

The Newsletter for Residents of Spire View Housing Association

Issue 54 • Summer 2017

# The Spire View



## Royston Tea Dance

### what a success!

We held our first tea dance on Thursday 1st of June in the Blue Roof and what a day we had! *(see page 5 for the full story)*

## New Money Advice Service



As some of you may already know the Association now has a new Money Advice Service available to all our tenants and residents.

Patrick Hannon from Gemap is our new Money Advisor and is available in the office by appointment on a Tuesday and Thursday. Patrick can also carry

out a Home Visit for those tenants who have mobility issues and can't make it into the office.

**If you need some help or assistance with:**

- Applying for benefits
- Maximising your current entitlement to benefits
- Filling in forms for benefits
- Dealing with letters regarding your benefits
- Tax Credits
- Appealing against a benefit decision
- Act on your behalf at appeals
- Attending tribunal hearings

Then please contact the office and we can arrange an appointment for you.



# Congratulations... and thanks!

We are delighted to announce that all four of our Committee office bearers, Charlie Lunn (Chairperson), Tilly McIlroy (Vice Chairperson), Alan Brown (Treasurer) and Jean Lunn (Secretary) were all recently awarded the EVH long service award for their service to our community.

Charlie and Jean Lunn first became involved in the governance of Housing Associations in 1987 when they joined a steering group with James Nisbet Housing Co-op to tackle poor housing issues. Both Charlie and Jean were very quickly nominated to undertake office bearer positions within the group and were fully involved in the registration process, leading to the creation of James Nisbet Housing Co-operative on 1st April 1989.



James Nisbet was a fully mutual Housing Co-operative and, along with other steering group members, had to speak to over 200 residents to encourage them to form the co-operative, taking over their homes from Glasgow City Council. This exercise was an overwhelming success and almost every resident in the area voted to join the Co-operative.

In 2002, the Association took the decision to merge with Garngad Housing Association and Spire View Housing Association was formed with the support of long standing Garngad Committee members Tilly McIlroy and Alan Brown, along with other local residents.

Over the years, these 4 Committee members have worked tirelessly for the community, campaigning for the improvement of our land, houses and facilities. They have been involved in the interviewing, selection and appointment of staff, consultants, professionals, legal representatives etc.

They have had countless meetings and dealings with elected councillors, MSPs and MPs to ensure the once run down estate of Royston was transformed into a community to be proud of.

In order to receive this award, committee members need to have accumulated at least 25 years service. Between all 4 of them, they have accumulated well over 100 years of service... all of this in the local Royston Community!

Their commitment and dedication has undoubtedly made a massive difference to the lives of hundreds, if not thousands of people.



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There is no doubt that these awards were thoroughly deserved and EVH hosted a very fitting awards ceremony in their office earlier this month. Photos are on our facebook / twitter / website, as well as the EVH website.

**A huge well done to all of you!**

# Farewell and Thank You...

The Management Committee and Staff would like to bid a very fond farewell to Councillor Allan Stewart, who has been our local Councillor for the past 10 years. During his time in office, Councillor Stewart helped the Association in many ways, not least as the driving force behind our new Community Hub that will be under construction before the end of this year.



A familiar face in local community and a very regular visitor, Councillor Stewart was always a great supporter of Spire View, attending and participating in all our community events. He was a key player in the Royston Strategy Group and delivered many positive outcomes for the Housing Associations, Schools and other community groups.

We would like to take this opportunity to wish Councillor Stewart all the very best for the future. We will miss him greatly!

## ...and a welcome note too

We would also like to wish a very warm welcome to our 3 newly elected Councillors; Allan Casey, Kim Long and Elaine McDougall. Staff and Committee have had the pleasure of meeting all three and discussing how we can work together for the good of our community. All 3 Councillors have been out and about in the local area both with our staff and in attendance at recent community events. We would like to thank them for their support thus far and look forward to a very positive relationship which will benefit everyone at Spire View and the Wider Royston community.



