

Kevin Bridges Competition



There was a great response to the Kevin Bridges' tickets competition. Commiserations to those unlucky in the draw and congratulations to winners Thomas Butterly (Dunolly Street) and Nicola McVey (Sandmill Street) (pictured).



Facebook

THANK YOU FOR Liking Us! Check out the Association's Facebook page. It has **687 "Followers"**. There's a mix of serious stuff but humour as well. See what you think.



LifeLink (www.lifelink.org.uk) (Tel: 552 4434)

Self harming and thoughts of suicide are more common than you think.

You are not alone
Contact LifeLink
Phone 552 4434



Useful Phone Numbers

Heating/Hot Water Emergencies (James Frew Ltd)	01294 468 113/0870 242 5037
All Other Emergencies (City Building)	0800 595 595
Blochairn Housing Association (Staff on Call)	07976 569 939
Housing Benefit & Council Tax Revenue Centre	287 5050
Scottish Power	0845 272 7111
Scottish Power Emergencies	0845 27 27 999
Scottish Gas (Escapes)	0845 609 1122 (0800 111 999)
Clean Glasgow	0300 343 7027
City Council - Pest Control and Cleansing	287 9700
Police SCOTLAND	101 (in an Emergency, dial 999)
CCTV Cameras - StreetWatch	287 9999
Social Work Services Emergencies	0800 811 505
Scottish Environmental Protection Agency (SEPA)	945 6350 or 0800 80 70 60
THISTLE Tenants Risks Insurance	0845 601 7007

Staff Contact Details

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Scottish Charity No. SCO40816

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Blochairn Housing Association Newsletter

Universal Credit

Universal Credit (UC) continues to roll out across the UK. It arrives in north Glasgow on Halloween, 31 October. Despite the horror stories from around the country it is not likely that the UK Tory government will change course. Secretary of State for Work & Pensions, Esther McVey, admitted this week that millions of claimants will be worse off moving to UC - before trying to put the usual political spin on it! Our staff have met staff at Springburn Job Centre. They are determined to support claimants as best they can and will work with us to support our tenants. We will meet with them regularly over the coming months. This will be a difficult time for everyone, especially those who have to claim UC. If you are moving on to UC please contact the Association immediately. Our Welfare Rights Officer, Patrick Hannon, and our Financial Capability Officer, Maureen McGowan, will do all they can to help. See more on pages 4 & 5.



Esther McVey MP

Housing (Scotland) Act 2014



Changes to the Scottish Secure Tenancy Agreement come into force on 1 May 2019. Tenants don't have to sign a new agreement but housing associations must provide details to their tenants. To protect your Tenancy Rights it is more important than ever to make sure that your landlord knows who lives in your house. A letter will be sent to tenants before 1 November. Meantime see pages 2 & 3 for more details.

"Saturday Night Fever" Competition

It's 1976 New York. Tony Manero, from a tough Brooklyn neighbourhood, with a dead-end job and an extraordinary ability to dance has one ambition in life - to be the disco king. Every Saturday night, Tony dons his flares and hits the dance floor, creating a stir as he wows the crowds with his phenomenal moves and routines. He meets Stephanie, who also dreams of a world beyond Brooklyn, and they train together for a dance competition. Their lives change forever. Look out your platform shoes and flared trousers! **"Saturday Night Fever"** is live at the **Kings Theatre** on **Saturday 20 October**, a spectacular production packed with legendary hits including the classics "Stayin' Alive", "Night Fever", "Jive Talking", "How Deep is Your Love?" and "You Should Be Dancing". The smash hit 1977 film of Saturday Night Fever popularised disco around the world. The music, combined with the gripping storyline captured the imagination of millions. To win a pair of tickets just answer the questions below and get your entry to us by Tuesday 16 October.

1. Who starred as Tony Manero in the film "Saturday Night Fever"?
2. Who wrote the songs listed above?
3. What is the name of the disco club in the movie?



Housing (Scotland) Act 2014 - changes to your tenancy

Some of the provisions of the new law come into force from 1 May 2019 but changes to joint tenancy, assignation, subletting and succession come into force from 1 November 2019.

Existing tenants do not have to sign a new Tenancy Agreement. The Scottish Government will provide a new Tenancy Agreement for new tenants after 1 May 2019.

To protect Tenants' Rights it is really important that the Association has up to date information on who lives in the house. If you are not sure about this please talk to us. It can be difficult for all concerned when someone asks to succeed to a tenancy, for example, but they are not on record. Saying "but you know I live here" will not be enough.



Subletting: If you want to sublet all or part of your tenancy, this needs our consent as your landlord. You must have been the tenant of the house throughout the 12 months immediately before you apply for written permission to sublet your home (previously there was no qualifying period), or if you were not the tenant throughout the whole of that period, the house must have been your only or principal home during those 12 months; and the tenant must have told us that you were living there prior to the start of those 12 months.

