

ANNUAL GENERAL MEETING

Our AGM took place on 24th September at Ruchazie Church, and we would like to thank members and tenants who attended.

22 members and residents were welcomed to the meeting. The annual accounts for 2024-2025 were presented by our Auditors CT and approved. Members were provided with performance information, our planned maintenance programmes and our plans for this year.

Following the meeting members were invited to take part in a raffle and some bingo games. Our thanks to our contractors who contributed prizes for this event:

- Bell Group – Luxury Hamper and Slow Cooker
- Mearchant – shopping vouchers

If you wish to become a member of the association, please contact Janice or any member of staff, alternatively information can be found on our website www.ruchazieha.co.uk/becoming-a-member-of-ruchazie-housing-association



Repairs And To Your Home

This autumn we are focusing on repairs and maintenance to your home.

You will know that when a repair is reported we have an obligation to inspect and carry out the required works. Sometimes these works are rechargeable to tenants due to neglect (not reporting at the time) or damage by the tenant, family or visitors.

Here are a few common issues we experience and cost the Association money (and ultimately you as the tenant).

FIRE SAFETY

DO NOT REMOVE any alarms from where they have been fitted. **If your alarm is faulty please report it to us immediately.** It is your responsibility to inform us when your alarms are faulty, this will ensure your safety in your home should there be any incidences of heat, fire or CO2 emissions from your boiler.

Our contractor will carry out a service of all alarms during your annual gas safety check, however, should there be any incidents where the alarms has been removed by the tenant there will be a CHARGE to replace these alarms.

Until now we have been replacing these alarms and in the period from April 2024 to now we have paid approximately £6500 for these works. **The Association will no longer bear this burden and tenants will be charged where the equipment has been removed or damaged.**



Maintenance



NO ACCESS FOR REPAIRS

Although we have a responsibility to carry out repairs to your home when reported our policy states-

'Where we are unable to gain access after three attempts or the tenant does not provide suitable access time, we will cancel the repair and notify the tenant.'

We are experiencing a high number of instances where access has been arranged and the tenant fails to be at home to allow the repair to be carried out. This is a cost to the Association and you as we will bear the call charge for the contractor, we will consider passing this charge onto the tenant if it is a persistent issue.

FAULTY OR DAMAGED PARTS/COMPONENTS

If you have a faulty or damaged component in your property please do not dispose of them until we have inspected it. Please contact us as soon as possible if you have any component (cupboard door, bath panel etc) that is damaged; we will then inspect it and decide whether this can be repaired or requires replacement.

If you dispose of these components before we have inspected them you may be recharged for the replacement.

GAS SERVICE

Ensuring that your gas appliances are serviced regularly is an issue of safety. Without regular checks and maintenance, they could become in danger of leaking carbon monoxide poison – a deadly gas that you cannot see, taste or smell.



It is our responsibility to arrange/carry out a service of your gas installation on an annual basis. **IT IS YOUR RESPONSIBILITY TO ALLOW ACCESS.**

You will be given a date and time for our contractor to attend, however you can change this directly with the contractor or contact us should the appointment given not be suitable. If we have to arrange a forced access you will be charged.

There is a cost to the contractor and the Association for this and this could potentially lead to higher **PLEASE KEEP YOUR HOME AND FAMILY SAFE**

TENANT SAFETY CHECKS

To keep you safe in your home, the Association must carry out a variety of checks. Please help us by allowing access when requested and letting us know if your contact details have changed. Below are some of the checks we must carry out and how often we do this.

Item	Frequency
Gas Service	Annual
Full Periodic Electrical Safety Check	Five Yearly
Smoke, Heat and Carbon Monoxide Alarm Check	Annual – part of your gas service
Communal Fire Safety Risk Assessment	Every 2 years for communal closes
Legionella	Rolling programme for % of properties
Asbestos	No tenanted properties with Asbestos , all built post New regulations after 1998
Mould Damp and Condensation	All reports inspected by property Services Officer
Lift Safety	No communal lifts

KITCHEN REPLACEMENTS

Surveys were carried out ahead of Phase 3c kitchen replacements. Our contractor, Bell Group is on site from October 2025 to December 2025. Paul Moore will work with the contractor to ensure tenants are satisfied with the installation of their new kitchen which includes new fans and sockets.



Rent Matters



The festive season is coming round the corner, and with pressure on the family budget growing, we would like to remind you not to lose sight of the importance of paying your rent.

We understand the difficulties our tenants face over the Christmas period with pressure to buy presents, putting an extra strain on finances. However, while it may be tempting to overspend, this could lead to additional stress in the New Year when presents bought on credit cards have to be paid for. Paying your rent can sometimes drop off your 'to do' list

with gifts, decorations and Christmas dinner to think about, which is why we are giving a gentle reminder. **Stay up to date with your rent payments** and payments towards any arrears which have been agreed, and enjoy the festive season.

Please, remember your home is at risk if you do not pay your rent. We really are here to help so please contact us at 24 Avondale Street, Glasgow G33 3QS or telephone 0141 774 4433, or lynn@ruchazieha.co.uk

UNIVERSAL CREDIT HOUSING COSTS

These costs are paid to your landlord to cover your last assessment period.

For example, your assessment period can be 10th July to 9th August, Universal credit will pay your housing costs directly to us where requested on or around the 16th August. Therefore, your account may appear to be in arrears, but this isn't always the case so long as you continue to receive these housing costs. If you are in arrears, we will contact you to make an arrangement.

