



## Cuts to benefits – *know your rights*

**Further changes are being made to the benefits system – and Association tenants are urged to get in touch to find out their rights.**

The most significant forthcoming changes are to Universal Credit, with restrictions on: 18-21 year olds accessing housing costs for

help with rent from September next year; and, single tenants under the age of 35 receiving help with their housing costs from April 2019. A reduced level of the benefit cap took effect in January.

Universal Credit will be rolled out fully in the Glasgow area covering Govanhill in

autumn 2018. It will replace income support, income-based jobseeker's allowance, income-related employment and support allowance, tax credits and housing benefit.

**See inside for a four-page pull-out with more information on changes to the benefit system, pages 5 to 8.**

## Official opening – community shop a “fantastic asset”

The formal opening of the community information shop in Govanhill was carried out by First Minister and Glasgow Southside MSP Nicola Sturgeon. The shop, which is run by Govanhill Community Development Trust, was described as a “fantastic asset” at the heart of the neighbourhood. Read more on page 9.



Nicola Sturgeon with GCDT Chairperson Lyn Ewing and councillor Mhairi Hunter (third and second from right) alongside GCDT volunteers and staff

# Building on tenants' conference success

**The Association is planning to hold a second tenants' conference following the success of last year's event.**

The conference, which is expected to take place in October, will provide tenants with an update on the Association's performance and how it has responded to feedback from last year.

The Association aims to make the event as inclusive as possible, but places will be limited due to space restrictions, so anyone interested is advised to book early. Booking forms will be available in our autumn newsletter. If over-subscribed, the Association could consider organising a further event.

For further information, or if you have ideas



Big Noise Govanhill provides the musical entertainment at last year's conference

about topics for discussion, contact Tenant Participation Worker Jennifer Ferguson on 0141 636 3668.

## Housing charter review – focus on new technology

**The Scottish Social Housing Charter has been revised following a review.**

The charter, which has been in existence since 2012, sets out what tenants can expect from their landlord and provides the basis for the Scottish Housing Regulator to assess and report on how well social landlords are performing.

The reviewed version, which took effect in April, reflects the role of new technology in communications, the importance of involving tenants in reviewing how landlords deliver value for

money and the requirement that landlords meet the Energy Efficiency Standard for Social Housing by the end of 2020.

The Association's Tenant Participation Worker, Jennifer Ferguson, and tenant Derry Thomson attended an event about how the Scottish Government has updated the housing charter and what it means for the Association and tenants. They met tenants and staff from a range of landlords across the west of Scotland, compared performance and shared good practice.

Derry Thomson said: "It was

a great event, very informative. It showed how different housing associations can be – I thought they would all have tenant participation staff to support tenant involvement, but they don't. They are also very co-operative – it was great networking – people are very open to sharing good practice."

If you would like to know more about the charter, or how the Association is performing as a landlord, contact Jennifer Ferguson on 0141 636 3668.



# Memorial garden to commemorate loved ones

**A quiet place for local people to remember those they have loved and lost has been created in Govanhill.**

The Govanhill Remembrance Garden is part of the community garden next to the Association's offices in Coplaw Street.

It is set in a secluded part of the garden, close to Butterbiggins Medical Centre and away from the main growing and training spaces. The peaceful spot features benches and soft planting where people can take a quiet moment.

The area features a wall-mounted remembrance tree where simple plaques commemorate the names of local people. The first tree is now almost full, with a second tree planned for installation in the next few months. Getting a name plaque

engraved and installed costs £5 from The Cobbler on Calder Street.

The garden has been the work of local residents Rosemary Scott and Association tenant Kathy Graham, who organised a fundraiser in 2016 to get the memorial tree installed. The installation was supported by staff from the Association and Govanhill Community Development Trust.

A remembrance day in the community garden and Samaritan House is planned for late summer or early autumn. The date will be confirmed once accessibility improvements have been completed in the wider community garden. Check the Govanhill Community Remembrance Garden Facebook page for updates or contact Dave Zabiega at [dzabiega@govanhillha.org](mailto:dzabiega@govanhillha.org) or on 0141 636 3665.



## New groups for residents formed

**Two new groups have been set up for residents in Govanhill.**

The Govanhill Community Garden Residents & Tenants Association is an umbrella group of individuals and organisations active in the community garden next to Samaritan House. Members are involved in nurturing the garden, sharing their knowledge and skills, and bringing people together with social events.



