



Craigdale NEWS

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*May your Christmas and your new year be
as bright as the lights of Christmas.*

*Sending all our love and best wishes for
a brighter future.*

*From the Board & Staff of
Craigdale Housing Association*

Have a Merry Christmas and a Happy New Year.

CHRISTMAS AND NEW YEAR HOLIDAYS

Craigdale Housing Association Office will be closed completely over the holiday period. Staff will be working from home on **Wednesday 24th December 2025** answering phones and will close from 12:30pm and start back at 9.00am on **Tuesday 6th Jan 2026**.

If you have an emergency repair during this period, please phone the numbers on the back cover.

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ANNUAL ASSURA

From 2019 on an annual basis between April to October Craigdale Housing Association is expected to submit an Annual Assurance Statement to the Scottish Housing Regulator and make a copy of this available for our tenants.

The statement is our way of informing the Scottish Housing Regulator whether we comply with all the relevant regulatory and legislative requirements of a Registered Social Landlord.

Craigdale Housing Association is pleased to announce that in carrying out our own self-assessment on the Annual Assurance Statement that we are Compliant with all the standards and there are no material non compliances.

Like all good organisations we recognise that although we are Compliant with the requirements there are always improvements that we can make, and we have identified some of these as part of an Action Plan.

We hope that the enclosed Annual Assurance Statement gives you reassurance that we continually want to deliver the best possible service whilst never standing still and keeping to all the requirements that is expected of an excellent housing provider.

The Scottish Housing Regulator will publish compliance with Regulatory Standards for each Social landlord in Scotland, and we will publish details of this on our website when available.

If you have any questions or queries on this, please contact the office.

Annual Assurance Statement 2025

Introduction

The Board of Management confirms that we have reviewed and assessed a comprehensive bank of evidence to support this statement. Craigdale Housing Association's Board are therefore confident that the Association is compliant with: -

- All relevant regulatory requirements as set out in Section 3 of the Regulatory Framework.
- The Regulatory Standards of Governance and Financial Management.
- The relevant standards and outcomes of the Scottish Social Housing Charter.

- Our statutory obligations in respect of tenant and resident safety, housing and homelessness and equalities and human rights.

Assurance

Our Assurance Statement takes account of sector guidance, with the Board evaluating the Association's compliance with our Regulatory requirements, the Standards of Governance & Financial Management and our legislative duties (now referred to as the Regulatory requirements), which are contained within the SHR's Framework, Chapter 3 Regulatory Requirements.

The table below summarises our compliance with the Regulatory requirements:

| Regulatory Requirements | Compliant? |
|---|------------|
| Assurance & Notification | Yes |
| Scottish Social Housing Charter (SSHC) | Yes |
| Tenant & Service User Redress | Yes |
| Whistleblowing | Yes |
| Equality & Human Rights | Yes |
| Statutory Guidance | Yes |
| Organisational Details & Constitution | Yes |
| Tenant and Resident Safety | Yes |
| Regulatory Standards of Governance & Financial Management (RSGFM) | Yes |
| Legislative Duties | Yes |

In determining our compliance with the Regulatory requirements our evaluation process considered:

- Whether we, as a Board, are sufficiently assured through self-assessment, ongoing oversight and scrutiny that we comply with the Regulatory requirements and are sufficiently confident that we can pass that assurance on to our stakeholders.
- Further assurance has been sought from our Internal Audit who carried out a review of our Annual Assurance Statement practices. We have been provided with Strong Assurance that the Association has adequate systems and processes in place for the completion of the Annual Assurance Statement.

ASSURANCE STATEMENT

Supporting evidence and additional information

We used the toolkit issued by the Scottish Federation of Housing Associations in July 2023 as the basis for our self-assessment against the Regulatory requirements. We can evidence our compliance with supporting documentation, including independent reviews that we commissioned. Our other self-assurance activities include internal audit, independent surveys, in-house assessments and other internal organisational controls and checks. The outcome of our self-assessment, ongoing oversight and scrutiny demonstrates our compliance with the Regulatory requirements.

Stakeholders can be assured that the Board challenges information that it is provided from Staff and consultants to ensure that the information received is robust and accurate. To support this we commissioned our Internal Auditors to review our Assurance Statement supporting evidence in September 2025. They gave a strong assurance that our approach and evidence were robust.

Equalities

We can also confirm that we implemented an Equalities Strategy in 2022. This strategy demonstrates our approach to meeting Outcome 1: Equalities in the Scottish Housing Charter: This strategy also has an assessment of our current approach to equality and diversity across different parts of our operation:

- Knowing our customers
- Leadership, partnership and organisational commitment
- Involving our customers
- Responsive services, access and customer care
- A skilled and committed workforce

It uses this assessment to identify key objectives and sets out a two-year action plan for the first steps in achieving these objectives. This strategy is being reviewed in the 3rd quarter of 2025.

In Summer 2025 Craigdale refreshed the tenant satisfaction survey and tenants equalities data.