Allan Casey



Kim Long



Elaine McDougall

# Management Committee Vacancies

Here at Spire View we are always looking for new Committee Members.

We currently have 13 members which means we have vacancies for another 2 volunteers.

This is an exciting time to be part of the Spire View team as we are in the process of creating a state of the art Community Hub. We are also exploring the possibility of building new houses for the first time in 12 years.

Spire View is led by an experienced Management Committee that has overall responsibility for the governance and strategic direction of the Association. As a Committee member you will be involved with the planning, monitoring and control of high quality, efficient services to our tenants and service users.

As part of our succession planning, we are recruiting new members who have an interest, skills and commitment to help the Association achieve its aims and objectives.

Above all, we need people with the passion and commitment to make a real difference to those in housing need.

This is a voluntary position however we can offer Committee members full training and Management Committee experience. You will be encouraged to undertake training sessions and attend seminars and conferences on behalf of the Association.

Should you wish to join or just want more info regarding this opportunity, please contact Gillian on **0141 552 5644**.

# Planned Maintenance

## Kitchen and Boiler Replacement Programme

The Association has completed an update of our planned maintenance system following the stock condition survey last year and we are currently in the process of progressing tender preparation for the works required in financial year 2017/18.

The programme for this year includes a programme of replacement kitchens and boilers in some of the properties within the following phases:

121 - 129 Rhymer Street

38 and 40 Tharsis Street

1 - 9 Earlston Place

2 Earlston Place

1 - 9 Earlston Avenue

91 Roystonhill

93 - 101 Roystonhill



Some kitchens and boilers will have been replaced on an ad-hoc basis where required and therefore, these will be omitted from this programme. If you are affected by these works, we will be contacting you over the next few months to update you on progress. In the meantime, if you have any questions, please contact a member of the maintenance team at the office who will be happy to help. We would also like to take this opportunity to remind tenants that Planned Maintenance works will not be progressed for those tenants that have any tenancy debt (arrears, legal costs or recharges) of £300 or more. In addition, tenants must have established and maintained an arrangement for 6 months continuously. If you feel you are affected by this, please contact your Housing Officer to discuss.

## Electrical Safety Checks

The Association carried out electrical safety checks of our properties on a phased basis and there are some properties that require these checks to be done during 2017/18.

We will be contacting those tenants affected in the near future to move these forward.



## Do you still have Electric Storage Heating?

Over the years, the Association has converted the majority of our properties to Gas Central Heating. However, we still have a few properties where the tenants chose to keep the electrical storage heating system.

Electric storage heating can be expensive and is not as efficient and effective as a gas central heating system. We are therefore asking those tenants who still have electric storage heating to consider converting to gas.

Converting to gas will provide you with a more energy efficient heating system, which will cost less and provide you with more control over when and how you heat your home.

We realise these works could be disruptive but the Association will provide you with assistance to make the process as easy as possible.

Our maintenance team will be contacting tenants with electric storage heating systems to discuss this further with you and will be happy to answer any questions and provide advice as and when required.

## Painterwork

Works are now ongoing in Year 4 of our 6 year partnering agreement with J S McColls for painter work.

The Association is committed to ensuring that our properties continue to look good and are kept in the best possible condition. The regular cycle of painter work that we put in place is part of our ongoing maintenance programme that helps us to do this.

This year's programme is detailed below:

**Monday 5th June 2017 – Friday 30th June 2017**

**External Painter Work:**

100 - 114 James Nisbet Street - Even Numbers

102 - 132 Roystonhill - Even Numbers

**Monday 3rd July 2017 – Friday 4th August 2017**

**External and Internal Close Painter work:**

90, 92, 94 and 96 James Nisbet Street

103 James Nisbet Street

101 James Nisbet Street (Internal close only)

Maintenance staff have consulted tenants affected on colour choice and used the majority vote to decide the final colour scheme..