Assignment: If you want to assign your tenancy (pass the tenancy to someone else), this needs our consent as your landlord. The house must have been your only or principal home during the 12 months immediately before you apply for written permission to pass your tenancy to someone else (previously there was no qualifying period); and the person you wish to pass your tenancy to must have lived at the property as their only or principal home for the 12 months before you apply (previously the qualifying period was 6 months); and the 12 month period cannot begin unless we have been told that the person is living in the property as their only or principal home. We must have been told that by you, a joint tenant, or the person you now wish to pass the tenancy to. If we have already been told that the person is living in the property we do not have to be notified again. We can refuse permission to assign a tenancy if it is reasonable for us to do that. Two new reasons when we can refuse an application for assignation have been added to the existing list of reasons at section 32 of the Housing (Scotland) Act 2001. These new reasons are where we would not give the person you wish to pass the tenancy to priority under our allocations policy or where, in our opinion, the assignation would result in the home being under occupied.

Joint Tenancy: If you want to add a joint tenant to your tenancy agreement, this needs our consent as your landlord. The proposed joint tenant must have lived at the property as their only or principal home for the 12 months before you apply for them to become a joint tenant (previously there was no qualifying period); and the 12 month period cannot begin unless we have been told that the person is living in the property as their only or principal home. We must have been told that by you, a joint tenant, or the person you now wish to become a joint tenant. If we have already been told that the person is living in the property we do not have to be notified again. The person you wish to add as joint tenant, and any existing joint tenants, must apply along with you.

Major Repairs

The contractor, AC Whyte hopes to finish Major Repairs at Dunolly St/Millburn Street before Christmas allowing a smooth transition on to the next phase at Bloch-
airn Road/Cloverbank Street in the new year.



Smoking "Green"

Here's a controversial wee item! We are receiving complaints about folk smoking "Green". What's the problem? Well, it stinks to high Heaven. And some folk say: "Ah, don't want that \$h!t stinkin' oot ma hoose. Ah'll jist smoke it in the close". Low and Behold, the neighbours are watching "Eastenders", thinking "What the ~@* is that smell"?!! Who would have thunk it?! So, with the greatest of respect, please consider your neighbours if you're having a wee puff. Don't let the smell cause a nuisance.



Tenant Bonus Scheme

Tenant Handbook



be issued.

In a few weeks time each tenant will receive a questionnaire asking whether they want to request the £75 Christmas Bonus. They will be asked to confirm that they are keeping to the terms of their Tenancy Agreement. An updated Tenant Handbook will also



Royston Strategy Group

Copperworks HA has bought land in Roystonhill ("A" and "B"). The plan is to create a park on "A" whilst there will a study to come up with ideas for "B"; "C" (Millburn Centre) and "D". The



other photo is Provanhill Street. The Strategy Group has been discussing how this area has been abandoned and how Royston Road has been allowed to deteriorate. What do you, the residents, think?



National Accommodation Strategy for Sex Offenders (NASSO)

Kevin Stewart MSP, Minister for Housing & Communities will not be investigating why the recommendations in a Significant Case Review have not been implemented. Decisions made by officials impact on our communities. Our residents carry the risk. They deserve to know the answer.



In 2012, GHA tenant, George Cameron, was 68 when he **seriously sexually assaulted** his neighbour's 4 year old son. He had "**groomed the child**" and was "**manipulative and devious**". In 2013, a Serious Case Review recommended a review of how houses are allocated in Glasgow. There had been no checks and no communication between Police, social work and GHA staff before the victim's family were given a house next to Cameron. **There was no system in place.**



GHA has refused to say whether it has changed its allocation system. The **Scottish Public Sector Ombudsman** decided that GHA could choose whether to answer the question or not. The **Scottish Housing Regulator** decided that it was the **Scottish Government's responsibility** as the management of sex offenders was covered by legislation. And now the **Minister** has said responsibility lies with **Glasgow City Council**.



Glasgow City Council did have a plan in 2013 to carry out the review and talk to all housing associations. But nothing was done. The Council refused to say why. A Freedom of Information request was submitted. The Council said it does not have the information. It is simply not credible that the Council decided to take action, then decided not to, but has no record of why or how these decisions were made!! An appeal is with the FOI Commissioner.



Scottish Housing Regulator



The NASSO is part of the Multi Agency Public Protection Arrangements (MAPPA). The NASSO Awareness Group (NAG) is a group of housing associations who are challenging government policy on housing sex offenders in their communities. Members are located across Glasgow and include: Blochairn; Cathcart; Craigdale; Drumchapel; Easthall Park; Elderpark; Gardeen; Kendoon; Kingsridge/Cleddens; Milnbank; Pineview; Provanhall and Ruchazie.