Human Rights

In January 2022 the Chartered Institute of Housing published their guidance on housing as a human right. This document sets out the seven dimensions of adequate housing and forms the basis of housing as a human right. Craigdale Housing Association

have policies, strategies and processes in place to ensure we meet the requirement for housing as a basic human right but will continuously monitor these to ensure they are compliant and help to meet the ethos of housing as a human right in line with guidance. To ensure this housing as a human right forms part of our Equalities Strategy.

There is a Castlemilk wide strategy on housing as a human right, this work covers the period of 2024/2027 and includes an award-winning lived experience group.

Tenant and Resident Safety

We are satisfied that we meet all of our duties in relation to tenant and resident safety. In particular, we have gained the necessary evidence-based assurance of our compliance in respect of duties relating to gas, electrical, fire and water safety and our obligations relating to asbestos, damp and mould. We have developed a compliance register and strategy regarding safety and have sought specialist advice to monitor our compliance in these areas and to support our assurance.

Further assurance has been sought from a recent Internal Audit carried out on tenant and resident safety which provided a strong level of assurance regarding the risks surrounding the gas safety arrangements, fire safety arrangements, electrical safety arrangements, mould management arrangements, legionella safety and asbestos management arrangements in place at the Association are appropriately managed and controlled.

Next Steps

We will keep our Assurance Statement under review and will notify the SHR and our customers if we become materially non-compliant with the Regulatory requirements prior to issuing our next annual Assurance Statement in October 2026.

Our Assurance Statement is publicly available on our website and is displayed in our office. Finally, I can confirm as Chair of Craigdale Housing Association, I was authorised by the Board at a meeting held on 27th October 2025 to sign and submit this Assurance Statement to the Scottish Housing Regulator.

Des Phoe

Chairperson

ANNUAL GENERAL MEETING – NOTICE TO ALL SHAREHOLDERS

The Association held its Annual General Meeting (AGM) on Thursday 4th September 2025. Our AGM of Craigdale Housing Association was attended by 13 members; this represents 23% of the membership. Many thanks to our members for attending.

The AGM was informed of the Association's financial performance for the year 2024/25 by the Association's auditor, CT (Chiene & Tait).

Des Phee, Chairperson outlined in detail the Association's activities during the year.

In accordance with our Rules, at least one third of our Board or the nearest whole number thereto, must retire. The retiring Board Members should be those who have served the longest on the Board since the date of their last election.

| | |
|---------------------|--------------|
| Des Phee | Chairperson |
| Louise Bacon | Vice Chair |
| Stephen Baxter | Secretary |
| Stephen Kelly | Treasurer |
| Christine McCormack | Board Member |
| Morag Cameron | Board Member |
| Kevin Boyle | Board Member |
| Lucy Madigan | Board Member |
| Rebecca Leedham | Board Member |
| Leza Lafferty | Board Member |
| Maryam Idris | Board Member |



The three Board Members retiring this year are: Stephen Baxter, Kevin Boyle & Stephen Kelly

All those seeking re-election were duly appointed. Following the Annual General Meeting, the Board of Management met to elect new office bearers for 2025/26.

The business of the evening concluded with a cash raffle.



Ending Your Membership

As part of our Model Rules, Members must submit their apologies if they are unable to attend the AGM.

| | |
|--------|--|
| 11.1.3 | For five annual general meetings in a row you have not attended, submitted apologies, exercised a postal vote or appointed a representative to attend and vote on your behalf by proxy your membership will end. |
|--------|--|

After this years Annual General Meeting 25 memberships were cancelled as no apologies have been submitted in the past 5 years. Bringing our current membership to 56.

Our Mission Statement, Vision & Values

| | |
|-----------------|---|
| MISSION: | "We are a Housing Association passionate about providing affordable homes and excellent services for our community" |
| VISION: | "Changing lives for the better" |
| VALUES: | <ul style="list-style-type: none"> • Listening: We will actively listen to what people tell us. • Respect: We will treat people with courtesy, politeness and kindness; recognising that people have rights, opinions and experiences. • Openness: We will be transparent and accountable in all our actions and decision making. • Trust: We will be honest, objective, consistent, open and lead by example in everything that we do. |



SHAREHOLDER APPLICATION

Would you like to become a Shareholding member of the Association?

If so, please complete and return this application form, with your £1 subscription. Your application will then be considered at the next Board meeting and if accepted you will be issued with a share certificate.

Your £1 is treated as share capital and the certificate is recognition of your rights as a Shareholder to take part in all of our Annual General Meetings.

The issue of the share certificate makes you a lifelong member but does not commit you in any way to personal liability.

I would like to apply for membership of Craigdale Housing Association and enclose £1.00 for one share.

Name:

Address:

Tel:

Email:



I would like to contribute towards the management of Craigdale Housing Association and would like more information on becoming a CHA Board Member.



COMPLAINTS OR COMPLIMENTS

Craigdale value complaints and uses the information from them to help us improve our services. If something goes wrong or you are dissatisfied with our services, please tell us.