# Royston Tea Dance what a success!

*(continued from page 1)*

We were delighted to be entertained by Christian, who was as fabulous as ever taking us all back over the years with his wide variety of music. We also had an amazing “alley cat” and a super “slosh” and such a great time was had by all. Delicious cakes and sandwiches were on display and we even had a wee game of bingo in between... fantastic!

Again, we would like to say a very big thank you to Christian for coming along and being part of our fabulous community event, and thank you to everyone who attended and supported us.

As a result of the very positive feed-back we received from everyone, we are looking to host another dance soon... so watch this space.



# Community Hub Update

In our last newsletter we shared the fantastic news that we had secured funding from the Big Lottery Fund towards this project. Along with the funding from all our other partners, this has allowed us to move things forward and we still anticipate works getting underway in November 2017.

## Thank you GHA....

The Association would like to offer a huge thanks to Glasgow Housing Association who recently awarded £5,000 funding towards our project. Every contribution makes such a difference and we are genuinely very grateful!

## The Rainbow Hall

On 26th April 2017, Spire View became the very proud owners of the Rainbow Hall. Royston Youth Action continue to operate all the same services from this building and will do this until they move to the Blue Roof in August 2017.

## The Blue Roof

Following our discussions with Glasgow Life, we took over the key-holding at the Blue Roof at the beginning of May 2017. We have given assurance to all the current let-holders that they will continue to be catered for. Furthermore, Royston Youth Action will operate from this building from August 2017 until the new community centre at the Rainbow Hall is completed in Spring 2019.



## Millburn Triangle Site

Our partners at Copperworks continue to work very hard behind the scenes to acquire this site and tidy it up. We will update you as soon as we have more to report!



## Facebook and Twitter

Spire View Housing Association has had Facebook and Twitter pages for a good while now. We have run some very successful competitions via our pages and we regularly update them with local information, links to events and other local organisations as well as details of what is going on at Spire View.



We recently ran a Facebook competition to get our page to 300 'likes' and we are delighted to report that this was a very successful competition so much so that we would like to do it all over again. To win a free meal for 2, all you have to do is simply like our page. If we get to 350 'likes' all names will be entered into our prize draw.

You can also PM us on Facebook if you need to contact us, and we will get back to you asap.



*Margherita Muller, the winner of our last Facebook competition*

# Summer Competitions

Our summer competitions give you 1,2, 3 chances to win a prize!

## Glitteratti...

For those who like colouring, get out your glitter and your felt pens as we have a colouring sheet included in the newsletter. So get creative with colour.

We also have a word search on the reverse of the colouring sheet for those who prefer a puzzle. If you require more than one copy we have spare ones available at the office.

So get colouring and word-finding and make sure you have them back to the office by 31st August.

## Selfies in the Sun...

For our Facebook friends and Twitterati we have a competition just for you... Summer selfies! This one is open to all age groups.

We are looking for selfies with a 'Summer' theme. They must be safe though so don't do anything silly or dangerous!

You can post the pictures on our Facebook or Twitter pages. All pictures should be posted by August 31st and the 3 photos with the most likes will win a prize.



# Easter Competition Winners



We were delighted by the number of entries we had to our Easter competitions. We received so many colourful pictures and spot the egg competition entries, it was really difficult to choose winners. After much deliberation the winners were chosen:

Kayla Boyd, Lennon McCallum, Carly Johnstone and Johan Bowers.

Congratulations and well done to our winners and all our entrants who received an Easter egg for their work. Don't forget to keep your eyes peeled for our summer competitions...



Carly Johnstone



Lennon McCallum and Kayla Boyd,



Johan Bowers

# Rechargeable Repairs

**As tenants will be aware, the Association has certain responsibilities in relation to keeping your home in a habitable state and we work hard to provide a quality repairs service to ensure that we continue to meet our obligations.**

You will also be aware that tenants also have responsibilities in relation to keeping your home in a good state of repair. Part of this responsibility is to carry out minor repairs for example replacing lost keys, replacing plugs or chains for sinks and baths, and replacing light bulbs etc. as well as reporting repairs as soon as is reasonably possible.

