



Celebrating **50** Years

linthouse news
HOUSING ASSOCIATION
Working for the Community 1975 – 2025

Winter 25

linthouseha.com X

Issue: 98

Festive Opening Hours

Our office will be closed for the Christmas and New Year period from **Wednesday, 24th December 2025** through to **Friday, 2nd January 2026**, inclusive.

We will reopen on **Monday, 5th January 2026**.



Emergency Contact Numbers

If you need to contact the office for an emergency repair during the festive closure, please call:

- GasSure on **01294 468 113** for gas and central heating repairs
- Bell Group on **0141 336 7111** for all other types of emergency repairs

Christmas At Linthouse

The festive season is fast approaching, and LHA is delighted to announce our annual Christmas parties for our over-60s tenants and for the children and young people in LHA's households.

Over 60s Christmas Party

When: Wednesday 3rd December
Where: Fairfield Club
Time: 1pm – 4pm

Family Christmas Party

When: Wednesday 10th December
Where: Park Villa Community Sports Hub
Time: 5pm – 7pm

Both parties are ticketed events, with places allocated on a first come, first served basis—so be sure to get your tickets early!

We've been very lucky in past years to have a special visit from Santa himself, and we're keeping our fingers crossed that he'll be able to join us once again this year!



Welfare Rights Service Update

Our Welfare Rights Service has successfully generated £634,526 in approved benefit applications, reconsiderations, and appeals during the first half of 2025/26. This total may increase further as additional successful outcomes are reported by claimants.

We're proud of this strong start and remain committed to supporting our tenants through the remainder of the year.

Looking ahead, we plan to make full use of our new LHA website to share important welfare rights updates and keep tenants informed about key changes to the welfare system.



Great News – Our Energy Advice Project Continues!

We're delighted to share some fantastic news — following a successful funding application to the Energy Redress Scheme, our Energy Advice Project will continue for another two years!

This partnership initiative, led by Elderpark Housing Association as part of the GEL (Govan, Elderpark and Linthouse) Partnership, will place an increased focus on using new technology to help tenants manage their energy use more efficiently.

Each of the GEL partner associations will continue to have a dedicated Energy Advisor on hand to offer day-to-day advice and support — helping our communities save energy and reduce costs.

At LHA, we can help with:

- Uncapping your gas meter
- Getting your boiler serviced
- Restoring your heating and hot water
- Dealing with energy company debts or financial hardship

Energy issues can happen to anyone — please don't hesitate to reach out. Simply call **0141 445 4418**, and we'll be happy to help.



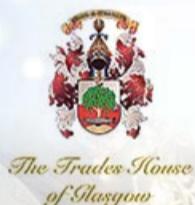
FREE MEAL PREP BAGS AT LINTHOUSE COMMUNITY SHOP

Thanks to a generous award from the Trades House of Glasgow Commonweal Fund, we're delighted to be offering free soup and meal preparation bags to customers at the Linthouse Community Shop over the winter months.

Gail Paterson from LHA and Scott McFarlane, Programme Director of Good Food Scotland, attended a presentation at Trades House along with other grant recipients to celebrate the award.

Each bag includes a recipe and all the ingredients needed to make a meal or pot of soup for four people. If customers enjoy what they've made, we hope they'll be inspired to buy the ingredients from the community shop in the future.

This project is a partnership between Dig-In Community Greengrocer, who prepare the meal prep bags, LHA, and Good Food Scotland, who run the Linthouse Community Shop.



SHOP OPENING HOURS:

Tuesday: 2pm – 5pm

Thursday: 10am – 1pm

The shop sells a range of fresh, frozen, and ambient foods as well as household items at reduced prices – helping the community access good food at affordable prices.



Keeping Linthouse Clean

Over the past few months, the Linthouse staff and our partners have been rolling up their sleeves to help keep Linthouse clean and tidy.

Mini litter picking sessions were held with Angela, Bell Community Engagement Coordinator, and with Sharon and Taylor from BAE. During just one hour of litter picking with Bell, we collected 6kg of litter!

In October, Sharon and Taylor returned to join LHA's corporate clean-up, alongside their colleagues Andy, Ollie and Jim, and Geraldine and Dionne from Mitie.

So far this year, there have been three corporate clean-ups, with the entire LHA staff team getting involved — armed with litter pickers, brushes and hoes — as part of our ongoing commitment to improving the local environment.

We're hopeful that the introduction of new bin hubs, along with new staff within Glasgow City Council's locality teams and the continued support of local residents, will make a real difference in keeping Linthouse cleaner.



Street Connect Revitalises Local Gable End Garden

Street Connect have been working hard to make improvements around the area. With permission from the council, they've taken over the gable end garden on Govan Road — the site where the old toilet block once stood (a spot many Govanites will remember!).

Thanks to the dedication of Street Connect staff and volunteers, and with support from Glasgow City Council, LHA, and other partners, the team have transformed what was once an overgrown, unloved patch of land into a beautiful garden space.

They hope to open the garden up to the wider community soon — a place for everyone to enjoy and take pride in.



COMMUNITY EVENTS

After having to make a quick change to the venue for our Spring Break family event, we were lucky with the weather for our summer event and were able to hold it in Elder Park. Storms just 2 days before the event had us worried but thankfully the sun was shining for us that day!

As well as our usual face painters, balloon modeller, arts and crafts and games, we had a circus skills workshop with Lisa and Matt from Showtime Circus Glasgow, a cross fit competition with Ollie from Black Stag Community Fitness and graffiti boards with SWG3.

Needless to say, no one will be leaving Linthouse to join the circus but everyone had a great time learning new skills and competing at the cross fit for the quickest time.



The graffiti workshops we held in Elder Park in May and again at our summer event came about through our links with SWG3 Yardworks.