Housing (Scotland) Act 2014 - changes to your tenancy

Ending a Scottish Secure Tenancy Agreement By Court Order: The Act changes the way in which a Scottish secure tenancy can be ended following a conviction for serious antisocial or criminal behaviour. A court does not have to consider whether it is reasonable to make an order for eviction where the landlord has grounds for recovery of possession when the tenant (or any one of joint tenants), a person residing or lodging in the house with, or subtenant of, the tenant, or a person visiting the house has been convicted of **using the house or allowing it to be used for immoral or illegal purposes, or an offence punishable by imprisonment which was committed in, or in the locality of, the house.** This means that we can end a Scottish secure tenancy if someone living in or visiting the home is **convicted of a serious offence in the area** of the house. **It allows us to end the tenancy where behaviour has had a serious impact on neighbours or others in the community.** A serious offence is one that the offender **could have been imprisoned for, whether or not they actually were sentenced to imprisonment.** If we are intending to end a tenancy in this way, we would serve a notice within 12 months of the conviction or, if it was appealed unsuccessfully, of when the appeal ended. A tenant has a right to challenge the decision to end the tenancy on these grounds. This change will come into effect from 1 May 2019. This change does not apply if we served the notice on you before that date and the notice is still in force at the date when court proceedings are raised.

Adapted Properties: A social landlord can ask a Sheriff to grant an order to end the tenancy of an adapted property that is not being occupied by anyone who needs the adaptations. This only applies where the landlord requires the property for someone who does need the adaptations. If this situation happens we would offer suitable alternative accommodation. You can ask the sheriff to consider whether our actions were reasonable and to challenge the suitability of the alternative accommodation.

Conversion to a Short Scottish Secure Tenancy for Antisocial Behaviour: In certain circumstances we can change your tenancy agreement to a Short Scottish Secure Tenancy which gives you fewer rights and less protection from eviction than a Scottish Secure Tenancy. It has a fixed duration, unless we agree to extend it or convert it back to a Scottish Secure Tenancy. The circumstances now include any situation where a tenant or someone living with **the tenant has acted in an antisocial manner, or pursued a course of conduct amounting to harassment of another person.** This conduct must have been in or around the house occupied by the tenant and it must also have happened in the 3 years before the notice is served. In cases where no antisocial behaviour order has been granted by the court, the landlord must include in the notice the actions of the person who has behaved in an antisocial manner, the landlord's reasons for converting the tenancy and details of the tenant's right of appeal to the sheriff. This new ground to convert a tenancy will come into effect from 1 May 2019.

Succession - Taking Over a Tenancy after the Tenant's Death: The 2014 Act changes some of the rules around when certain people can succeed to (take over) a tenancy on the death of the tenant. To ensure rights to succession are protected you must have told us that the person wishing to succeed to a tenancy has moved in with you at the time they do so. **Unmarried Partners** - the house must have been the unmarried partner's only or principal home for 12 months before they qualify to succeed to the tenancy (previously this was 6 months); and the 12 month period cannot begin unless we have been told that the individual is living in the property as their only or principal home. We must have been told that by you, a joint tenant, or the person who wishes to succeed to the tenancy. **Family Members** - the house must have been the family member's only or principal home for 12 months before they qualify to succeed to the tenancy (previously there was no qualifying period, the person simply had to be living there at the time of the tenant's death); and the 12 month period cannot begin unless we have been told that the family member is living in the property as their only or principal home. We must have been told that by you, a joint tenant, or the person who wishes to succeed to the tenancy. **Carers** - the house must have been the carer's only or principal home for 12 months before they qualify to succeed to the tenancy (previously there was no qualifying period, the person simply had to be living there at the time of the tenant's death and have given up a previous home to provide the care); and the 12 month period cannot begin unless we have been told that the carer is living in the property as their only or principal home. We must have been told that by you, a joint tenant, or the carer. These changes will come into effect from 1 November 2019.

Universal Credit

Universal Credit is a single monthly payment for people in or out of work. It replaces some of the benefits and tax credits including Housing Benefit; Child Tax Credit; Income Support; Working Tax Credit; Income-based Jobseeker's Allowance and Income-related Employment and Support Allowance