We also appreciate your co-operation in providing access for our tradesmen to carry out necessary repairs.

Unfortunately, on occasion, we are faced with situations where we are required to recharge tenants for repairs where damage has been caused wilfully or through neglect or where a contractor has been

unable to gain access and has passed on a charge for their time to the association. This will result in a rechargeable repair being issued to the responsible party.

We appreciate payment for rechargeable repairs as soon as is practicably possible as outstanding debts can have an impact financially on the Association and could therefore have an impact on how we deliver our services. If you are unable to pay the full amount for any rechargeable repair instructed, we will be happy to discuss repayment options with you. Your co-operation in making payment or setting up a suitable repayment arrangement as soon as possible after the rechargeable repair has been carried out is greatly appreciated. In some instances you may be asked to make a payment to the cost prior to works being carried out.

For contractors who have to repeatedly turn up at tenants' properties when they fail to give access, it costs them time and

money, and all the while somewhere else someone is waiting for their repair to be completed. As we are obliged to get best value for our tenants and keep costs down we will pursue these debts.

We would also take this opportunity to remind tenants that failure to pay Rechargeable Repairs could result in any planned maintenance works programmed for your home being postponed.

Owners are also required to pay for rechargeable repairs. If we have to instruct repairs due to damage caused to our properties by actions of the owner or their tenant at their property.

Action to recover payment will be taken if tenants/owners do not make repayments towards rechargeable repairs.

**If you are unsure what any of this means to you as a tenant or owner, please do not hesitate to contact Mary at the office for further information.**



# We did it again...

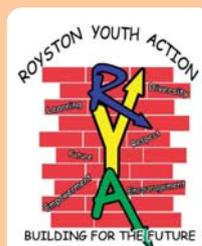
Over £150,000 additional funding for the local community!

Spire View is delighted to announce (again!) that we have managed to secure funding for the following projects:

## Royston Youth Action – Inspiring Royston

This project has been awarded £100,000 from the Scottish Government's People and Communities Fund to run their programme for the next year. The School Holiday Programme and afterschool club are just some of the fantastic activities that RYA will be delivering. As

always, RYA are looking at new and exciting activities to be delivered from the Rainbow Hall and then from the Blue Roof when they move there in August 2017.



# Window Repairs at 80, 90 and 100 Roystonhill

In the previous edition of our newsletter, we had hoped that this contract would be completed by mid-June.

Unfortunately, following unforeseen issues arising on site, there have been delays which we are disappointed about. The Association is committed to providing the best possible service to our tenants and as such, we would like to apologise again to those who have been affected by these delays. We are working hard with our Contractor to turn things around and provide a finished product that all tenants will be happy with.

Should you wish to discuss any ongoing issues, our staff are on site at various times during the day or they can be contacted at the office to discuss individual issues. We would like to assure you that the Association is doing all it can to move contract matters to completion as soon as possible.

We would like to thank all tenants for their co-operation and continued understanding shown during the ongoing works.

## GEMAP Financial Capability

This partnership project includes our neighbours at Copperwork HA, Blochairn HA and Hawthorn Housing Co-op. This year we have been awarded £25,380 from the Scottish Government PCF to help fund the continuation of this service which provides financial inclusion support to our tenants and residents.

Maureen McGowan is on hand to assist with matters such as opening & maintaining bank accounts, maximising income and securing less expensive forms of credit.



## Tenancy Support Officer

Again, in partnership with our neighbours, we have secured funding to allow the continued delivery of Tenancy Support services. This service is delivered by the Simon Community to Spire View, Copperworks, Blochairn, Hawthorn and Cadder Housing Associations. A huge thank you to Hawthorn Housing Co-op for leading on this project, which has been awarded £28,500 to allow Donna Ferguson to work with our tenants to help them feel supported and less isolated.