Anyone can make a complaint and we can help you with the process if you want. You can complain in person at our office, by phone, in writing, email or by using our complaint form on the website www.craigdaleha.co.uk

**SPSO THE PUBLIC
SECTOR OMBUDSMAN**

SPSO Scottish
Public
Services
Ombudsman

If you have followed the Association's Complaint Policy and are dissatisfied with the outcome you should contact the Scottish Public Service Ombudsman, this is a free and impartial service who investigate individual complaints against housing associations. They may be contacted at:

| | |
|----------|--|
| Postage: | If you would like to request a Freepost envelope, please Telephone 0800-377-7330 |
| Address: | Scottish Public Services Ombudsman, Bridgeside House, 99 McDonald Road, Edinburgh, EH7 4NS |
| Call Us: | 0800 377 7330 |
| Fax: | 0800 377 7331 |
| Email: | INWO@spsso.gov.scot |

CUSTOMER SATISFACTION SURVEY



We would like to thank everyone who participated in this year's summer customer satisfaction survey.

Below is a summary of the results. Any improvements from our 2022 results have been highlighted in green and any drop in service has been highlighted in red. A more detailed newsletter will be issued in the new year.

Scottish Housing Regulator Indicators (Tenants Only)

| | 2013 | 2016 | 2019 | 2022 | 2025 | ARC 24/25 |
|--|------|------|------|------|-------|-----------|
| Q1 Taking everything into account, how satisfied or dissatisfied are you with the overall service provided by Craigdale Housing Association? (% very/fairly satisfied) | 98% | 99% | 98% | 95% | 96% | 87% |
| Q3 How good or poor do you feel Craigdale is at keeping you informed about their services and decisions? (% very/ fairly good) | 99% | 100% | 99% | 98% | 99.6% | 90% |
| Q7 How satisfied or dissatisfied are you with the opportunities given to you to participate in Craigdale's decision making process? (% very/ fairly satisfied) | 97% | 100% | 100% | 99% | 100% | 86% |
| Q17 Thinking about the LAST time you had repairs carried out, how satisfied or dissatisfied were you with the repairs and maintenance service provided by Craigdale? [Repair carried out in the last 12 months] (% very/ fairly satisfied) | 95% | 96% | 96% | 93% | 91% | 87% |
| Q20 Overall, how satisfied or dissatisfied are you with the quality of your home? (% very/ fairly satisfied) | 96% | 99% | 92% | 95% | 94% | 85% |
| Q24 Taking into account the accommodation and services your landlord provides, to what extent do you think your rent represents value for money? Is it... (% stating very/ fairly good) | 76% | 97% | 91% | 84% | 90% | 82% |
| Q34 Overall, how satisfied or dissatisfied are you with your landlord's management of the neighbourhood you live in? (% very/ fairly satisfied) | 99% | 99% | 98% | 97% | 97% | 84% |

THE SCOTTISH SOCIAL HOUSING CHARTER (THE ARC)

From April 2013 all Registered Social Landlords, such as Craigdale Housing Association, have to meet the outcomes and standards set by the Scottish Social Housing Charter. The Charter was developed as a result of the Housing (Scotland) Act 2010 which supports the Government's long-term strategy to create a safer and stronger Scotland.

The Charter helps to improve the quality and value of the services that we provide. It places greater emphasis on involving customers in shaping the services we deliver. There is also more focus on customer satisfaction, and we have

been working hard to gather more feedback from you.

We submitted our Annual Return on the Charter (ARC) figures in May to Scottish Housing Regulator (SHR). The Regulator will publish on their website a report about each Registered Social Landlord with key data from the ARC return. We published and posted our ARC Report Card out week commencing 20th October 2025, if you require a copy in larger print, please contact the office or check our website <https://www.craigdaleha.co.uk/annual-reports/>

SCOTTISH HOUSING REGULATOR PUBLISHES GUIDE FOR TENANTS AND SERVICE USERS

Scottish Housing Regulator updates its guide to how it regulates for tenants and service users.

The Scottish Housing Regulator has published its updated 'How We Regulate: A guide for tenants and service users'.

The guide is designed to help tenants and service users find out more about what the Regulator does and how it works. It also explains how tenants can find out about their landlord, what they can expect from it, and how they can raise a serious concern about a landlord.

The Regulator has also developed two short videos to support the guide which includes information about the Regulator and its work and how to raise a concern about a social landlord. It has also developed a British Sign Language (BSL)

version of its updated guide and its factsheet for tenants on raising a serious concern about a landlord.

The updates follow the launch of the Regulator's new Regulatory Framework in April. The new Framework makes it clearer what issues tenants can bring to the Regulator and when, and how this fits with other routes for tenants to complain to their landlord and the Scottish Public Services Ombudsman.

The guide, videos, factsheets including the BSL versions are all available on the Regulator's website <https://www.housingregulator.gov.scot/for-tenants/how-we-regulate-information-for-tenants/how-we-regulate-a-guide-for-tenants-and-service-users>

BON VOYAGE ...AND THANK YOU!

*Goodbye
&
Good Luck*

Our Board Member Claire Taylor has retired from the Board at our AGM in September. We would like to thank Claire for the time, commitment and valuable contribution she has given to the Association.