- Claimants continue to claim existing benefits until their circumstances change
- Help with rent (Housing Costs) are included in the monthly payment. Claimants then pay their landlord directly. But they can opt for the Housing Costs to be paid direct to the landlord as happens now
- If a couple both claim UC, one monthly joint payment will be paid into a single bank account
- UC is paid monthly in arrears so it can take up to five weeks after the claim to get the first payment
- No limits on hours a week you can work if you're claiming UC. Instead, your UC will gradually reduce as you earn more, so you won't lose all your benefits at once
- You have to make your claim online
- The date you submit your claim is the date of the month your Universal Credit payment will be paid. This is called your assessment date
- Universal Credit is paid monthly in arrears, so you'll have to wait one calendar month from the date you submitted your application before your first UC payment is made. This is called your assessment period. You then have to wait up to seven days for the payment to reach your bank account. This means it can take up to five weeks before you get your first payment
- Universal Credit is made up of a standard allowance plus elements for housing; being a carer; childcare costs; disabled children; an ill or disabled adult
- Maximum Universal Credit award is made up of one standard allowance for your household, plus any elements covering your family circumstances. You will get the maximum award if your household has no other earnings and savings or capital of £6,000 or less. If you or someone in your household has other earnings and/or savings, these will be taken into account when working out your Universal Credit payment
- You can work as many hours as you like when you're on Universal Credit. There are no limits as there are with existing benefits such as Income Support or Working Tax Credits. If you're in paid work you might be entitled to a work allowance
- The work allowance is the amount of money you're allowed to earn before your Universal Credit payment is affected. You will be entitled to a work allowance if you're responsible for dependent children, and/or you can't work as much because of illness or disability. If you're entitled to the work allowance, you can earn up to the threshold for your circumstances. Your Universal Credit payment will then go down by 63p for every £1 you earn above this amount. This is called the earnings taper. If you don't qualify for the work allowance, your Universal Credit payment will go down by 63p for every £1 on all your earnings.
- Employer-paid benefits, such as Statutory Maternity, Paternity, Adoption and Sick Pay are treated as earnings and are affected by the taper
- Some income that you didn't get from working can be deducted from your maximum award. This is called unearned income. Unearned income that will be taken off your Universal Credit payment includes new-style Jobseeker's Allowance (JSA); new-style Employment and Support Allowance (ESA); Pension Income. Some benefits that aren't replaced by Universal Credit. Usually £1 will be deducted from your Universal Credit payment for every £1 of unearned income
- Unearned income that won't be taken off your Universal Credit payment includes Child Benefit; Maintenance payments; Disability Living Allowance; Personal Independence Payment; Income from boarders and lodgers
- If you have savings or capital (from things like investments or shares) this might affect how much Universal Credit you'll get

Universal Credit

- If you're entitled to claim Universal Credit, you are expected to make your claim online on the "Apply for Universal Credit" website. You can find a list of the information you'll need to provide before you start your claim on "Making a Universal Credit claim"
- If you and your partner are making a joint claim, only one of you will need to complete the online claim form, but that person will need to enter details for both of you
- If you're worried about using a computer to make your claim, it's important you get help. This is because your claim will not start until you have sent your online form
- If you don't have access to a computer at home, you might be able to use one for free at your local Jobcentre, library, Citizens Advice or council
- You might also be able to get help filling in the application at one of these centres. Not all will be able to offer this service, so check before you go. However, you could get a friend or family member to help you
- If you're new to computers or haven't felt confident about using them in the past, now is a good time to learn or get up to speed. You can find free digital skills support in your area from the National Careers Service on 0800 100 900. Visit the Online Centres Network to find your nearest training centre and LearnMyWay.com opens in new window offers free online course to help beginners develop digital skills
- If you will have little or no money until your first payment, you can request an advance payment from your work coach or by calling the free Universal Credit helpline. You can request up to a full month's payment as an advance. You don't have to claim a full month's payment and you should only claim as much as you need to get you through to the first full payment. If you only claim a part payment but find you need more money, you can make a further claim for the remainder of your first full payment
- Once the first assessment period is over, you can't claim another advance payment. You will have to repay this from your future Universal Credit payments over 12 months. To request an advance, you will need to talk to your work coach, or call the Universal Credit helpline. This can be done when you make your claim for Universal Credit; while you're waiting for your first payment or when you're reporting a change in circumstances. You will be asked to explain why you need the advance, provide your bank details and have your identity checked. You should get a decision the same day and any advance agreed should be paid into your bank in five working days
- If the advance is agreed, your work coach or helpline adviser will explain how much you will get, how much you'll have to pay back each month and the date when the first payment is due. The repayments come out of your future monthly Universal Credit payment over 12 months and the first repayment will come out of your first full payment. Under exceptional circumstances, for example if you can't afford the repayments or will fall into debt, repayments can be delayed for up to three months
- An advance might be refused if you (or both of you if you're claiming as a couple); have enough money to last until your next payment; live with parents, relatives or friends or you have any final earnings, redundancy payments or accessible savings. You can ask for a decision to be reconsidered, but you don't have a right to appeal
- If you need help with your claim, call the Universal Credit helpline free on 0800 328 9344. If you already have an online account and journal you should call the Universal Credit full service helpline on 0800 328 5644. 8am - 6pm, Monday to Friday (closed on bank and public holidays). Calls are free.



DWP Department for Work and Pensions

