.

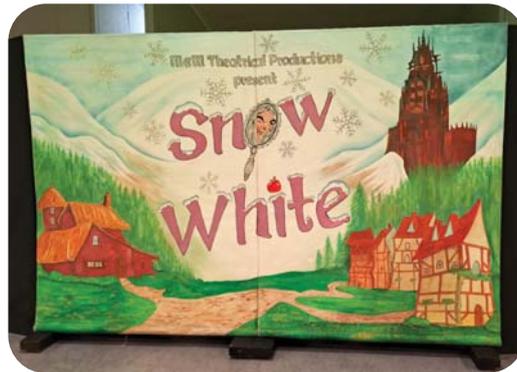
Are you interested in becoming a part of RTV?

If so, please contact Sharon Quinn, Housing Services Manager on 0141 881 0595 or by email to admin@rosehillhousing.co.uk

Christmas Panto

Another event that was introduced this year was the Christmas Panto.

This year M&M Theatrical Productions presented two showings of 'Snow White'. This year we opened the invitation up to residents in local care homes and are pleased to say that a number of residents attended and enjoyed the performance. The photos show that a good time was had by all.



Staff Changes

There have been a few changes to the staff over the last few months, with some staff leaving and new staff joining.

In November we said goodbye to Alison Stewart, Finance Manager, Adam Hughes, Housing Assistant and Jacqueline Stirling, Factoring Co-ordinator. Alison decided to take time out before deciding what she wants to do next, we wish her well with her future plans. Adam and Jacqueline went on to pastures new and we wish them well in their new jobs.

In January we welcomed two new staff members:

- Tracy McDonald, was successful in being appointed as our Factoring Co-ordinator. Tracy has worked in the social rented sector for a number of years. She has worked in both finance and factoring roles.
- Ruairidh McMillan, was successful in being appointed as a Housing Assistant, within the Generic Sub-Team of the Housing Services Team.
Ruaridh joined us from another Housing Association. Prior to that he had worked for a local authority.

2023 Garden Competition

We are pleased to advise that we will be running our Garden Competition in 2023.

This is an annual event held in recognition of all the hard work our tenants put into their gardens which makes the neighbourhood a more pleasant, colourful and better place to live.

There are some fantastic prizes to be won every year and this year is no different. Don't want to miss out? Start now and get planting!

Full details of the competition will be published in the Summer Newsletter and will also be posted on our website in the coming months.



Rosehill Housing
Co-operative Limited

Community Fun Day

We are looking to re-introduce our community fun day this year after it had to be postponed due to restrictions around the covid pandemic. This event has been extremely popular in previous years and no doubt it will be again. We are currently looking at dates in August for this event and further information will be provided in our Summer newsletter.

NOTICEBOARD



Scottish Housing Regulator

National Panel

Take our survey, help us improve services...

Would you like to help improve social landlord services in Scotland?

The latest National Panel survey is now available to all tenants and service users!

The Panel is one of the ways that the Scottish Housing Regulator can hear what tenants and service users think and make sure it focuses on the important things. Members receive occasional surveys and invites to take part in other feedback exercises. Participation is always optional and you can leave at any time.

We want to include a diverse range of people on the Panel, including those who are not involved in other ways of giving views on landlord services. Members include **council and housing association tenants**, people who have used **homeless services**, homeowners who receive social landlord **factoring or common repairs**, and people living on social rented **Gypsy/Traveller sites**.

Take part...

Online at www.bit.ly/shr-panel

Call 0800 433 7212

Get a printed copy on natpan@engagescotland.co.uk or call 0800 433 7212

Update From Angela...

Litter continues to be a problem in our areas, on the streets and outside the perimeter of some front gardens.

You are responsible for any litter that is in and around your property, please ensure that you dispose of it in the correct manner. Litter is a breeding ground for bacteria, it is also unsightly and potentially dangerous to our environment.

Please help us and report litter problems to The Environmental Task Force, their telephone number is **0300 343 7027**, alternatively you can contact me on **0141 881 0595** to discuss. If we work together, we might see a difference in the general look of the area, please do your bit to keep the neighbourhood free of litter.