Spire View would like to express our thanks to the Scottish Government for their support of these projects. If you are interested in accessing any of these services, please contact the office on 0141 552 7928 or email [info@spireview.org.uk](mailto:info@spireview.org.uk)

# Car Parking

We would like to remind all tenants and residents who may be unaware, that it is illegal to park your vehicle on yellow lines or park on the pavement if this causes an obstruction to pedestrians.

We know that most of our tenants park their vehicles sensibly which is a credit to the community and that is why we continue to work in partnership with City Parking and Police Scotland to ensure all of our tenants are protected and receive the best possible service.

May we remind everyone that it is not acceptable to park your vehicle over someone's driveway as this stops entrance/exit to the driveway. Please be respectful to your neighbours and if you experience anyone doing this, contact the Police immediately. Also, to clarify to everyone, restriction plates are not required by law for double yellow lines; therefore double yellow lines mean "no parking at any time". If you do see a vehicle parked on double yellow lines, parked up on a pavement or blocking a driveway, please report to the following agencies:

**For vehicles parked on double yellow lines:**

**City Parking:**

**0141 287 4040 – option 5**

**For vehicles abandoned/  
vandalised – Vehicle Pound:**

**0141 276 0861**

**Vehicles parked on the  
pavement/blocking driveways:**

**Police Scotland: 101**

# Royston Strategy Update

The group continue to meet on a regular basis to discuss the Royston vision and Strategy Document and also consider any current issues affecting the local area.

As you will see, there is a separate article in this Newsletter about the new Community Facility on Roystonhill which is being led by Spire View. All funding is now in place and we are really excited that matters are beginning to progress at speed. Read our separate article for more detail.

As well as this, Royston Youth Action are making progress with investigations and plans for the provision of a new Community Sports Hub at Glenconner Park and will continue to work with partners to hopefully bring all the hard work and effort to fruition.

There is also a separate article on the 'Triangle Site' which Copperworks Housing Association have been taking the lead on. Matters are moving more slowly than hoped, but all partners on the Strategy Group remain committed to getting this land back into community ownership.

As well as these projects, Rosemount Development Trust who took the lead in the production of the Strategy Document are considering other recommendations from the document and investigating how these could potentially be progressed.

We will keep you updated on progress.



## Fruit Barra

Roll up, Roll up... the Fruit Barra is in the office every Thursday morning from 9:30 to 11:30am.

They provide a great selection of fresh fruit and veg at fantastic prices, right on your doorstep. They also have 'Fairshare' items at real knockdown prices. Fairshare are generally branded items like Kelloggs cornflakes and also pasta and rice and loads of tins to choose from. Come along and bag yourself a bargain.

We also run an outreach Fruit Barra from the Common Room at 3 Bright Street from 12pm-1pm every Thursday.

Don't forget to pick up a copy of the latest healthy recipe from North Glasgow Community Food Initiatives nutritionist. You can even get some of the ingredients at the same time.



# Tenant Participation Strategy Update

**We have recently undertaken a review of our Tenant Participation Strategy. Whilst carrying out this review we conducted a small tenant survey on this subject and received 29 completed surveys. A big thank you to everyone who took part, the results have been used to help in the preparation of the new Strategy.**

Below is a summary of the survey results:

- 97% of respondents found the Association's newsletters informative.
- 86% of respondents felt that the Association consults them on matters relating to their tenancy.
- The most popular method of consultation is by far the newsletter (72%). However, there was also strong support for open days / community events / social media (83%). Telephone surveys (34%) and focus groups were much less popular (17%).
- Respondents expressed a wish to be consulted on issues such as Environmental works (66%), Major Repairs (55%), Allocation of Housing (62%). There was less interest in areas such as Estate Management (41%) and Complaints (38%).