Group Member Yazmin Mann: "The garden's community gardeners have been out in all weathers and at all times to ensure the garden is cared for and continues to be a nurturing and welcoming

space to hang out in. Pop in and see us on a Wednesday afternoon after 3.30 pm, if you'd like to get involved."

The Coplaw Community, made up of households in the Samaritan Hospital development, is another newly constituted residents' group. Neighbours decided they wanted to get to know each other better, and have a collective voice on estate management and housing issues.

# New allocations policy due to go live

**The Association's new allocations policy to provide those most in need with quality, affordable housing is due to be implemented this summer.**

The policy, which was developed after consulting widely with tenants and applicants, takes account of a wide range of housing needs, allowing the Association to make best use of the limited number of properties that come up for allocation.

The policy fully complies with Scottish housing legislation and follows best practice in the allocation of social housing.

In accordance with legislation, allocations will be made across three groups: existing tenants wishing to transfer to alternative accommodation; general waiting list applicants; and homeless people who are referred to us by Glasgow City Council.

The policy will award applicants a number of points based on the various elements of their housing need, rather than the current banding system. The intention is to make allocations as fair as possible and provide a system that is easily understood by applicants.

The Association is beginning the process of



assessing applicants against the new policy. This may take some time as there are around 1,000 applications on the housing list.

If you have a transfer application with the Association, you will receive a letter advising of your points award in line with the new policy.

If you have any queries when you receive that letter you can make an appointment at our Allocations Surgery, which runs daily at our Samaritan House office. If you have recently been sent an application form but have not yet completed and returned it, please do this as soon as possible.

When available, the new policy will be available in hard copy and on the Association's website.

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## Drop in for a cuppa and a chat

Tenants are invited to a monthly drop-in for a cuppa and a chat. The coffee evenings will be held at Samaritan House on the third Tuesday of the month, from 6pm to 8pm. Tenants can meet new people, take part in consultations and catch up on local news. Previous coffee evenings have discussed issues such

as bicycle storage, gardening tips and themes for the next tenants' conference. Suggestions for future guests are welcome. Contact Jennifer Ferguson, Tenant Participation Worker, on 0141 636 3668. The next coffee evenings will be held on 18 July and 15 August.





# BENEFIT CUTS:

A GUIDE FOR TENANTS

# Tenants urged to get advice over welfare changes



The most significant changes to the welfare system relate to the benefit cap and Universal Credit.

## **Universal Credit restrictions for 18-21 year olds**

– There are a significant number of exemption categories and, if a tenant meets any, the restriction will not apply. Also, the Scottish Government plans to introduce funding for those 18-21 year olds who are unable to meet any of the exemption criteria.

## **Universal Credit restrictions for single tenants under the age of 35**

– Referred to as the shared accommodation rate, this will result in tenants not being paid the full amount through Universal Credit to cover the cost of their rent. This restriction currently only applies in the private rented sector but over the next couple of years it will begin to affect tenants in the social rented sector, such as those who have a tenancy with a housing association or local authority.

**Benefit cap** – The cap limits the amount of housing benefit paid to those of working age who have a weekly income from benefits above



a specified level. The Association's Welfare Rights Team has contacted affected tenants to discuss whether they could be exempt from the cap. Tenants have also been given help with applications for discretionary housing payments, to ease hardship caused by this change – to date the results have been very positive.

Given the complexity of these changes, and the exemptions that can apply, it is important that any tenants who may be affected contact the Association's Welfare Rights Team for advice.

## Case study

Before becoming an Association tenant, a single parent with two young children, aged nine and two, lived in substandard private rented accommodation. The woman, originally from Romania, worked 16 hours a week for a company that paid cash in hand and would not provide an employment contract or payslips. She struggled to claim benefits because of the lack of an employment paper trail but was given help to apply for housing with the Association and subsequently became a

tenant. Unfortunately, she then lost her job and issues arose around her right to reside and access means-tested benefits, leading to substantial rent arrears. Help and support from the Association's Rent Advice Team led to housing benefit being restored and agreement on a payment arrangement for arrears. The tenant subsequently found work with a local organisation in Govanhill and was supported to apply for in-work benefits and a reduction in housing benefit/council tax.

# Cuts to benefits and tax credits for tenants

Families with two children who rely on in-work or out-of-work benefits are, on average, almost £50 a week worse off in real terms than they were in 2014, it is estimated.