Gardens

As we come into the growing season again it is important that we work together to keep our neighbourhood looking good. We really appreciate the efforts of those who continue to work hard and keep their gardens and surrounding areas in a clean and tidy manner. This also includes the edging around

the outside of your property, path and driveway. We have noticed that in parts of the area residents are failing to maintain the outside perimeter of their front gardens. Please note that it is your responsibility to maintain these areas as per your tenancy agreement. The responsibility does not belong with Rosehill or Glasgow City Council, please keep them free from litter and weeds at all times. This would also include any residents who live in a ground floor tenement with a garden area.



Ground Maintenance Contractors

The spring/summer garden maintenance season is fast approaching, and we are happy to advise that our newly appointed contractor Caledonia Maintenance Services Ltd will be on site from Monday 3rd April 2023.

Once we have a confirmed programme of works, we will be able to advise tenants when they will be working in specific areas and when you can expect to have your garden cut if you are on our garden assistance programme.

Dog Fouling

There has been a significant increase in dog fouling within our community, on the pavements/streets and some garden areas. Dog fouling **threatens the health of the local community**, particularly young children, so it is a priority to make sure our public spaces are clean, safe, and free of dog mess. If you allow a dog in your control to foul it is your responsibility to dispose of the mess straight away. We will continue to work with our residents and other agencies to tackle this ongoing issue.

Update ~ Ruairidh

I recently joined Rosehill in mid-January as the new generic housing assistant within the Housing Services Team. My estate patch includes the Nitshill area and sections of Craighbank and Househillwood.

I will be responsible for dealing with estate management related issues including, fire safety inspections of the tenemental properties, garden inspections and dealing with acts of anti-social behaviour.

I aim to be as visible and helpful to tenants as possible so if you see me out and about, please feel free to approach me to introduce yourself. I am looking forward to getting to know the tenants and working with everyone to achieve the best outcomes possible for the area.

Common Closes Fire Risk Assessments

Part of our commitment to tenant safety is ensuring stairs and communal areas within closes are clear from all combustible materials and no items are in the close area which may block someone's escape in an emergency.

The closes are inspected on a weekly basis, and you will be asked to remove any items that are lying about.

We do need our tenants to continue to play their part in keeping everyone safe by ensuring the closes and communal areas have no personal items within them. Please do not store bikes, scooters prams etc in the communal areas.

The common stair is your only means of escape in the event of a fire.



Have you ever thought what you would do if fire were to break out in your stair? It may not necessarily be in your flat! A fire started in a common stair could kill you and your family. Even a small bag of rubbish can create enough smoke to fill a whole stair. Items left in a common stair are often deliberately set on fire.

Keep it clear

- Get rubbish, old furniture, etc out of the building
- Make sure storage areas are kept locked
- For advice on uplifting items contact your local Council

If fire does start

- Keep doors closed to prevent smoke filling your house
- Dial 999 and ask for the Fire and Rescue Service, giving as much information as you can

For free home fire safety advice
CALL 0800 0731 999
 or visit our website at
www.firescotland.gov.uk



SCOTTISH
 FIRE AND RESCUE SERVICE
 Working together for a safer Scotland

REPAIRS AND MAINTENANCE

Planned Maintenance Update

We are pleased to announce that we will be working with two new planned maintenance contractors to deliver £2m+ of improvements to your homes over the next two years.

CCG (Scotland) Limited will be installing new windows and external doors at Rosewood, Lindens (external doors only), Johnsburn, New Hurllet, Rosehill Cottages and Priesthill Tenements over the next two years.

Neat Heat (Scotland) Ltd will be replacing radiators and pipework in Lunderston Drive, Peat Road, Priesthill Road, Hartstone Road, Glenlora Drive/Terrace, Househillwood

Road, Dunside Drive, Househillmuir Road/Crescent and Overtown Avenue over the same period.

Exact details of what area will get done in what order will be further discussed with the contractor and the project team with surveys for both projects commencing in the coming months. We will be in touch with further details for all tenants involved in the coming weeks. Keep an eye out for the information leaflet dropping through your door.





Annual Rent Increase

We would like to take this opportunity to thank those tenants who took part in the Annual Rent Increase Consultation.

To seek the views of as many tenants as possible, staff attended the breakfast club which is run weekly within The Hall in Peat Road and a couple of drop in sessions were arranged at our office. We took the opportunity to speak with tenants who had attended the feedback sessions relating to the tenant satisfaction survey results.