- 66% of respondents expressed an interest in becoming involved in measuring our performance and the preferred method of doing this was by completing surveys and questionnaires.
- Respondents also told us overwhelmingly that the preferred method for reporting our performance was through our newsletters (90%).

All the information collated from this survey has been used in the preparation of our Tenant Participation Strategy, which can be found on our website at [www.spireview.org.uk](http://www.spireview.org.uk). Alternatively, you can pick up a copy at the office or we can post this out to you.

We would like to thank everyone who took time to complete this survey and massive congratulations to Donna Tibbs, the lucky winner of our prize draw. Donna received a £50 Love to Shop Voucher.



## Rent Setting Policy

The Association's Rent Setting Policy is due for review later this year. This policy outlines how the Association will set out future rents, our objectives, main principles of rent setting, affordability, performance and legal framework. The Association needs to ensure all rents are sufficient to cover costs so that the Association remains viable. However more importantly that all rents set are affordable and that this enables tenant sustainability.

It's also important that tenants understand the process of Rent Setting so with this in mind, if you want to find out more or just want to ask a question then please feel free to contact Donna on **0141 559 6773** or alternatively email **[donnarichardson@spireview.org.uk](mailto:donnarichardson@spireview.org.uk)**

## Pollok Credit Union

This great service continues to run from our office on Wednesday mornings from **9.30am until 12.30pm.**



Please drop in during this time to use the service and you will be greeted by a member of staff from Pollok Credit Union, who will be happy to assist you with a new application, payments, loans, deposits, savings etc.

# What you told us...

Spire View Housing Association is committed to providing high-quality customer service. We value feedback (negative or positive) from tenants.

Feedback helps us to ensure that we are providing a service that meets the needs of our tenants and other customers.



We recognise that from time to time things don't always go as planned and tenants may want to complain about our service. Our comprehensive complaints handling procedure aims to make it easy for tenants to have their concerns resolved quickly. You can pick up a guide to our complaints procedure at our office, on our website or call us on 0141 552 7928 and we will send a copy out to you.

The table below shows the number of complaints received from January – March 2017.

Complaints Received	Jan 17	Feb 17	Mar 17	Total
Complaints received at Stage 1	0	2	0	2
Complaints received at Stage 2	0	1	1	2
Complaints Resolved				
Complaints resolved at Stage 1	0	2	0	2
Complaints resolved at Stage 2	0	0	1	1
Escalations				
Escalations to Stage 2	0	0	0	0

Reason for Complaint	Jan 17	Feb 17	Mar 17	Total
Contractor	0	1	0	1
Staff	0	2	1	3
Equalities	0	0	0	0
Policies & Procedures	0	0	0	0
Governance	0	0	0	0
Finance	0	0	0	0
Maintenance	0	0	0	0
Housing Management	0	0	0	0
Money Advice	0	0	0	0
Factoring	0	0	0	0
Estate Management	0	0	0	0
Wider Role	0	0	0	0

Satisfaction with Complaints	Very satisfied	Fairly satisfied	Neither sat/dis	Fairly dissatisfied	Very dissatisfied
How satisfied with outcome?	0	1	3	0	0
How satisfied with handling	0	1	3	0	0

**What did we learn/change as a result of these complaints?**  
Here is our case study:

## Case Study 1

A tenant made a complaint due to the length of time taken to carry out a repair to a boiler. The tenant felt the contractor was unreasonable in his approach and manner while discussing the ongoing repair with the tenant. Staff spoke to both parties and agreed that there had been failings on both parts. The repair was eventually completed and the tenant was happy with the outcome. In this case staff learned that good communication is the key to a happy, successful outcome for all involved.



# AGM

We would like to invite everyone to attend our Annual General Meeting which will be held on Thursday 14th September 2017 in the Roystonhill Community Centre (Blue Roof) Forrestfield Street at 6pm.

