

# Annual General Meeting 2022

The Management Committee of Ruchazie Housing Association held its 29th Annual General Meeting on Thursday 22nd September 2022.

Members received an update from the Chairperson on the key achievements during 2021/22.

Chiene and Tait, Auditors presented the annual accounts for 2021 -2022 and highlighted another positive year for the Association.

Following the AGM, a Management Committee Meeting was held. The officer bearers were elected and the Management Committee for 2022/2023 is:

- Michelle Caldwell  
Chairperson
- Hugh Holland  
Vice Chairperson
- Ann Macdonald  
Secretary
- Patrick Uti  
Committee Member
- Robina Rigley  
Committee Member
- David McKenzie  
Committee Member
- David Khan  
Committee Member
- Gillian Bell  
Committee Member  
Thomas McGuigan
- Committee Member
- Katrina Phillips  
Committee Member
- Charlie McLellan  
Co-opted Member



## RUCHAZIE NEEDS YOUR HELP

**We have places on the board of the Association and we'd love it if a tenant would volunteer to join us.**

Local Community Based Housing Associations have demonstrated in the last 3 years their commitment to their tenants and communities. Ruchazie were able to support tenants quickly and the Management Committee played their part in supporting staff and enabling them to secure funding and distribute it effectively to our tenants, supporting food provision and fuel costs.

It is clear the focus of Ruchazie is our tenants and communities, providing the best services we can. Ruchazie Housing Association was started by tenants 28 years ago to improve housing conditions in Ruchazie. **Tenants have been essential to running the Association ever since.** We are a mix of local tenants, local residents,

people who work here and some with other experience such as housing, community work and finance. We're a good team and we'd welcome another tenant to make the team even stronger.

The Management Committee has responsibility for all the big decisions and it employs the staff to give them advice and deliver the services they require. If you'd like to be more involved in making your housing service better; pick up an info pack from the office or give Janice a call.

Monthly meetings are held on a Thursday from 6-8pm, and you can expect to attend training, and may include some planning sessions. The yearly commitment works out at about 12 evenings plus up to 2 days.

For more information, contact Janice Shields at the Associations Office or email [janice@ruchazieha.co.uk](mailto:janice@ruchazieha.co.uk)

# STAFF NEWS

A warm welcome to Allanna Crawford who joins us as our new Customer Services Assistant Modern Apprentice. Allanna left school in April this year, and worked in retail before joining us in August 2022. Allanna will be the first point of contact on the telephone and at reception and will be able to assist you with repairs, application enquiries and any other queries. Allanna is looking forward to meeting the tenants and helping with any issues they may have.



## Annual Assurance Statement

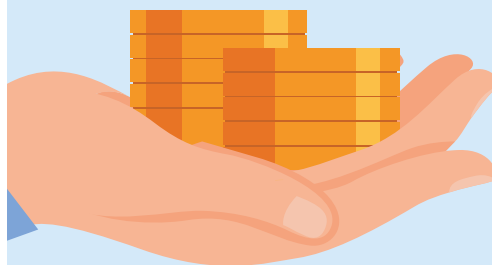
Ruchazie will issue an Assurance Statement to the Scottish Housing Regulator by the 31st October 2022.

The Scottish Housing Regulator now requires Social landlords to submit to them an Annual Assurance Statement providing assurance that their organisation complies with the standards in the Scottish Social Housing Charter and Regulatory Requirements. This includes regulatory requirements that apply to all social landlords and the Standards of Governance and Financial Management that apply to Registered Social Landlords (RSLs)

The aim of the Assurance Statement is to support landlords to do the right things, by promoting a culture of assurance, openness and transparency, and provide our governing body members the assurance they need that their organisations are well run.

Our Annual Assurance Statement will be available on our website by the 1<sup>st</sup> November. If you would like any information about our Annual Assurance Statement and the steps we take to ensure we are complaint, please get in touch. Ways to contact are on page x of this newsletter.

## CHANGES TO UNIVERSAL CREDIT



**UC** Universal Credit

From Monday, September 26 the **UK Government** is raising the Administrative Earnings Threshold which will see approximately 114,000 people on Universal Credit move from the 'Light Touch' regime where most claimants do not need to engage with the Jobcentre, into regular contact with a dedicated work coach.

Those who are impacted will be contacted by the **Department for Work and Pensions** (DWP) about what it means for them, at the end of their first full assessment period after September 26. DWP said: "The change aims to help more low-earning households to increase their incomes and improve their pay and prospects."

The change will see the threshold rise from nine hours a week to 12 hours a week for an individual and 19 hours a week for couples. In monetary terms, the **earnings threshold** will be increased to £494 per calendar month for individual claimants and £782 for couples, having previously been set at £355 per calendar month for individuals and £567 for couples.