In addition to the above, we contacted a random selection of tenants by phone.

Our Management Committee took account of the needs of our tenants and our business needs and agreed to the proposed rent increase of 5%, This is 5.1% below inflation in September.

You will by now have received a letter advising you of the new annual rent applicable from 1st April 2023.

Our Income Maximisation Team have already passed the new rents to Glasgow City Council Housing & Council Tax Benefit: this means that you do not need to do anything.

If you get **Universal Credit** including the housing element, you need to update the DWP through your online journal. Failure to let them know will mean they will pay housing element at last year's rate; this could lead to you having to meet the shortfall yourself. You should update your journal between the 1st and 6th of April 2023. If you need help to do this, please contact our Income Maximisation Team.

Tenants who pay by Standing Order need to contact their own bank and increase their payment before the 28th of April 2023.

Rosehill's Income Maximisation staff will automatically arrange to have your existing Direct Debit mandate increased for the new rent from April 2023.

Welfare Rights

Starting from 6 April 2023 most benefits and State Pension will rise in line with inflation rate - 10.1% which is the biggest ever increase to the State Pension.

How much State Pension will I get?

The rise means that those qualifying for a full new State Pension will receive:

£203.85 a week - up from £185.15.

And those who reached State Pension age before April 2016, who are on the older basic State Pension, will now receive:

£156.20 - up from £141.85. You can check your own State Pension forecast on the government's website.

Minimum Wage increase from April 2023

The minimum wage - known officially as the National Living Wage - varies depending on the age of the employee.

From 1 April 2023, the increase will be:

National Living Wage for over 23s: £9.50 to **£10.42**

National Minimum Wage for those ages 21-22: £9.18 to **£10.18**

National Minimum Wage for 18 to 20 year olds: £6.83 to **£7.49**

National Minimum Wage for under 18s: £4.81 to **£5.28**.

The Apprentice Rate: £4.81 to **£5.28**



Cost of Living Support Scotland

Most people are struggling due to the cost of living and don't know where to look for information to support and guide them.

The Scottish Government website <http://costofliving.campaign.gov.scot> provide lots of useful information.

The website includes help available on:

- Energy and bills
- Children and families
- Health and wellbeing
- Older or disabled people
- Debt and money
- Benefits and Income

It also includes benefit calculators, for you to check what benefits you could get, how to claim and the effect on benefits if you start work.

If you need help or assistance, contact our Welfare Rights Adviser or a member of the Income Maximisation Team.

Switch to Direct Debit

Modern life is hectic - but paying your rent charge by Direct Debit can help. It takes away much of the hassle associated with paying bills and means that you can spend more time doing the things you want to.

Direct Debit is one of the safest and most convenient ways of paying your bills:

- Payments are made automatically, so bills are never forgotten and there's no risk of late payment charges.
- Organisations using the Direct Debit Scheme have to pass a careful vetting process, and are closely monitored by the banking industry.
- The Direct Debit Guarantee protects you and your money in the unlikely event that there is an error in the payment of a Direct Debit, for instance if a payment is collected on the incorrect date, or the wrong amount is collected.

You can choose a payment date to suit your needs, helping you easily schedule your bills. Payments can be made weekly, four weekly or monthly, allowing you a greater choice.

Direct Debit payments come with a guarantee. So you're automatically protected by three important safeguards:

- An immediate money back guarantee from your bank or building society in the event of an error in the payment of your Direct Debit
- Advance notice if the date or amount changes
- The right to cancel at any time.

Switch to Direct Debit...

It's as easy as 1, 2, 3:

1. Get your bank account details handy
2. Call the Income Maximisation Team on 0141 881 0595 or 07375 447206
3. We'll do the rest!



Don't lose out!

As your landlord, we are responsible for insuring the properties we own. However, this only applies to the building, not the contents that you have inside the property.

You are responsible for replacing your damaged belongings, so it's important that you arrange contents insurance to cover these. Contents insurance covers the belongings inside your home, such as:

Furniture • TVs and other electronics • Decoration

Floor coverings, such as carpets or laminate flooring • Clothing

As a tenant, you have the option of insuring your contents at an affordable rate through Thistle Insurance. We strongly recommend that you take out content's insurance on your home, as your possessions could be very expensive to replace if damaged.