OPERATIONAL SERVICES: MAINTENANCE

HANDY TIPS BEFORE REPORTING REPAIRS

No power?

Open the cover on your consumer unit (usually next to the meter in the hall cupboard) and check that the trip switches are at the ON position. If the power goes on again, it is likely to be caused by a faulty appliance. Unplug all appliances, reset the trip switch, and plug the appliances in one at a time until the switch trips again. You will then know which is the problem appliance. Remember a total loss of power may be a power cut so check whether your neighbours have lost power as well and if this is the case contact Scottish Power on 0800 092 9290.

Blocked toilet?

If the bowl is already full, remove some of the water into a bucket first. Use a plunger or toilet brush wrapped in a plastic bag. Push to the bottom of the pan and pump up and down vigorously about a dozen times. This creates a vacuum that may shift the blockage.

Right to Repair

The Housing (Scotland) Act 2001 gives you the right to have small, urgent repairs carried out by your landlord within a given timescale.

The timescales shown are the maximum period in

working days from the day after you report a qualifying repair (excluding weekends and public holidays). If we do not carry out the repair within the time limit set, you may be entitled to compensation.

| Qualifying Repair | Timescale |
|--|-----------|
| Blocked flue to open fire or boiler | 1 day |
| Blocked foul drain or soil stack | 1 day |
| Blocked toilet pan if there is no other working toilet in the house | 1 day |
| Leaking foul drain, soil stack or toilet pan | 1 day |
| Blocked sink, bath or drain | 1 day |
| Total loss of electric power | 1 day |
| Partial loss of electric power | 3 days |
| Insecure external window | 1 day |
| Insecure external door | 1 day |
| Insecure lock | 1 day |
| Unsafe access path or step | 1 day |
| Leaks or flooding from water or heating pipes, tanks or cisterns | 1 day |
| Loss or partial loss of gas supply | 1 day |
| Loss or partial loss of space or water heating where no alternative heating is available | 1 day |
| Toilet not flushing where there is no other toilet in the house | 1 day |
| Unsafe power or lighting socket or electrical fitting | 1 day |
| Loss of water supply | 1 day |
| Partial loss of water supply | 3 days |
| Loose or detached banister or handrail | 3 days |
| Unsafe timber flooring or stair treads | 3 days |
| Mechanical extractor fan in kitchen or bathroom not working | 7 days |



GAS SERVICING – THANK YOU

Thank you to everyone that has allowed access for the gas engineers to attend and carry out your annual gas service.

We appreciate it but those visits have allowed us to report that we are 100% compliant so far this year. Please ensure that you continue to allow access when asked by City Technical Services or the office. If anyone has had a letter regarding their gas service, then please call us at the office to arrange suitable access.

BACK COURT AREA'S

Please make sure when you or a member of your household are taking rubbish out to the bins that the bin bags are being placed into the actual bins provided and not left lying around the bin shed / back court area. This is causing an unnecessary, unhygienic mess within the communal back court areas as well as making the place look unsightly.

BULK UPLIFT

Can we please remind you that the public footpath between numbers 6 & 8 Birgidale Road is **NOT** a bulk uplift point. Any items left here is deemed as fly tipping.

Any Fly tipping should be reported to Glasgow City Council **0141-284-1058**.

Any residents who cannot access the internet www.glasgow.gov.uk/bulkywaste can phone **0141 287 9700** on Tuesday and Wednesday 9am - 3pm to place a request.

Please report any fly tipping to ensure your area is kept clean.



OPERATIONAL SERVICES: TENANT'S HEALTH & SAFETY

SMOKE ALARMS

We check smoke alarms annually when we do the gas safety check, but we recommend that you test your smoke alarm and CO alarm regularly. If you are unsure about how to do this, please contact our Office on **0141-634-6473**.

SMELL GAS?

Never take a chance with gas safety. If you smell gas, call the National Gas Emergency Service immediately on **0800 111 999**.

FIRE HAZARD – KEEP IT CLEAR!

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

Tenants' health and safety is a priority, and in this case, we have to look at the worst-case scenario. The landings and stairwells within your close are your only means of escape in the event of a fire. Anything left in these areas can hinder your escape, even the smallest of items - from bikes and prams to

little things like shoes, toys and plants. We ask that all tenants remove **all** personal items from these communal areas. Our Housing Team will be monitoring this and failure to remove all items may result in a breach of your tenancy conditions. Items left in closes will be removed and disposed of.



NO SMOKING

Please note if you are expecting a member of our staff out to your property for a visit, please refrain from smoking in your property an hour before they arrive and while they are there. Our staff have a right to work in a smoke free environment and can refuse to enter your property on this ground. Thank you for your patience and understanding in relation to this issue.