Due to the many changes that have been introduced over the past three years it is vital that anyone who may be affected seeks welfare rights advice, such as that provided by the Association.

A number of cuts to benefits and tax credits were introduced in April for those in and out of work. As a result of those changes alone, couples in Scotland will lose an average of more than £1,400 a year, and lone parents around £1,800.

The changes include:

- Less support for newly-widowed parents under reforms to bereavement benefits, with 75% worse off in cash terms.
- Limiting of entitlement to tax credits, housing benefit and Universal Credit to a maximum of two children – any third or further child

born after 6 April will not be included when assessing entitlement to these benefits, though there are exceptions to this two-children rule.

- Many new claimants who are unable to work will no longer receive an additional amount due to being unfit for work – instead they will be paid at the same rate as a jobseeker.
- Under Universal Credit, lone parents and main carers will be expected to prepare for work when their youngest child turns two and to look for a full-time job when their youngest child is three years old.

Universal Credit is being rolled out nationally by area. Along with many other changes taking place, this will affect claimants in Govanhill from September 2018.

Tenants affected by any of these changes, or who need further information, should contact our Welfare Rights Team for advice. The Association will keep tenants informed about future planned changes to the benefit system.

## Case study

In receipt of a number of benefits and supports, the middle-aged couple with three children took advice from the Association when they found that the income they received exceeded the benefit cap level. That meant that anything the couple received over £384.62 a week would be taken from their housing benefit or Universal Credit. With the weekly reduction of £78.84 in their housing benefit causing the family stress and anxiety, they approached the Association. Tenants for almost 15 years, and originally from the area,

they were helped by the Rent Advice and Welfare Rights Teams to apply to Glasgow City Council for a discretionary housing payment (DHP). Although initially awarded at the full amount, it was later reduced due to constraints on the DHP budget. Due to the tenants' ongoing health conditions, an application has been made for a disability benefit (personal independence payment). If successful, it will exempt the tenants from the benefit cap and return their housing benefit to the full amount due.

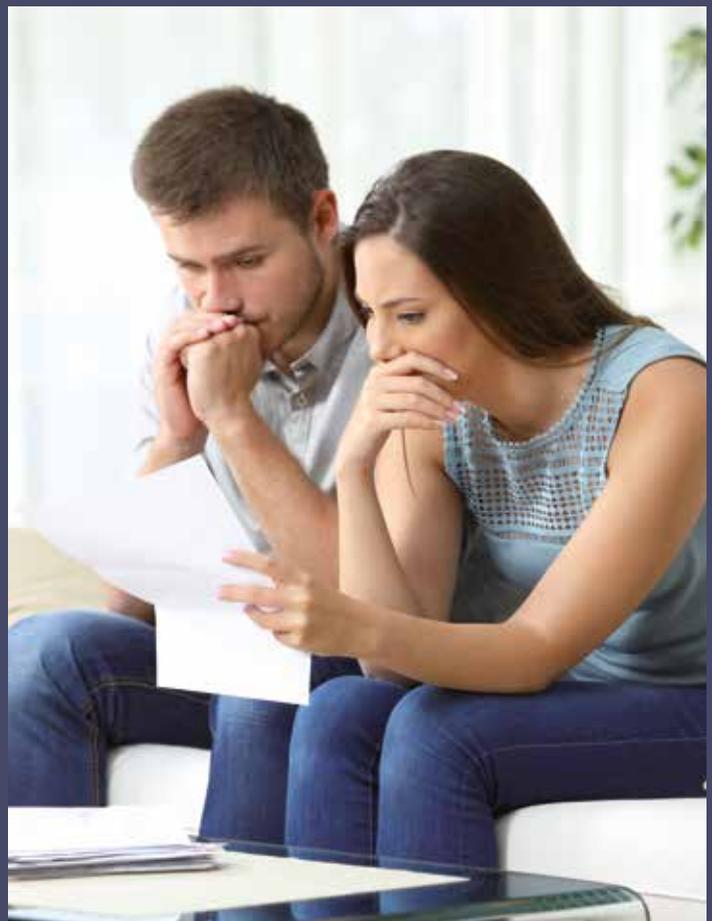
# Housing benefit overpayments - advice for tenants

Tenants are advised to notify Glasgow City Council of any change in income as soon as possible to avoid receiving housing benefit overpayments that must later be paid back.