If you are affected by this, please get in touch and we will arrange an appointment with GEMAP.



# Your guide to preventing condensation

## What is condensation?

Condensation happens when moist air comes into contact with a cool surface and water droplets form. This is what happens when you bathroom mirror steams up.

When this happens on your window, the glass mists up and drops of water run down the window. When it happens on a wall, the wall soaks up the moisture and becomes damp. Mould could then grow on the damp areas.

## Where does it come from?

Your body produces moisture all the time, when you breathe and perspire. This is most noticeable when you do exercise and overheat. We also put lots of moisture into the air when we take a bath or shower, cook or wash the dishes. Moisture is also produced when we dry clothes indoors or use an unvented tumble dryer. Bottled gas heaters and paraffin heaters produce large amounts of moisture into the air. This moist air travels through your home and when it comes into contact with a cold surface it will condense.

## Where can it happen?

Condensation happens most on the cool parts of walls, particularly on outside walls where there is not much air movement. It often appears as a dark patch in corners near the skirting and on the ceiling. The side walls of windows are often affected as they can be even colder. Areas with poor ventilation can be prone to condensation.

## How to remove mould

Mould can be easy to remove. You can normally wipe it off with a disposable cloth using some household cleaner. There is no need to use strong chemicals. Wipe over the area again every few days using diluted household cleaner to stop the mould growing back. This should become part of your regular cleaning routine.



## Prevent condensation – to help reduce the risk of condensation in your home:

- Keep a window open when drying clothes indoors
- Don't dry clothes over warm radiators or overload clothes horse with wet washing
- Keep the kitchen door closed when cooking
- Always use the extractor fan when cooking
- Keep lids on pots and pans when cooking
- Keep the bathroom door closed when running a bath and bathing and use the extractor fan using bath or shower
- Make sure air can circulate
  - Don't overfill cupboards and wardrobes
  - Don't keep furniture and beds hard against walls
- Keep your heating on low throughout the day in cold weather
- Avoid using flueless gas or paraffin heaters as they produce a lot of moisture.
- Adequately heat and ventilate rooms at risk
- When using a tumble dryer make sure the hose (where there is one) is put out the window, when using a condenser dryer leave your window open

## Keep your home warm

- Don't trap heat – avoid putting large pieces of furniture in front of a radiator- this prevents the heat from circulating
- Keep curtains above radiators
- Thick curtains stop heat escaping – remember to close them at dusk
- Keep curtains open on sunny days to help warm rooms
- Keep doors open in rooms that get lots of sunlight- this will allow the warm air to circulate your home

# Reporting a Significant Performance Failure to the Scottish Housing Regulator

The Scottish Housing Regulator (SHR) can consider issues raised with them about "significant performance failures". A Significant performance failure is defined by the SHR as something that a landlord does or failed to do that puts the interests of its tenants at risk, and which the landlord does or fails to do that puts the interests of its tenants at risk, and which the landlord has not resolved. This is something that is a systematic problem that does, or could, affect all of a landlord's tenants. If you are affected by a problem like this, you should first report it to us. If you have told us about it but we have not resolved it, you can report it directly to the SHR.



**Scottish Housing Regulator**

A complaint between an individual tenant and a landlord is not a significant performance failure. Significant performance failures are now, therefore, dealt with through the complaints handling procedure. You can ask us for more information about significant performance failures. The SHR also has more information on their website: [www.scottishhousingregulator.gov.uk](http://www.scottishhousingregulator.gov.uk)

## RIGHT TO REPAIR

Under Housing (Scotland) Act 2001 Scottish Secure and Short Scottish Secure Tenants have the right to small urgent repairs carried out by their landlord within a given timescale. If the repair is not carried out within timescale you have the right to contact us to ask for an alternative contractor.

If the repair is not completed within timescale you may be entitled to compensation.

### LIST OF QUALIFYING REPAIRS:

#### 1 Day

- Blocked flue
- Blocked or leaking foul drains, soil stacks or toilet pans where no other toilet in the house
- Blocked sink, bath or drain
- Loss of electric power
- Partial loss of electric power
- Insecure external window door or lock
- Unsafe access to path or step
- Significant leaks or flooding from water or heating pipes, tanks, cisterns
- Loss or partial loss of gas supply
- Toilet not flushing where there is no other toilet in the house
- Unsafe power or lighting socket or electrical fitting
- Loss of water supply

#### 3 Days

- Partial loss of water supply
- Loose or detached banister or handrail
- Unsafe timber or stair treads

#### 7 Days

- Mechanical extractor fan in internal kitchen or bathroom not working







# TOP TIPS FOR COOKING ON A BUDGET

## Making food go further.

### 1. Regularly check what food you have in stock

The best way to save money on food is to base your meals around what you have already. It can help you spend less on food shopping, because you'll only buy the items you need.