LEGIONELLA AWARENESS

Craigdale Housing Association (CHA) takes any risk posed to our tenants in respect of legionella very seriously and we have completed some improvement works to further reduce this risk. You can also undertake some simple measures to ensure the risk is minimised, such as:

- Advise CHA as soon as you have any issues with the operation of your boiler
- Advise CHA as soon as you notice that your cold-water supply is running warm after a few minutes
- Advise CHA if you notice changes in your water supply, particularly debris and discolouration
- Where showers are fitted, it is your responsibility to ensure that if it is not in regular use, that the shower is run for 2 minutes each week
- Regardless of frequency of use, you need to clean and disinfect the shower head regularly, at least every six months
- Where other water appliances and/or outlets (e.g., taps and WCs) are not used on a regular basis, you should periodically run or flush them to ensure water is circulating within the system. Ensure you carry this out after returning from holiday or if your house has been unoccupied for any reason for more than a week.



Should you require further information on legionella risk please contact the office on **0141-634-6473**.

HOW TO AVOID CONDENSATION AND MOULD



At this time of year especially, condensation can start as moisture in the air, caused by cooking, washing or drying clothes indoors. When the moist air hits cooler surfaces it turns into water, which can sometimes lead to mould. Condensation is most likely in places where there is little flow of air, particularly in corners, on or near windows, and behind wardrobes or cupboards.

WHAT CAN BE DONE TO PREVENT IT?

- ✓ Wipe down the windows and sills every morning
- ✓ Wring out the cloth rather than drying it on a radiator
- ✓ Keep rooms on a low heat setting
- ✓ Cover pans when cooking
- ✓ Always vent tumble dryers outside the home
- ✓ Close the door when having a bath or shower and turn the extractor fan on (if you have one)
- ✓ If you dry clothes indoors, open a window
- ✗ Don't dry clothes on radiators
- ✓ Leave space between the back of furniture and the wall to allow air to circulate
- ✓ Keep the vents in your windows open
- ✓ If mould occurs use an anti-fungal wash and follow the manufacturer's instructions

RENT SETTING CONSULTATION 2026/27

Our Board agreed on 24th November 2025 to consult with tenants on a proposed increase of rent to be applied from 1st April 2026.

Our agreed business plan relies on a rent increase of CPI + 2% for the next 2 years to replace the lost income from previous below inflation rises. We also need to ensure that the business is thriving and that we have the required level of income to continue to invest in the properties and offer additional services such as benefits and money advice and the removal of bulk items from the tenemental stock.

Look out for a questionnaire asking for your views on our proposals and also note that in order to make a final decision in January 2026 Research Resource we will contact in December/early January by telephone to seek tenant's views.

We know that many of our tenants are struggling through these extremely difficult times, and final decisions will consider all views. If any of our tenants are struggling financially, please get in touch and we will organise an appointment with our Welfare Benefit & Money Advice Officer.

RENT ACCOUNT STATEMENTS

If you require a copy of your rent account, please contact the office and we will provide you with a copy of your rent statement for the financial year.



CHRISTMAS IS COMING... BUT YOU STILL NEED TO PAY YOUR RENT!

We all know that Christmas can be an expensive time of year. It will be more so at present due to the fuel crisis and increasing cost of living.

A New Year is all about starting a fresh and making resolutions. The Housing Team do not wish to first foot tenants in 2026 regarding rent arrears or to instigate legal action.

If you are going away over the festive period, please remember to

take your payment card with you. Whether you are going to Skye or Skegness, you can still make your rent payments by logging onto www.craigdaleha.co.uk/pay-you-rent/ or with your rent payment card where you can pay at any Post Office, or outlet displaying the following logos:

- Pay Point
- Post Office

If you do have any problems paying your rent please contact

your Housing Officers, immediately to advise and to make a repayment arrangement with them. Our Welfare Rights Officer, Suzanne Lavelle is also here to assist with benefits and budgeting among other things.

Please remember we are here to help you first and foremost. We want our tenants to enjoy the festive period, but most of all, we want tenants to feel settled in their homes worrying about debt.

CRAIGDALE HOUSING ASSOCIATION DOES NOT TOLERATE ANTI-SOCIAL BEHAVIOUR

What We Do

We have a robust policy in place to tackle anti-social behaviour (ASB) and we will action all complaints we receive. ASB is behaviour which causes alarm, nuisance, harm or distress.

Report It

Please report any anti-social behaviour to our Housing Team quickly and without fail:

- **0141 634 6473**
- by email info@craigdaleha.co.uk

Please also report all serious anti-social behaviour to Police Scotland on 101 (or 999 if applicable) when the incident occurs. CHA will continue to work closely with Police when investigating allegations of anti-social behaviour.

Dog Fouling



Craigdale is making every effort to enhance and maintain the environmental quality of the area. There is, however, a big problem with dog fouling. This is a major health risk to tenants and contractors, particularly the landscaping contractors who are now on-site cutting grass and who can be in close contact with this extremely unpleasant hazard. Prolonged exposure to dog mess can lead to blindness.

Dog owners are asked to co-operate with the Association on this matter by ensuring that dogs are exercised away from their properties any mess left by their dog is removed, bagged and disposed of in a suitable bin.

The Association will continue to work with the Council team responsible for monitoring this, and as in the past, they will issue fixed penalty notices to anyone caught allowing their dogs to foul any public areas such as footpaths, pavements, backcourts, and open green space without cleaning it up.