This event is open to all Spire View Housing Association members and is an opportunity to find out more about your local housing association and the work we do here in Royston. We will also be holding our fantastic annual prize draw after the meeting so make sure you come along and don't miss out!! Spire View Housing Association currently enjoys very high levels of membership and we desperately want this to continue. It is therefore **vitaly important** that you tell us if you are unable to attend the AGM. If you do not tell us and do not come along to 5 AGM's in a row we have no option but to cancel your membership... we really do not want to do this. You can contact us on a number of ways to submit your apologies such as by phone, email, Facebook, Twitter or even by carrier pigeon... We are also in the process of setting up a text messaging service and all these details will be confirmed in the AGM pack coming through your door shortly...

Of course the best way to deal with all this technical stuff is by simply coming along to our AGM...

See you all there.



## Contents Insurance

As you will be aware, the Association has its own buildings insurance cover for all its 556 properties but we do not hold individual contents insurance for each tenants home.

So, let us ask you... what would you do if you were flooded from the flat above?

How would you replace your individual belongings if they were water damaged?

There are many individual contents insurance providers that offer very affordable contents insurance rates, some for as little as £2.50 per week. Whilst it is not mandatory that you have contents insurance, we strongly recommended that tenants consider purchasing contents insurance in case the worst should happen.

We would recommend that you shop around and gain a few quotes just like you would with your car insurance before you take the plunge, There are superfast search engines out there that can find you lots of quotes with minimum effort on your part.

Why not try Money Saving Expert, This Contents Insurance or Go Compare for a free, no obligation quote.





- PRIORITY & NON-PRIORITY BILLS
- BUDGETING SKILLS
- BANK ACCOUNTS
- CREDIT & DEBT
- UNDERSTANDING YOUR WAGE SLIP/ TAX CODE



**CALLING ALL**

**Blochairn, Copperworks, Hawthorn & Spireview**

**TENANTS**

Are you interested in gaining a

Certificate benchmarked by Glasgow Kelvin College as SCQF Level 4

Why not attend our

**GEMAP WORKSHOP**

Contact your local Housing office with your details



**Scotcash**  
approachable finance



Your local, affordable lending alternative

Dreaming of the summer holidays? If you're planning on getting away from it all, don't turn to expensive lenders, why not try Scotcash who are local and can provide more affordable loans to make your holiday even more relaxing.

We can now process initial applications online and over the phone, call our friendly staff on 0141 276 0525 or visit our website, [www.scotcash.net](http://www.scotcash.net) for more information.

£500 over 52 weeks	Scotcash	Provident
Loan	£500.00	£500.00
Admin Fee	£30.00	-
Weekly Repayment	£12.99	£18
Number of Repayments	52	52
Total Amount Repayable	£705.28	£936.00
APR	**113.4%	*299.3%
Total Saving	<b>£230.72</b>	-

\* Loan featured on [www.providentpersonalcredit.com](http://www.providentpersonalcredit.com) at March 2017  
 \*\* Rates may vary (All loans subject to status, terms and conditions apply.)  
**121.5% Scotcash Representative APR**

What if I do not have a bank account?  
 We can usually help you to open one. Just explain that you don't have a bank account when you call and we will attend to this matter first with you.

Why are Scotcash loans affordable?  
 Our affordable credit is just that, affordable. The amount of interest you will pay compared to a home credit lender will be lower.

How flexible are you with repayments?  
 We collect payments direct from your bank account on a day of your choice. We can even let you take payment holidays, all we ask is that you let us know in advance.

Scotcash CIC is authorised and regulated by the Financial Conduct Authority. Our FCA register number is 672746.



**One Parent Families Scotland**  
 informing · supporting · inspiring

[www.opfs.org.uk](http://www.opfs.org.uk)

# Lone Parent Helpline

Free, confidential support and information for families



# 0808 801 0323

Calls are free from landlines, Vodafone, 3, Orange, Virgin, and T-Mobile.  
 One Parent Families Scotland, 13 Gayfield Square, Edinburgh, EH1 3NX. A charitable company limited by guarantee.  
 Registered at Edinburgh under number 094860. Scottish charity number SC006403.