For full details about payment plans and different types of cover, you can pick up the Home Contents Insurance Form from our office, or we can arrange to have this posted out to you.

Please note there are other companies who provide contents insurance, and you have the option to shop around to find cover that suits you best.

Rent Arrears

Our Income Maximisation Team have seen an increase in the total arrears. They are very much aware that some tenants are struggling with the increased fuel costs and cost of living and will work with you to help you through this period of difficulty.

We will carry out a benefit check, consider your income and expenditure and discuss an arrangement to allow you to pay off your arrears.

However, if you continue to allow your arrears to increase without agreeing an arrangement Rosehill may be left with no option but to take drastic action.

Please do not bury your head in the sand things will only get better if you deal with it as soon as possible.

The Money House - Glasgow



Format: Five-day (onsite), four-day (onsite & online) & three-day courses (onsite) available

Location: Hope Street, Glasgow

Accreditation: SCQF Level 4 qualifications in Personal Money Management & Independent Living Skills, credit rated by SQA

Eligibility Criteria: 16-25-year-olds that could benefit from financial knowledge & skills, and how to maintain current or future tenancies (e.g. care leavers/other young people in challenging circumstances)



020 3581 9920 © MyBnk 2022.
MyBnk is a company limited by guarantee (No. 6215005) and a registered charity (No. 1123791) - SC050175 in Scotland

The Money House helps young people in, or about to move into, independent housing manage their money and maintain their tenancy.

Participants gain practical, financial and digital skills to help them pay their rent on time, keep up with bills and budget their living costs.

In a flat environment, we explain how they can make informed choices about their future and teach them how to best manage their money, to prevent homelessness in an immersive setting.



We cover:

- ⚡ Tenancy agreements
- ⚡ Avoiding eviction
- ⚡ Banking
- ⚡ Budgeting and spending habits
- ⚡ Benefits
- ⚡ Online safety and spotting scams
- ⚡ Energy efficiency
- ⚡ Planning for the future

Our Impact

- ⚡ 32% reduction in young people failing to keep up with priority payments
- ⚡ Up to £2.92 social value for every £1 spent
- ⚡ Less than 1% of attendees have faced eviction

Additional information

- ⚡ Group bookings can also be made, either we come to you or your group can come to our site.
- ⚡ Travel and lunch is covered for each participant when onsite, or they are given a supermarket voucher for each day they attend online (upon completion).
- ⚡ There is no cost for individual referrers, charities or young people who want to refer or take part in TMH – we are already kindly funded by our corporate partners:



To refer a young person, please email TMHScotland@mybnk.org.

To sign up to an Introduction meeting, where you can learn more, please [click here](#).

"I have learnt so much. If this was a lesson at school, I wouldn't miss it!"
Chanel, 19, Care Leaver & The Money House attendee.

Are your contact details up to date?

It is more important than ever that we have your up-to-date contact details as we are using our text service and email as a quick and easy way to communicate.

If you are unsure if we have your most recent contact details you can email us at admin@rosehillhousing.co.uk or telephone 0141 881 0595 to check.



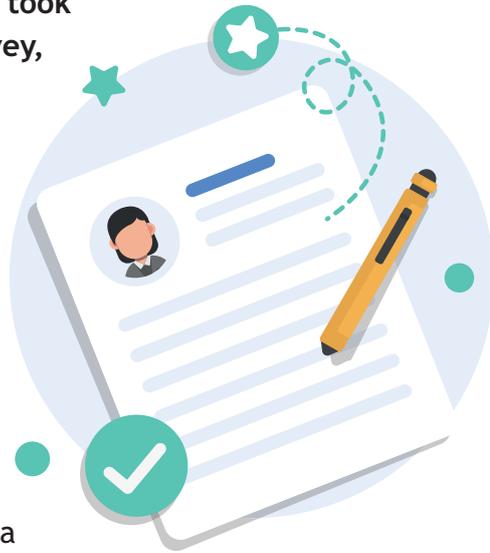
Satisfaction Survey

Thank you to the owners who took the time to complete the survey, a winner was selected at random and a prize of a £25 shopping voucher for Silverburn was sent to the winner, Geraldine Higgins of Maybole Street.

