



**FORGEWOOD HOUSING
CO-OPERATIVE LTD**

Winter newsletter 2018



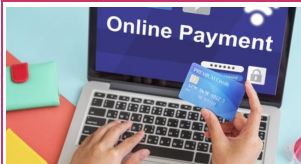


Annual Rent Review 2019/20

We have started our Annual Rent Review and a separate document is sent to all tenants explaining the process in detail. It is important that we hear your views as we usually look at tenant responses every January and are disappointed that only a few are received. Rent reviews are necessary and must be carried out every year as stated in your tenancy agreement. The consultation is a period to let you have your say as well as the co-op giving good information on the process.

The annual review this year will also see us hold a Rent Review focus group meeting, being held at the Co-op on Thursday 17th January 2019 at 5pm. All tenants are welcome to attend and have their say. Staff from the Co-op, along with members of our management committee who have been invited, will also be in attendance. We hope the focus group meeting will last around one hour and give you the chance to have your say. We also confirm that we are consulting on a rent increase for the year 2019/20 of either 2.9% or 3.4%. Feedback from tenants will contribute towards the final decision taken by our management committee at their January board meeting.

Paying Your Rent

The rent you pay is our main source of income and pays for the services we provide to you, such as repairing, maintaining and improving your home as well as building much needed new homes. It's no surprise therefore that we focus a lot of time and effort making sure our tenants pay their rent on time. Rents are charged in advance. Rent is charged every 4 weeks however tenants are encouraged to pay by a method and frequency that suits them providing it does not leave

	Use your Allpay rent card to pay at the post office or any other paypoint outlet. Your nearest outlet can be found by visiting www.allpay.net/outlet	<p>arrears in the account. We know this time of year can be very expensive for people but please do not forget to pay your rent on time. If you are having difficulty with rent payments, call the office, visit us, or email susan@forgewoodcoop.org.uk We can accept a suitable repayment plan for anyone who is having difficulties. Please also remember Citizens Advice Bureau are in the office every Monday and Thursday, with 7 appointments available over the 2 days every week. They can be held in the office or your home. The available payment methods are listed on the left.</p> <p>Please remember that the Co-op does not operate any rent free fortnights during the year. Our rents fair very well in comparison to all other landlords in Scotland and any who do operate a rent free fortnight twice per year simply divide the annual rent for the property and divide by 48 weeks, with 4 remaining weeks appearing to be free. Any tenant could operate the same system in agreement with the Co-op and choose the free fortnight of their choice. An example would be:</p> <table><tr><td>Co-op annual rent £4000</td><td>Co-op weekly rent £76.92</td></tr><tr><td>Other landlord annual rent £4000</td><td>Other landlord weekly rent £83.33 (with 2 rent free fortnights in the year)</td></tr></table> <p>The same annual rent is charged, however by paying a higher weekly rent over 48 weeks in the year means the other 4 weeks are covered.</p>	Co-op annual rent £4000	Co-op weekly rent £76.92	Other landlord annual rent £4000	Other landlord weekly rent £83.33 (with 2 rent free fortnights in the year)
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	Call Allpay on 0844 557 8321 to make a secure payment 24 hours a day, 7 days a week having your allpay card or number to hand					
	Visit www.allpayments.net to pay online by debit or credit card having your Allpay card or number at hand					
	Download the Allpay app to make a payment from your iPhone, Android phone and other devices					
	Call us on 01698 263311 to make your payment using debit or credit card					

Office Closure

December 2018

We will close on Friday 21 December 2018 at 1pm and reopen on Friday 4 January 2019 at 9am. For contact numbers, please see the back of this newsletter.

Our answer machine at the office also provides emergency contact information. The numbers should be kept handy at all times. We also refer to more cover information over the holiday period in page 3 of this newsletter.