# Gardens ... ...a wee reminder

As we mentioned in our last newsletter, it is that time of year for all those tenants with gardens/driveways/paths to ensure that their grass is cut front and back and all weeds removed.

Also, those tenants who have fencing around their gardens, can you please check that all grass/weeds are cut on the outside of the fence as well as the inside by strimming. It is essential that all tenants carry out at least this basic maintenance to ensure that our local area is kept to a good standard.



Remember, we will be announcing the winners of our garden competition in September, so you still have plenty of time to get cutting, trimming and planting before then.

It is always so lovely to see the efforts made by tenants who participate in our garden competition as it helps to make the area so much nicer.



## Stephen Hughes – now a permanent fixture!

Congratulations to our Housing Assistant Stephen Hughes who has been with the Association for a couple of years now. Stephen was recently successful in securing a permanent post with Spire View and we would all like to wish him well as our permanent Housing Assistant.

# Housing Benefit

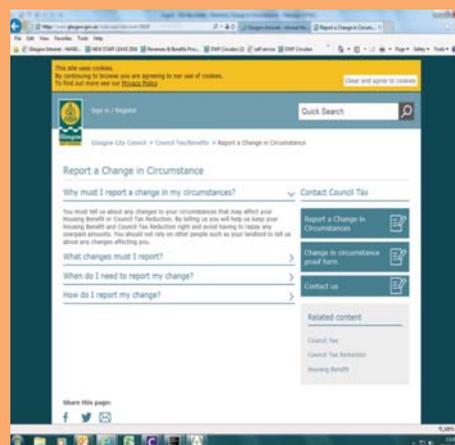
## Report your changes online...

Glasgow City Council has introduced a new electronic change in circumstances (ECIC) process for customers who are in receipt of Housing Benefit/Council Tax Reduction. Tenants can now report changes online by simply registering for the self service through the Glasgow City Council website [www.glasgow.gov.uk](http://www.glasgow.gov.uk)



All you need is your Housing Benefit reference number, name, address, postcode, date of birth and national insurance number.

If you would like more information regarding this or some assistance to register please call into the office and speak to your housing officer who will be happy to help.



## Staff Contact Details

**Fiona Murphy** 0141 559 5648  
fionamurphy@spireview.org.uk  
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# Equality & Diversity Policy Review

We are currently reviewing our Equality & Diversity Policy and would very much like to hear your views, opinions, thoughts or any comments you may have.

Equality and diversity is a broad term but it basically means promoting an environment of respect, understanding, encouraging diversity and eliminating discrimination by providing equality of opportunity for all. This is not a new concept but as inequalities still exist in our modern world, we must continue to strive to tackle these issues.

Therefore, Spire View Housing Association wants to ensure we are committed to enabling our staff and ensuring everyone is treated fairly and given fair chances that will not only benefit our staff; but our customers too. So it is vital for us to get it right! If you want to know more and help us ensure we get it right please contact Gillian at the office on **0141 559 5644**. Gillian will be arranging a focus group meeting for all interested parties to get together and discuss this further. The focus group will only take an hour or two of your time and your input will be greatly valued.

## Forthcoming Public Holidays

Please note that the office will be closed on the following dates:

### September Weekend

Friday 22nd and Monday 25th September 2017

Should you have a gas heating or hot water emergency during this holiday period, please contact Gas Sure on **01294 468 113**.

For all other emergencies please contact City Building on **0800 595 595**.



## CONTACT DETAILS

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Fax **0141 552 0086**

Email **info@spireview.org.uk**

Website **www.spireview.org.uk**

## EMERGENCY REPAIR NUMBERS

Gas Heating & Hot Water **01294 468113**

All Other Emergency Repairs **0800 595 595**