4 WEEKLY SALARY PAYMENTS

If you are paid 4 weekly and in receipt of Universal Credit, there will be a month each year where you receive 2 salary payments. This will likely cause a reduction in your Universal Credit payment, and we will not receive the same level of housing costs. You will need to make that additional rent payment. You can do this by paying an amount each month to us to prevent your account going into arrears.

RENT ARREARS ARRANGEMENTS

If you find yourself in difficult circumstances and unable to meet your rent payments we will always discuss a repayment arrangement to suit your financial circumstances. As well as ensuring you maintain your rent payments, we will make a suitable arrangement for arrears. This will always be considered in line with your own circumstances, so arrangement may differ. The most important thing is that you maintain this arrangement to prevent any further arrears.

UNIVERSAL CREDIT MIGRATION

If you have recently migrated to Universal Credit from another legacy benefit (ESA, CHILD TAX CREDITS ETC) and you were in receipt of Housing Benefit with a Discretionary payment, which could be for additional bedroom or low income, you will need to make sure you have applied for this discretionary payment again. In this case contact us for help to do this.



MIND THE MAN SCOTLAND – EAT AND MEET

A local group meet each week at Ruchazie Church. From 12 noon you can have some lunch and chat with members of the community before leaving to your own space to chat all things men. Open to all men aged 18+ and offers boundless opportunities for connections, camaraderie and to be an active part of their community. The time here can be spent whatever the member wants it to

be—to make friends, share existing skills or to learn new ones, respite, and/or gain the confidence to participate in other groups and activities. The possibilities for life-long friendships and camaraderie become endless!

Come along and find out more. You can also contact the guys through their facebook page [Mind the Man Scotland](#).



OUR BUSINESS PLAN

Our Business Plan covers the five years from 2025 to 2030. It talks about our mission statement, vision, and values, together with our overall strategic direction and ambition. See the full Business Plan on our website. [Ruchazie HA Business Plan](#)

If you don't have internet access or would like the document in a different format, please get in touch.

The following key elements form part of our plan:

OUR VISION:

'To provide a service that contributes to an attractive, safe, inclusive community where people want to live'

OUR VALUES:

Respect;
Understanding;
Community;
Helpful;
Approachable;
Zero Tolerance;
Integrity;
Equality

OUR TEAM COMMITMENTS:

- ✓ We will be **Courteous** in every interaction
- ✓ We will be **Accountable** for every decision we make
- ✓ We aim to always do the **Right** thing
- ✓ We will continue to deliver **Excellent Services**



BUDGET AND RENT SETTING

As we head into the later part of the year staff and committee will be working on our budget plans for 2026 -2027 and will consider any rent increase we may need to apply to ensure that the Association remains financially viable and is able to manage our homes effectively. This includes collecting rents, carrying out day to day repairs, making improvements and supporting our tenants.

You will receive information about our rent proposals early December and we ask all tenants to respond to the consultation, watch out for more information.





OUR STRATEGIC OBJECTIVES AND DESIRED OUTCOMES

Strategic Objective:

Desired Outcome

- | | |
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| 1. Continue as a key community anchor and deliver high quality services that protects and puts our customers first | Our tenants are highly satisfied with our services and feel they get value for money. |
| 2. Provide high quality affordable homes that are affordable in a well-managed safe and attractive community where people want to live. | Our homes meet all quality standards, are safe and in high demand and have low turnover. |
| 3. Manage our financial resources to protect our tenants' interests with sound governance, effective risk and financial management. | We are financially strong, risk aware and well governed |
| 4. Support our people to deliver excellent services to our customers | We have a strong and effective team of people who all feel well equipped, supported and motivated to carry out their role. |
| 5. Be an effective and active partner in supporting and sustaining our community | Our community is stable, and residents feel they have a good quality of life. |

Our priorities have been identified as:

- | | |
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| 1. To strengthen our service | 6. Build capacity |
| 2. To deliver Value for Money for tenants | 7. To develop our culture |
| 3. To deliver our investment plans | 8. To continue to support learning and development of all our people |
| 4. To provide safe and secure homes | 9. To promote partnership |
| 5. To protect our financial position | 10. To work effectively with partners to build community cohesion |

USEFUL CONTACTS

Emergency Repairs
(Including gas central heating) 0800 595 595

Police (Emergency) 999

Police Scotland 101

Noise Team 0141 287 6688

Dog Fouling 0141 287 1058

Graffiti Removal 0800 027 7027

Abandoned cars 0141 276 0859

Bulk uplift 0141 287 9700

Water Mains leaks or bursts 0845 600 8855

Roads and Lighting faults 0800 373 635

Pest Control 0141 287 1059

Housing Benefit 0141 287 5050

CCTV operators 0141 287 9999



HALLOWEEN WORD SEARCH



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



ORANGE
WITCH
BONES
WEREWOLF

WIZARD
GHOST
PARTY
BAT

COFFIN
MOON
CASTLE
CANDLE

CANDY
PUMPKIN
SPOOKY
POTION



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Ruchazie Housing Association Ltd is registered in Scotland with the Scottish Housing Regulator: Reg No: HCB 277. Financial Services Authority: Reg. No: 2420, Scottish Charity No. SC041911