Take note of any tinned foods you have, as well as any dried foods such as rice and pasta. It also helps to know what seasoning and sauces you already have. Keep your cupboards tidy so you can see what you have in stock quicker. Don't forget to check your freezer as well.

### 2. Cook everything from scratch to save money

There are several great benefits to learning how to cook staple meals from scratch. Not only is it often cheaper to cook your meals yourself, you'll also get bigger portions for less money. You can then freeze these extra portions to eat another time.

### 3. Reduce your meat consumption

Popular meats such as chicken breast and lean mince can be expensive, so there's significant savings to make by at least having a 'Meat free Monday'.

- Ease yourself in by replacing the mince in Bolognese or chilli con carne with frozen veggie mince or onions and peppers
- Make stir fry with heaps of veggies instead of chicken

- Try cooking curries using filling pulses such as lentils, or using potatoes instead of meat

A 500g packet of mince can be as much as £4 at the supermarket, but a few potatoes and a bag of lentils could be half the price.

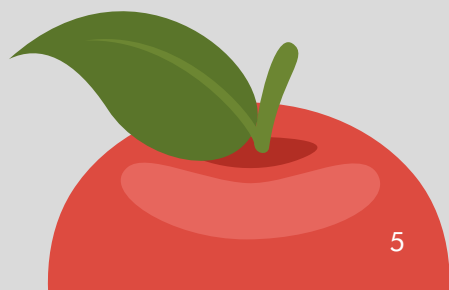
Planning every meal sounds like a chore, but it's a 15-minute job once a week, and it's been shown to save money. Just follow these steps:

- Decide what meals you'd like to cook
- Make a list of the ingredients you'll need
- Check your store cupboard to see if you already have some ingredients (this will help avoid building up unused basics)
- Shop for the ingredients you need
- Batch cook what you can (freeze what you'd like to use later in the week)
- Stick to the plan
- You'll be amazed at what you can save on bulk buys and by picking up discount store basics:
- Stock up on spices and dried herbs in the world foods aisle as they're often better value for money
- Store cupboard favourites such as rice can be bought in large 10kg bags for as little as £10, compared to 1kg bags for £2-£4
- Chopped tomatoes can be as much as £1 per can at some supermarkets, but are as little as 25p in some discount stores.

Everyone loves a cheeky discount don't they? Don't be afraid of checking out the reduced section and stocking up on useful items that are going out of date. You'll sometimes find 'dry goods' with damaged packaging have discounts too – although these are often hidden away in a different area of the supermarket.

A few tips on visiting the reduced section to get cheap food:

- Research what times of day your local supermarket stocks up the reduced section
- Remember that there could be multiple reduced sections in a supermarket, for example on the fresh produce, chilled, and 'stock cupboard' aisles
- It's only a bargain if you're going to use it, so don't impulse buy items that you don't really need
- Only buy vegetables that you'll use within the next two days, otherwise, you'll end up with food wastage
- Freeze meat or fish as soon as you get home, and include it in your next weekly meal plan



# MAKING BEST USE OF OUR STOCK

As many of our tenants know there is demand for larger and smaller homes in our community. At this time there are no plans to build new homes in Ruchazie. There is no suitable land that is available for development at this time.

We are aware that there are homes overcrowded and under occupied and understand that no one wants to leave the area, after all many of you have lived here a long time and fought hard for the homes you have today.

One of the ways to help with this problem is to look for a mutual exchange. This is when two tenants agree to move to a property which is suitable for their needs. The property is taken as it is, and the Association will only make sure tenant safety checks are undertaken. All exchanges are approved in line with our Mutual Exchange Policy and Allocation Policy which can be found on our website. **www.ruchazieha.co.uk**

Our aim is to maintain a list of interested tenants and their requirements. We will only publish details of the size and type of property, only when parties agree to the exchange will further information be provided. If you are interested in this type of exchange please contact Stacy who will provide further information.



## Nursery places available for eligible two-year-olds



Quarriers Nursery is working in partnership with Glasgow City Council to provide 1140 hrs of funded early learning and child care to eligible two-year-olds.