Bag It and Bin It – It's as simple as that! The Dog Fouling (Scotland) Act 2003 makes it an offence for dog owners not to clean up their dog's mess immediately from a public place and dispose of it properly.

If you witness this type of behaviour then you can contact Glasgow City Council on **0300 343 7027** or through the MYGLASGOW App. Together we can keep Castlemilk fabulous!!

WELFARE RIGHTS & ENERGY ADVICE UPDATE

WINTER BENEFITS 2025

Most pensioners living in Scotland will qualify for Pension Age Winter Heating Payment (PAWHP).

The allowance was previously paid by the DWP but will be paid, this year, by Social Security Scotland.

Payments – between £101.70 and £305.10 but how much you are paid will depend on:

- Age
- The age of anyone living with you who is eligible
- If you receive certain benefits from the DWP as a joint award
- Or if you live in residential care

Most people will receive payment automatically and you will be paid by November 2025.

Pensioners with Taxable income over £35,000 will be required to repay the PAWHP through the tax system by (HMRC).

Recipients will be able to opt out and more information will be available through the Autumn of 2025.

There is a qualifying week (15th September – 21st September 2025) – during this week you must have:

- Been born on, or before, 21st September 1959.
- Lived in Scotland during the qualifying week

More information can be found at <https://www.mygov.scot/pension-age-winter-heating-payment>

Winter Heating Payment

Some people in Scotland will qualify for a Winter Heating Payment. Payment will be made between December 2025 and February 2026. You will receive a letter or email confirming payment and this will be sent by Social Security Scotland.

In order to qualify for a payment though you must be in receipt of a qualifying benefit. You must also have been in receipt of the qualifying benefit during a qualifying week*



Qualifying benefits:

- Universal Credit and if you:
 - are employed/self-employed and qualify for a child disability element
 - receive the LCW or the LCWRA element
 - qualify for a child disability element
 - have a child under 5 years old
- Pension Credit
- Income Support, Job Seekers Allowance and Employment and Support Allowance
- There are specific criteria for these benefits and if you haven't received a payment of Winter Heating Payment 2025 then please contact Southside HA Advice Team on 01414221112

*qualifying week not confirmed on the Scottish Government website yet but likely to be 1st or 2nd week in November 2025 according to last few years qualifying weeks.

Child Winter Heating Payment

Child Winter Heating Payment is a payment to help disabled children and young people and their families with increased heating costs over winter.

It's paid once a year. The payment for winter 2025-2026 is £255.80.

Who can get Child Winter Heating Payment

Children and young people in Scotland can get the assistance if they're under 19 years old and get one of the following 'qualifying benefits':

- the highest rate of the care component of Child Disability Payment
- the highest rate of the care component of Disability Living Allowance for children
- the enhanced daily living component of Personal Independence Payment
- the enhanced rate of the daily living component of Adult Disability Payment

The qualifying week has yet to be updated on the Scottish Governments Website but previous years this has been the 3rd week in September.

Payment is usually automatic

Eligible children and young people living in Scotland do not need to apply. They'll get their payment automatically.

Child Winter Heating Payment will usually be paid into the same bank account as their:

- Child Disability Payment
- Disability Living Allowance for children
- Personal Independence Payment
- Adult Disability Payment

You'll get a letter from Social Security Scotland before they make the payment.

BENEFIT, DEBT AND ENERGY ADVICE

Benefits

Our experienced Welfare Rights staff can provide advice and assistance with all benefits provided by the Department for Works & Pensions (DWP), Local Authorities and Scottish Social

Security. In 2024/2025 the team assisted with 168 benefit claims for Craigdale Tenants securing over £350k in financial gains. They can check you are getting all the benefits you are entitled to and help you to make a claim. They can also help you to challenge benefit decisions and sanctions, request mandatory reconsiderations, submit appeals and provide tribunal representation.



Debt

If you are struggling with debt, you are not alone, we can help! We can assist with all consumer debt (loans, credit cards and catalogues etc) and fuel debt. We identify all options available to you and can contact your creditors for you and get things under control. Our Money Advice service is regulated by the FCA and registered with the Debt Arrangement Scheme (DAS).



Energy

Our Energy Advice Service funded by the Energy Redress Scheme launched in June 2024 in partnership with 3 other housing associations in the southside of Glasgow.

In 2024/2025 they assisted 555 households producing over £58,000 in financial gains and savings for tenants. They have provided over 300 home visits, 1400 telephone calls and 190 office appointments. They can help with:

Reducing Energy Usage

With practical advice on how to **lower energy consumption**. They can walk tenants through small, everyday changes that can lead to **lower bills** and a **more energy-efficient home**.

Fuel Debt Assistance

If tenants are struggling with **fuel debt**, they offer **support and guidance** and explain what options are available:

- Help set up payment plans to make the debt more manageable
- Assess eligibility for any grants or schemes that can help relieve fuel debts
- PAYG – access to vouchers for support for people who are in danger of going off supply.