Under a new system called Real Time Information, HM Revenue and Customs sends local authorities details of any changes in the earnings of tenants in work who receive housing benefit.

However, the notification is often sent some time after the change in income has taken place. If the income has increased, this can lead to housing benefit overpayments. As it is the responsibility of the person receiving housing benefit to notify the council of an increase in income, the local authority will then attempt to recover the overpayment, which can lead to financial hardship.

To avoid this, the council's housing benefit section should be advised of any change in a tenant's income. The Association's Rent Advice Team can help tenants notify the housing benefit section.



## Welfare Rights Team

**Paul McCormack** (Welfare Rights Officer) 0141 636 3651

**David Kelly** (Welfare Rights Officer) 0141 433 2154

**Julie Brooks** (Welfare Rights Assistant) 0141 636 3686

**Shamim Ahmad** (Welfare Rights Assistant) 0141 636 3627

## Rent Advice Team

**Gordon Black** (Senior Housing Officer) 0141 636 3624

**Sandra Murray** (Housing Officer) 0141 433 2141

**Avril White** (Housing Officer) 0141 636 3662

**Judith Rennie** (Housing Officer) 0141 636 3653

**Lesley McSkimming** (Housing Assistant) 0141 636 3647

**Loraine Jennings** (Housing Assistant) 0141 636 3672



Nicola Sturgeon at the official opening, with GCDT Chairperson Lyn Ewing and Board member Annie Macfarlane



GCDT Board member Bob Marshall at the opening

# Formal opening for Govanhill community shop

**First Minister and Glasgow Southside MSP Nicola Sturgeon carried out the official opening of the new community information shop in Govanhill.**

The shop at 192 Allison Street, which is run by Govanhill Community Development Trust (GCDT), provides information and resources about what is happening locally, advertises and supports volunteering opportunities and acts as a reporting centre for housing and other community issues.

Performing the formal opening in March, the First Minister said: “This is a great way of ensuring people can find advice and help in a really accessible way. I congratulate all those involved and look forward to visiting again in the future.”

GCDT Chairperson Lyn Ewing said: “The idea for the shop came from the community – and it is now proving to be a fantastic asset right in the heart of Govanhill. We have been developing and building on the services available at the shop since it first opened in December, and it’s already very busy.

“With continued backing from our partners, we are sure it will go from strength to strength and become increasingly valued and popular with local people.”

The shop operates as a reporting centre for local issues and provides information about volunteering opportunities as well as local supports, services and events.

One of the volunteers who works at the shop, Inga Zaiceva, who has lived in Glasgow since moving from Lithuania nine years ago, said: “Working in the community shop is right up my street – it’s just what I wanted to do as a volunteer. The atmosphere is really friendly and it’s great to work with other volunteers from different backgrounds, with so many different skills, to help the community.

“The shop is doing exactly what is needed in Govanhill – providing information for local people from all the organisations in the area. It’s already shown how useful it is to the community. And I’m just happy to be doing what I love doing.”

# GREAT Gardens to close – but valuable work carried out



**The decision to close GREAT Gardens, the Association's charitable subsidiary, has been taken due to difficulties obtaining sufficient grant funding and generating commercial income to cover core costs.**

Since GREAT Gardens was established nine years ago, much of the grant funding has been directed at delivering individual projects and initiatives but this has become more difficult to obtain as the years have gone on.

This news unfortunately means that GREAT Gardens' staff have been made redundant. However, most have already secured alternative employment and the Association offers them thanks for their hard work and our best wishes for the future.

Much of the project work carried out by GREAT Gardens has been valuable and positive for the community. For instance, GREAT Gardens

played a key role in delivering the backcourt improvements and backcourt wardens initiative, which carried out refurbishment work and ongoing maintenance in around 180 local backcourts in South-West Govanhill.

These opportunities provided paid training in horticulture and landscaping for just over 300 people. Including other projects, a total of about 500 people have benefited from paid employment and training through GREAT Gardens. In addition, many local residents, school pupils and others have volunteered with GREAT Gardens or received free training.

The Association and Govanhill Community Development Trust are exploring options for the continuation of the backcourt wardens scheme and to build on the legacy of GREAT Gardens' work in Govanhill.

## Progress in major repairs programme

**Several phases of the Association's major repairs programme are complete or under way.**

Window and kitchen replacement work is at the heart of the £4 million programme for 2017/18.