Newsletter Winter 2018

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The skip delivery schedule for 2019 is now available and is as follows - WEDNESDAYS ONLY



DATE	LOCATION
Wednesday 09 January 2019	Entrance to New Build at Ashton Street
Wednesday 06 February 2019	Side of Forgewood Nursery
Wednesday 06 March 2019	Corner of Davaar Drive/Dinmont Crescent
Wednesday 03 April 2019	Corner of Fife Drive/Lorne Drive

Condensation Build up in Homes

We are aware that many of our tenants have problems with condensation build up, and the mould growth it can cause, particularly in the colder winter months. We have put together a guide to help combat the conditions that cause condensation to build up.

- If you have a washing machine or tumble dryer in your property, ensure that it is vented correctly. From just one load of washing two litres of water is emitted into the air. When drying clothes using a clothes horse, dry them in the kitchen or bathroom with the extractor fan running.
- When cooking food, boiling the kettle or taking a shower, ensure that your kitchen or bathroom door is kept closed and your extractor fan is on to prevent the moisture in the air from going into colder rooms which will cause condensation to form if it touches a cold surface.
- Do not overfill your wardrobes or kitchen cupboards. A lack of ventilation and air moisture trapped in warm overfilled cupboards can become a breeding ground for mould as the air is not able to circulate freely inside. If you notice a musty smell or clothes might have a damp feeling to them, this is a sign that the cupboard is overfilled.
- Ensuring an adequate amount of heating in your property will improve the internal temperature of surfaces in the house and reduce the likelihood of condensation.
- If you use a room on a regular basis, such as a living room and the weather is not too cold outside, open a window slightly or open window vents to improve the ventilation in the room. Breathing is a major cause of condensation so this will help to improve the ventilation in your property.
- Moisture Traps, devices which contain gel which absorbs moisture in the air, and refills for existing Moisture Traps can be collected from the office.

Keeping Warm in Winter

Each year the Co-op provides some useful hints to keep our home warmer in the colder weather. There are some useful tips available from various sources such as Energy Savings Trust, Scottish Power, North Lanarkshire Council and many more. Typical advice on keeping warm in the colder weather can include:

- Regulate your heating with the thermostat provided. This includes the radiator valves and dials on storage heaters. This will also help save on fuel costs.
- Wear a hat and layers of clothing.
- Place a draught excluder at doors.
- Use your curtains. Heat from the sunlight is free and can be a great source of warming the home.
- Maximise your insulation. Free insulation can sometimes be available depending on individual circumstances. If in doubt call Ian Symington (energy advisor) on 01698 265349. Make the use of an appointment with Ian on using your energy better and getting the best tariff and supplier for your gas and electricity.
- Move around furniture so that heating does not get blocked.
- Never dry washing on radiators and storage heaters. Not only can this cause heat loss, it can also be risky
- Call Saltire on 0845 606 1555 (24 hours a day) if you think your heating is not working properly. Sometimes only part of a radiator may be heating up, which should result in an engineer being called out.

Severe Weather

If the weather turns nasty and streets and footpaths become icy then this should be reported to North Lanarkshire Council's contact centre on 01698 403110. They will give priority to motorways and main roads but will place other parts of estate on a queuing system for grit/salt. The co-op can sometimes assist in the provision of salt but our supplies and resources are limited.

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Maintenance Assistant Cover

As usual at this time of year, the Co-op will be closed over the festive period but any emergency situation will be reported to key staff who will still be dealing with urgent matters. Tenants need only use the numbers as directed within the newsletter and emergencies will be responded to. We will also have our maintenance assistant in the estate on 2 separate days over the festive period to provide a litter picking service as well as checking over the estate.



Performance for six months to 30 September 2018

It is important that we tell you how we are performing as your landlord and the information below shows how we have performed in key indicator areas for the last 6 months. We also show We closely monitor trends in our performance and will have an action plan if there is an area that requires improvement. Please contact us should you wish to discuss anything further on performance at the Co-op.