Congratulations Geraldine.

It is important for us to get your feedback and we plan to carry out more work in this area with our owners later this year so look out for another opportunity to win a prize!

We welcome your feedback, suggestions for improvement or compliments at any time and you don't have to wait until the survey to have your say. Please feel free to contact Tracy, the Factoring Co-ordinator, on **07932 650156** or email factoring@rosehillhousing.co.uk



Litter

I am sure we all agree that litter is a blight on our community. Please help us and report litter problems to The Environmental Task Force, their telephone number is **0300 343 7027**.

All residents, whether owners or tenants are expected to ensure that their property is kept free of litter, if you have litter in your garden, please take the time to dispose of it properly. Let's all help to improve our local community.

Invoices

We issue invoices to our factored owners 4 times a year covering the following periods -

October 2022 - December 2023 - issued January 2023

January 2023 - March 2023 - due to be issued April 2023

April 2023 - June 2023 - due to be issued July 2023

July 2023 - September 2023 - due to be issued October 2023

Your invoice is due for payment in full within 14 days - as per your Written Statement of Services and it is important that you ensure your payment method meets these requirements. We offer many ways to pay, and these are always detailed on the letter that comes with your invoice. Please ensure that your payment method means your full balance is paid within our terms. If you haven't yet paid your last quarter invoice, please make payment as soon as possible to avoid further action being taken.

If you need help with this, please contact Tracy, the Factoring Co-ordinator, on **07932 650156** or email factoring@rosehillhousing.co.uk

Keep us up to date with changes!

Let us know if you move home, are selling, have a new contact number or would prefer contact by email or text. We need this to ensure that we hold up to date information for correspondence or if we need to contact you about your property.

To check or update your details please contact Tracy, the Factoring Co-ordinator, on **07932 650156** or email by factoring@rosehillhousing.co.uk

Can you recognise a scam?

People are being warned to be extra vigilant about the threat from fraudsters and scammers following a significant rise in cases seen by the Financial Ombudsman Service over the last few years. Unauthorised financial fraud losses across UK payment cards, remote banking and cheques totalled £783.8 million in 2020.

The different types of scams

Scammers can get hold of personal and financial information in many ways. These can include:

- **Phone scams:** Scammers can try to call their intended victim pretending to be a reputable company and ask for personal data like a date or birth or passwords.
- **Online scams:** Like phone scams, these can involve fraudsters trying to access personal information through methods like email phishing.

- **Romance scams:** Romance scammer tactics can include cybercriminals pretending to be someone they're not in order to gain trust and steal information.
- **SMS scams:** Scammers pretend to be a reputable company and send text messages that are designed to steal personal or financial information or encourage people to download malware onto their phones.
- **Postal scams:** Scammers send cleverly written mail which can vary from letters asking for cash to messages from clairvoyants, letters claiming you've won a lottery and Ponzi schemes.

How to tell if you're being scammed

It depends on the type of scam being carried out. Generally speaking, there are some key things that you can look out for:

- If someone is unable to provide proof that they're who they say they are.

- If someone asks for bank details or other important personal information or documents.
- If they're hassling you, contacting you several times a day or speaking to you in an aggressive manner, this could also be an indication that they're up to no good.

What you can do if you've been scammed

- Don't panic.
- Document what's happened, if possible - keep a log of phone calls, save all emails, and screenshot text messages.
- Contact bank and credit card providers using the number provided on the back of your card, if applicable - their fraud teams can help.
- Report the fraud to Action Fraud, the UK's national fraud and cybercrime reporting centre.
- It's a good idea to check your credit score to see if there have been any changes due to the suspicious activity.

Making our information more accessible

This newsletter, along with other information we provide, can be produced in other formats e.g. large print or other languages if required. If you need this service please let us know.



Emergency Repairs

For genuine emergency repairs outwith normal working hours please contact - 0141 552 8647

points of view



If you have any comments or suggestions to make about the newsletter or about the services we provide, we would like to hear from you. Please contact us using one of the following options:

By telephone 0141 881 0595

By email admin@rosehillhousing.co.uk

In writing Rosehill Housing Co-operative Limited
250 Peat Rd, Glasgow, G53 6SA

By using the feedback form on our website:
www.rosehillhousing.co.uk