Phase 9 of the window replacements – covering a number of addresses in Allison Street, Cathcart Road and Hollybrook Street – has been completed and work on



phases 7 and 8 (addresses in Langside Road, Coplaw Street, Cuthbertson Street, Carfin Street, Cathcart Road and Govanhill Street) is due to finish by the end of June.

Further window replacement work will start later in the year.

Tenants have been informed and surveys are beginning to get under way.

Kitchen replacements at addresses in Annandale Street, Butterbiggins Road, Calder Street and Coplaw Street are due to be complete by June.

For enquiries about the Association's major repairs and planned maintenance programme, contact Development and Regeneration Services on 0141 636 3684.

# English language café extended for further year

**A café project that runs language and literacy classes is to continue for at least another year after receiving a funding boost.**

The English for Speakers of Other Languages (ESOL) café at the former Govanhill Trinity Church building in Daisy Street will also now open for two days a week rather than one after receiving the funding from Glasgow City Council and the Scottish Government.

Govanhill Community Development Trust runs the drop-in classes, which teach people to read, write and speak English.

People speaking more than 30 languages have attended the classes since they began in October 2015. They will now run on Fridays as well as Tuesdays until at least summer 2018.

Learners will benefit from a free meal as well as a crèche and supervised play activities for children over three years old. Over the summer months, there will also be some trips designed to give learners the chance to practise their



English learners at a recent International Women's Day local event

spoken English out of the classroom.

A total of 21 ESOL and literacy learners have recently taken part in a partnership with City of Glasgow College, receiving Scottish Credit and Qualifications Framework level 2 and 3 modules for their progress in developing ESOL and literacy skills. A further 20 others are involved in the next phase of this work, with learners gaining their qualifications over the summer.

## Association complaints – latest figures

**A total of 63 complaints were dealt with by the Association during 2016/17, down from 71 the previous year. Of these, 25 were dealt with at stage 1 and 34 at stage 2. A further two were escalated to stage 2 and two were carried forward from the previous year.**

Stage 1 complaints are relatively straightforward,

while stage 2 complaints involve more complex issues. Different timescales apply to each stage.

Of the 61 complaints received during the year, all but one (a stage 1 complaint) were responded to on time (98.4%). This is an improvement on the 92% performance for the previous year.

The average time to respond was three working days for stage 1 complaints and 17.5 days for those at stage 2. Both figures are within the standards of five and 20 days respectively.

Of the complaints received in 2016/17, 47.5% were upheld (56% at stage 1 and 38% at stage 2), an improvement on the 57.5% upheld in the previous year.

# Tea time for tenants

**More than 40 older tenants turned up for afternoon tea with the Association.**

The event at Samaritan House in March was an opportunity to thank older tenants for staying with the Association and allowed them to catch up with old friends and meet new ones.

Those attending the tea party, which was sponsored by construction company CGC, included: the Association's first tenant, Susan Hamilton; one of the oldest existing tenants, 95-year-old Lena Kelly; Elizabeth and Walter Fyfe, whose son was a housing officer for the Association in the early days; Violet McGuire, who was on the Management



Committee when it used to meet in a flat in Butterbiggins Road; and, Ann Scott, the Association's longest-standing committee member.

Participants also took part in the international Place-Making with Older Adults research, which aims to explore how communities and neighbourhoods can support older adults to age at home

and in their communities. The researchers from Heriot-Watt University will help support a follow-up session in the autumn, when they can feed back the results of their work.

A further tea party for local older people was hosted at Samaritan House at the beginning of June. It involved Govanhill Baths, Scotland's Urban Past – a nationwide project about the history of Scotland's towns and cities – and Dr Irene O'Brien, the City Archivist from Glasgow City Archives.

The purpose of the event was to gather memories of the places that were important to local people in days gone by.

## Young achiever's language skills

**Although her first language is Romanian, 11-year-old Sorina Milosiu has shown a real talent for English. A P7 pupil at St Bride's Primary School, Sorina has been learning English for five years and now helps teachers communicate with other pupils and parents, leading to her nomination for a Young Achiever award.**

Her favourite subject is maths, and she also enjoys swimming

lessons and school trips. At a recent Culture Day in school, pupils sampled food from countries such as Poland, Austria and Pakistan – her favourite was the pakora!

Sorina lives in Govanhill and likes the local library, where she goes to do her homework, and the kids' club run at the Milk café. Her ambition is to be a hairdresser.



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