Performance area	Scottish landlord Average for 2017/18	Co-op performance for same period last year	Co-op performance at 30 September 2018 **CURRENT PERFORMANCE**
Rental loss for year to date as a percentage of annual income	0.74%	0.03%	0.02%
Average number of calendar days void for relets	31 days	1.7 days	2.17 days
% of tenancy offers refused	36%	23%	40%
% of tenancies starting in previous year that remained + 1 year	89%	91%	95%
Total Arrears due (Gross) current and former as a %	5.18%	3.91%	4.91%
Anti Social Behaviour cases resolved within local targets	88%	100%	100%
% of complaints against the co-op responded to in full	85%	100%	100%
Average length of time for emergency repairs	3.96 hours	1.54 hours	1.38 hours
Average length of time for non-emergency repairs	6.38 days	1.92 days	3.48 days
Percentage of repairs completed right first time	92%	98%	98%

Foodbank Donation 2018

Over the last few years, Co-op staff have collected items to donate to Basics Foodbank, who are a Christian Charity based in Lanarkshire. We do this along with our colleagues at Forgewood Housing Co-op in Motherwell and the donation made this year was once again excellent. It is nice to see so many people who are unfortunate benefit from the kind gestures of the staff at both Co-ops.

The picture to the right shows Kevin and Josh from the Co-op alongside volunteers from Basics Foodbank

Well done to everyone involved



House Contents Insurance

The Co-op insures the building fixtures and fittings. It does not provide insurance cover for your contents. We strongly advise you to take out a Contents Insurance Policy to cover you against risks such as fire, water damage or theft. Please bear in mind that anything that you have fitted – such as laminate flooring – won't be covered by our buildings insurance and, if it is damaged (say, by a water leak) your insurance company would need to meet the replacement cost. If you want to include 'accidental cover' you will need to check with the company providing your insurance that this is included.

You should also ensure that any Contents Insurance Policy you arrange provides adequate cover to protect you from claims for accidental damage to the Co-op's or neighbour's property. This cover is normally included in contents insurance but you should ask your insurer/broker to confirm this. Contents Insurance can be extended to cover both accidental damage and also items that you use outside the home, such as a bicycle. You should check with your insurance company to ensure you have all your belongings fully covered.

This kind of insurance needn't be expensive and is, in our opinion, almost essential. Further details on of insurance companies who specialise in providing insurance cover for housing co-op/association tenants at reasonable costs are available to download. Visit www.thistletenants-scotland.co.uk for more information or call 0345 450 7286

Electrical Inspections

Please be aware that over the holiday break, Electrician John Smith from JJ Smith Electrical will be continuing to attempt to access homes throughout the estate in order to carry out routine electrical inspections. He is a fully trusted contractor of GPHC and will be able to produce a letter from Garrion to prove this. He aims to be in Gowkthrapple on the 27th & 28th of December 2018, and the 3rd & 4th of January 2019. If you have had previous contact from JJ Smith Electrical regarding Electrical Safety checks, and have missed access appointments, expect him to contact you on these dates.

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Join The Management Committee!

Becoming Involved...

We are always promoting membership of the Co-op to all of our tenants and are currently looking at a membership drive to recruit new committee members. Do you have the time to attend a management committee meeting once a month? Meetings usually last 1-2 hours and can be very interesting. You may have the skills and knowledge that you could bring to the co-op and therefore make a good contribution to our future direction. We would welcome enquiries from any of our tenants/residents about a role on management committee. For an informal chat, please call Paul Lennon, Housing Manager.

To join the committee you first of all need to be a shareholder of the Co-op. This involves a £1 one off fee and membership then entitles you to stand for election to management committee. The process is quite simple but there are rules that must be followed to ensure we have strong governance and robust systems in place. An application for membership is available at the office. Please call if you would like to become a shareholder.