Understanding Bills and Meters

Energy bills can sometimes be difficult to understand – all those charges, rates, and meter readings can be confusing. They can assist to:

- **Clarify bills** – If a tenant thinks something looks wrong on their bill or if they just want someone to explain what they are being charged for and why, they can check everything looks okay and help explain the prices.
- **Tariff** – check if tenants are on the cheapest tariff or the tariff that right for them
- **Check meters** – If a tenant thinks something is wrong with their meter, they can check to make sure it's the right type of meter and its running in the right way. They can also explain the different types of meters and see which one is the best fit the tenant.
- **Explain how the meter works.** Whether it's about reading the meter properly or understanding how the energy provider charges.

Resolve Disputes with suppliers

The Energy Advisers can provide help to resolve meter and bill disputes, they can provide advocacy and assist clients to navigate complaints procedures, and to take their case to the Ombudsman.

Managed Migration to Universal Credit. Get Help from our Welfare Rights Service.

If you are **under** State Pension age and still in receipt of Housing Benefit. You will shortly receive or have already received a letter from the DWP advising you need to make a claim for Universal Credit.

This is because legacy benefits are being phased out and replaced by Universal Credit. The letter from the DWP should advise you of the date that you need to claim Universal Credit by, to ensure that you do not get less on Universal Credit than you did on your old benefits.

The following benefits are ending and are being replaced by Universal Credit:

- Working Tax Credit and Child Tax Credit
- Housing Benefit
- Income Support
- Income-based Jobseeker's Allowance (JSA)
- Income-related Employment and Support Allowance (ESA)

To continue getting financial support, you must claim Universal Credit by the deadline date in your letter.

Our Welfare Rights Officers can:

- Check your current benefits are correct and calculate if you are entitled to any Transitional Protection (protection if your current benefits are more than you are entitled to under Universal Credit).
- Assist you to make a claim
- Provide guidance on using your Universal Credit account
- Check the award you receive is correct
- Provide ongoing support with your claim.

Contact us for an appointment by calling **0141 634 6473**.



WARM HOME DISCOUNT

If you're on a low income in Scotland

The Warm Home Discount Scheme will reopen in October 2025.

If you didn't qualify you can check the reasons why at - **Warm Home Discount Scheme: If you did not get your discount for winter 2024 to 2025 - GOV.UK**

You do not need to apply if you get the Guaranteed Element of Pension Credit. You'll automatically get a letter telling you about the discount if you're eligible.

Otherwise, you'll need to apply directly to your energy supplier.

You might be eligible if all of the following apply:

- Your energy supplier is part of the Scheme.

- you (or your partner) get certain means-tested benefits
- your name (or your partner's) is on the electricity bill

Your electricity supplier may have extra eligibility criteria. They'll also tell you which benefits mean you are eligible.

This is known as being in the 'broader group'.

If you're eligible Your electricity supplier will apply the discount to your bill. You'll need to stay with your supplier until it's paid.

Check your suppliers website for when to apply, many open for applications in September

COMMUNITY EVENTS

Christmas Tree Festival

You are all warmly invited to our first ever Christmas Tree Festival at Castlemilk Parish Church on Saturday 13th December from 10am until 12pm. The aim of the festival is to learn about and celebrate the various organisations and groups in our community.

All groups, businesses and organisations are invited to display a tree at the festival. Ideas could include: decorating a tree with themes from your organisation or group, a colour theme, a remembrance tree, a tree made from recycled materials – all ideas welcome!

Please contact our minister Rev. David McKee by Friday 5th December to confirm submission of a tree. If you have any questions, David will be happy to hear from you. He can be contacted via phone/ whatsapp/text on **07946671733** or via email at **DMcKee@churchofscotland.org.uk**

Key information

- Trees must be supplied and decorated by the organisation or business. Trees can be traditional Christmas trees (height limit 5ft), trees made from

paper or other materials, or trees that reflect your organisation.

- There is no theme – the more creative the better! Please feel free to provide information about your organisation/business for people to take.
- Lights must be battery operated
- Trees must be in place for 9.30am on Saturday 13th December and must be removed by 1pm.



For unto you is born
this day in the city of David
a Saviour, which is Christ the Lord.

LUKE 2:11 (KJV)



DOLLY PARTON'S IMAGINATION LIBRARY



Dolly Parton's Imagination Library is the flagship program of The Dollywood Foundation. It reaches more children than any other early childhood book gifting program, and mails free, high-quality, age-appropriate books to children from birth until age five, no matter their family's income.

What Is It?

Dolly Parton's Imagination Library is a 60-volume set of books beginning with the children's classic *The Tale of Peter Rabbit*. Each month a new, carefully selected book will arrive by mail in your child's name and be delivered directly to your home. Best of all it is a **FREE GIFT!** There is no cost or obligation to your family.

Who is Eligible?

All children under the age of five, who live in a Craigdale Housing Association home.

What Are My Responsibilities?