Funded early learning and childcare is available if your child is aged two and is or, since they turned two, has been:

- looked after by a local council
- the subject of a kinship care order
- the subject of a guardianship order

Your child can also access funded early learning and childcare if you receive qualifying benefits or earn under £16,500. Please check your eligibility at [www.glasgow.gov.uk/index.aspx?articleid=17458](http://www.glasgow.gov.uk/index.aspx?articleid=17458)

For more information, please contact Fareeha Hussain on 0141 774 8202 or [fareeha.hussain@quarriers.org.uk](mailto:fareeha.hussain@quarriers.org.uk)



[www.quarriers.org.uk](http://www.quarriers.org.uk)

Quarriers is a registered Scottish Charity No. SC001960

## Employability/Digital Support



### Are you looking for work?

We can support you with CV writing, job searching, job applications, training opportunities, in work benefits and further education!

### Don't know where to start?

You can call us on 0141 774 3344 to make an appointment with one of our employability advisors.



### Need access to a computer?

We have an IT suite with 16 computers that are available to use Monday to Friday, 9am-5pm. Printing access is also available.

### Require some support online?

Our digital work club/ IT drop in is on every Monday, Tuesday and Wednesday between 10am-4pm. Our employability advisors will be on hand to support you during these hours!

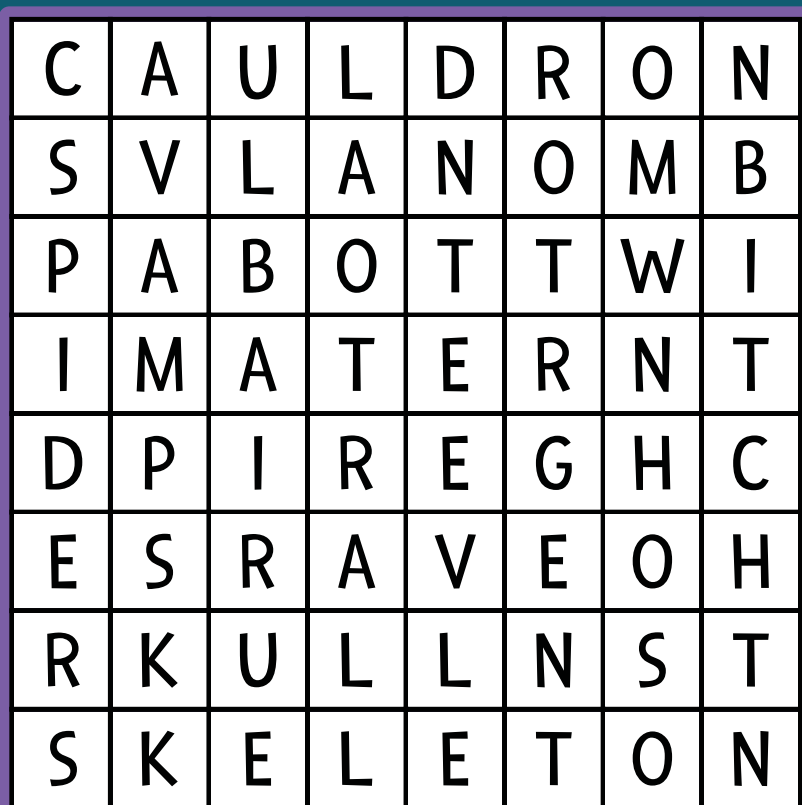


### Need a break?

Our support is entirely voluntary, you can choose to withdraw from our support and re-engage at any time!



# HALLOWEEN WORDSEARCH



**BAT**  
**CAULDRON**  
**GHOST**  
**LANTERN**  
**RAVEN**  
**SKELETON**  
**SKULL**  
**SPIDER**  
**TOMB**  
**VAMPIRE**  
**WITCH**

Return your completed wordsearch to the office by 31st October 2022 to be entered in to our draw to win a surprise gift!

Name

Address

Phone

Age



This document, and any others produced by Ruchazie Housing Association are available in a variety of alternative formats. We can provide documents in a larger print, on audio tape or in a variety of community languages.

If you require this or any other documents in another format, please contact us on **0141 774 4433** or pop in to our office.

# USEFUL CONTACTS

Emergency Repairs	0800 595 595
Police (Emergency)	999
Police Scotland	101
Noise Team	0141 287 1060
Dog Fouling	0300 343 7027
Graffiti Removal	0300 343 7027
Abandoned Cars	0141 276 0859
Bulk Uplifts	0141 287 9700
Water Mains (leaks or bursts)	0845 600 8855
Roads & Lighting faults	0845 37 36 35
Pest Control	0800 595 595
Housing Benefit	0141 287 5050
CCTV Operators	0141 287 9999

Ruchazie Housing Association, 24 Avondale Street, Ruchazie, Glasgow, G33 3QS

T: 0141 774 4433

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E: [administrator@ruchazieha.co.uk](mailto:administrator@ruchazieha.co.uk)