Our Annual General Meeting is held every September. This involves a meeting with Co-op members, our accountants, auditors and staff. Highlights of the year are discussed as well as the annual management accounts. After each AGM, the process of elections takes place to determine what office bearer positions are to be filled. Following this year's AGM, our management committee and staff set up are as follows:

Management Committee	
Alan Thomson	Chairperson
Charlie Millar	Vice Chair
Billy Muir	Secretary
Callum Boughey	Treasurer
John Burton	Committee Member
David Hemmings	Committee Member
Jamie Bell	Committee Member
James Barr	Committee Member
Sandra Murray	Committee Member
Marina Johnston	Committee Member
Alex Tweedie	Committee Member
Tony McKay	Committee Member
Leanne Ross	Committee Member
Edyta Salamonska	Committee Member
Lee Murray	Committee Member (co-opted)

Garrion And Forgewood Staff Members	
Cathy Brien	Interim Director
Paul Lennon	Housing Manager
Susan Kane	Housing Officer
Sharon O'Rourke	Housing Officer
Elaine Hyslop	Housing Officer (Garrion)
Jim Blyth	Maintenance Officer
Craig Allan	Senior Volunteer Assistant Co-ordinator
Kennedy Chilambe	Finance Officer
Yvonne Boyes	Receptionist
Billy Gibb	Maintenance Assistant
Kieron Sheehan	Maintenance Assistant (Garrion)
Kevin Plunkett	Administration Assistant (Garrion)
Josh Collins	Clerical Assistant (Garrion)
Shirley Beattie	Corporate Officer (Temporary)

Tenant Safety

Our tenants should be aware that we treat the safety of all our residents and properties with the highest priority. We have an excellent record on compliance with gas and electrical safety and will ensure that the welfare of our tenants and their families is central to our decision making when we consider future works.

Following the tragic fire at Grenfell Tower in London in 2017, the Government carried out a consultation and has confirmed that all existing homes in Scotland will be required to meet a new standard for fire safety. These new standards will bring all existing homes up to the standard for fire and smoke alarms required in new build homes.

The standards will come into force from February 2019. Landlords will then have 2 years (until February 2021) to meet the new standard.

The new standard will require that every home has

- one smoke alarm installed in the room most frequently used for general daytime living purposes;
- one smoke alarm in every circulation space on each storey, such as hallways and landings;
- one heat alarm installed in every kitchen;
- all smoke and heat alarms to be ceiling mounted; and
- all smoke and heat alarms to be interlinked.

For all of our properties that are on one level this means a heat detector in the kitchen, smoke alarms in the hall and living room. For houses with stairs an additional smoke alarm on the upper floor would be required.

Specified types of sealed long-life battery alarms or mains-wired alarms are permitted, with a maximum lifespan of 10 years.

The Co-op is currently looking at options for our homes and it should be noted that wire/cable trunking will be required in properties where mains wired alarms are fitted.

Please contact Jim Blyth Maintenance Officer at the Co-op should you have any queries on this new standard.



Thank you for reading the Winter 2018 edition of our newsletter. The staff and management committee would like to wish all of our tenants and residents a Merry Christmas and happy new year for 2019.

Contact Us

We hope you have enjoyed our newsletter and will contact us with suggestions and ideas on what you would like to see in future issues.

Our office is open from 9.00am until 4.30pm Monday to Friday. You can visit our office in person at:

FORGEWOOD HOUSING CO-OPERATIVE LTD

Forgewood Community Centre
49 Dinmont Crescent,
Forgewood

Tel: 01698 263311

email: enquiries@forgewoodcoop.org.uk

Web: www.forgewoodcoop.org.uk

Useful Numbers (Including Emergency Contacts)

- Saltire Facilities Management Ltd **0845 606 1555**
- (all gas central heating faults 24 hours)
- Rodgers and Johnston
- (all other out of hour EMERGENCY REPAIRS) **0844 247 2120**
- North Lanarkshire Council (housing benefits) **01698 403210**
- North Lanarkshire Council (Council Tax) **01698 302901**
- North Line – North Lanarkshire's **01698 403110** contact centre dealing with Bulk uplift, bins, roads and lighting, abandoned vehicles, Dog fouling, dog nuisance, gritting
- TRANSCO (National Grid) (smell of gas) **0800 111 999**
- POLICE SCOTLAND **101 (999 EMERGENCY)**
- SCOTTISH WATER **0800 077 8778**
- ELECTRICAL DAMAGE to electrical supply or network equipment Call **105** or your own electrical supplier
- CRIMESTOPPERS **0800 555 111**