- Live in a Craigdale Housing Association home.
- Submit an official registration form, completely filled out by parent or guardian (form must be approved and on file with Craigdale Housing Association).
- Notify Craigdale Housing Association anytime your address changes. Books are delivered by post to the address listed on the official registration form. ***If the child's address changes, you must contact the address/phone number on this brochure in order to continue receiving books.***
- Read with your child

When Will I Receive Books?

Eight to ten weeks after your registration form has been received, books will begin arriving at your home and will continue until your child turns five or you move out of a Craigdale Housing Association home.

**Sign up your
child today!
Simply contact
the office for a
form.**





COMMUNITY
EVENTS

FAMILY AWAY DAY

Two coaches left the office on Wednesday 6th August with the sun shining as our families left to go too Blair Drummond Safari Park. It was reported back that everyone had a fantastic day out.



HALLOWEEN FRIGHT NIGHT

Our annual kids Halloween party took place on Thursday 24th October at the Birgidale Complex, and the costumes were better than ever!



Children's Christmas Party

Our children's Christmas party will take place on Thursday 4th December. The children will take part in games and get to meet Santa!



CHRISTMAS AT CASTLEMILK PARISH CHURCH

CASTLEMILK PARISH CHURCH

COMMUNITY
EVENTS

CASTLEMILK PARISH CHURCH CHRISTMAS EVENTS

Discover all of the wonderful Christmas 2025 events we have planned below! We warmly invite you to join us in worship and fellowship during this joyful season as we celebrate together the birth of Jesus. Our minister and our congregations wish you a joyful, peaceful and blessed Christmas.

| Date | Time | Event | Location |
|------------------------------------|-------------|---|--|
| Sunday 30 th Nov. | 10am | Morning Worship | Castlemilk Parish Church |
| | 6pm | Evening Jubilee Worship with Very Rev. Dr Shaw Patterson | Castlemilk Parish Church |
| Sunday 7 th Dec. | 10am | Morning Worship | Castlemilk Parish Church |
| Thursday 11 th Dec. | 4.30pm | A Prayer, a Pie and a Ponder | Castlemilk Parish Church |
| Friday 12 th Dec. | 5pm | Messy Church Christmas | Castlemilk Parish Church |
| Saturday 13 th Dec. | 10am-12noon | Christmas Tree Festival | Castlemilk Parish Church |
| Sunday 14 th Dec. | 10am | Morning Worship | Castlemilk Parish Church |
| | 2pm-4pm | Carol Singing Across our Parish | Meet at Carmunnock Parish Church @ 2pm. |
| Friday 19 th Dec. | 6pm | Community Meal | Castlemilk Parish Church |
| Sunday 21 st Dec. | 10am | Morning Worship | Castlemilk Parish Church |
| | 3pm-4.30pm | Christingle Messy Church | Carmunnock Parish Church |
| Wednesday 24 th Dec. | 2pm | Christmas Eve Service | Castlemilk Parish Church |
| | 6pm | PJ Service (followed by sweet treats) | Carmunnock Parish Church |
| | 10.30pm | Fellowship time | Clason Hall, Carmunnock |
| | 11.30pm | Watchnight Service | Carmunnock Parish Church |
| Sunday 28 th Dec. | 10am | Morning Worship | Castlemilk Parish Church |

SC015309 and SC011224
14th December

JOIN OUR CAROL SINGING



2pm - Carmunnock Church
2.45pm - The Braes, Castlemilk
3.30pm - Mince Pies in Castlemilk Church

10am - 12pm 13th Dec

Castlemilk Parish Church, Christmas Tree Festival



All welcome to share in
fellowship and fun

Charity Number SCO 15309

| GETTING IN TOUCH | OUT OF OFFICE HOURS EMERGENCIES | EMERGENCY ACCOMMODATION | ASSOCIATION'S PUBLIC DOCUMENTS |
|--|---|---|---|
| <p>Office Address: 83/85 Dougrie Road Castlemilk Glasgow, G45-9NS Tel: 0141-634-6473 Email: info@craigdaleha.co.uk Web: www.craigdaleha.co.uk Facebook: Craigdale Housing Association</p> | <p>If you have an emergency repair out with office hours, including weekends and public holidays, please contact the following telephone number: Bield Response 24: 0800-783-7937</p> | <p>Should you find yourself requiring emergency accommodation advice or assistance, please contact the Homelessness Community Casework Team on: Freephone 0800 838 502</p> | <p>All of the Association's public documents are available on our website www.craigdaleha.co.uk and can be translated in other languages, large print, on tape/cd and in Braille on request. If you require any of these services, please contact our office for further information.</p> |
| <p>FEEDBACK: We hope you find the content beneficial. We welcome your views and feedback on the content, style and format of the newsletter. Please contact us with any feedback on this newsletter that will help us improve.</p> | | | |

Craigdale Housing Association, 83/85 Dougrie Road, Castlemilk, Glasgow, G45-9NS
Tel: 0141-634-6473 / Email: info@craigdaleha.co.uk

Scottish Housing Regulator Number: HCB 95, Financial Conduct Authority Number: 2296 R (S),
Scottish Charity Number: SC031879, Property Factor Registered No PF000223