Yardworks uses public art to transform underused and neglected spaces and through collaboration with tenants and the wider community, 3 murals were created and installed on gable ends in the Linthouse area.

It was amazing to watch the internationally renowned artists, Gera1, Jay Kae, and Jeks create their masterpieces.



SWG's work also focuses on encouraging young people to use art in a productive way as a creative outlet and graffiti workshops were also a big hit at the Elder Park Festival along with loads of other activities from local organisations.

Govan, Elderpark and Linthouse (GEL) Housing Associations had a joint stall and it was great to interact with so many local residents that weren't housing association tenants.

The weather was glorious and hundreds flocked to Elder Park for the day-long event filled with fun, music and dancing.





Celebrating **50** Years
linthouse
HOUSING ASSOCIATION
Working for the Community 1975 – 2025

MILESTONE ANNIVERSARY

As well as our regular events, this year Linthouse Housing Association (LHA) has been proudly celebrating our golden jubilee.

In July, LHA was honoured to be invited by the Lord Provost and Glasgow City Council to a civic reception held in the City Chambers to mark the occasion.

We were also delighted that Humza Yousaf, MSP, submitted a motion to the Scottish Parliament recognising and celebrating our 50th anniversary.



FAREWELL AND THANKS TO PETER McCARTHY

It's with great sadness that we announce Peter McCarthy, Chairperson of LHA's Residents' Panel, has decided to step down from his role.

We are hugely grateful for Peter's dedication, leadership, and support over the years. His commitment to

LHA and to the wider community has made a lasting difference, and his contribution will be greatly missed.

After many years of tireless service and community activism, Peter has certainly earned the chance to put his feet up! We wish him all the very best for the future.



TENANT CONFERENCE

LHA held a Tenant Conference in June, with a great turnout from tenants keen to share their views and get involved in shaping the future of the association.

The event focused on tenant participation, with discussions around LHA's Community Plan, the Tenant Participation Strategy, and the results from the recent Tenant Satisfaction Survey.

Attendees also had the opportunity to take part in a Q&A session with the Directors of Housing and Property Services, raising questions and sharing ideas directly with the leadership team.



Warm Home Discount 2025

The Warm Home Discount Scheme gives you a one-off £150 discount off your electricity bill this winter. It is applied directly to your electricity account, it's not paid to you in cash.

You may be eligible if you:

- Receive the Guarantee Credit element of Pension Credit, or
- Are on a low income in Scotland and meet your energy supplier's criteria for the scheme.
- The scheme also applies to those using a pre-pay or pay-as-you-go meter – your supplier will explain how you'll get the discount (for example, as a voucher to top up your meter).

If your supplier provides both gas and electricity, you may be able to get the discount on your gas bill instead.

Payments can be made any time up to March 2026.

How to Apply

If you're on a low income in Scotland, contact your energy supplier to apply. If you'd like support with your application, please contact the Linthouse Energy Adviser, Sharon, on **0141 445 4418 or 07795 960206**.



Annual Assurance Statement

October 2025

We, the Management Committee, confirm that following a period of self-assessment and consideration of the range of information provided by staff, we have sufficient evidence to conclude that we comply with our legislative and regulatory requirements and that we are satisfied that there are no areas of material non-compliance.

The comprehensive bank of evidence collated by staff to underpin our Annual Assurance Statement is detailed in a written 'Assurance Statement- Continuous Review and Improvement Plan' (ASCRIP). The ASCRIP evidence bank combines reports, policies, documents, advice, audits, and information that the Committee monitors and oversees continuously throughout the year to provide us with continuous assurance that LHA is compliant.

The Committee confirms that we have reviewed and assessed this evidence periodically and that LHA is compliant with:

- All relevant regulatory requirements as set out in Section Three 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 response to tenant and resident safety, housing and homelessness, and equalities and human rights.

We are satisfied that we continue to meet all of our tenant and resident safety duties. In particular, we have obtained evidence-based assurance that we are compliant with our responsibilities in relation to gas, electrical, fire, water, and lift safety, as well as our obligations around asbestos, damp, and mould. As part of our wider approach to managing building safety, we have also completed an assessment of the potential presence of RAAC within our stock and can confirm that none has been identified. LHA remains committed to continually improving our performance against the Scottish Housing Quality Standard (SHQS) and our energy efficiency targets. This work is supported by a significant programme of planned investment, which will ensure that our homes remain safe, sustainable, and fit for the future.

As a Committee, we are assured that we have established appropriate systems for the collection of equalities

data. We are assured that we are working towards using this data to take account of equality and human rights issues in our decisions, policy-making, and day-to-day service delivery.

We recognise that we are required to notify the SHR of any changes in our compliance during the year, and are assured that we have effective arrangements in place to enable us to do so.

The Management Committee is satisfied that, to the best of our knowledge, LHA is compliant with the requirements of Chapter Three of the Regulatory Framework and the Regulatory Standards of Governance and Financial Management. We have gained this assurance from reviewing the comprehensive bank of evidence (ASCRIP) and our ongoing oversight and scrutiny of LHA's affairs throughout the year (2024/25).

We approved our Annual Assurance Statement at the Committee Meeting held on the 30th September 2025. I sign this statement on behalf of the Committee.

Signed (LHA Chairperson):

Paul Phin

Date: *30 September 2025*

Welcome Tom & Andrea to the Association!

We're delighted to welcome Tom Carey and Andrea Végh to our Property Services Team.

Tom Carey



Tom joined us in February 2025 and brings with him a wealth of experience, having spent 26 years in the property and repairs industry.

His background includes 15 years with a Local Authority on the repairs side and 11 years within Housing Associations.

Since joining Linthouse, Tom has been actively involved in voids and repairs works and looks forward to contributing to the continued success of the Association.

Andrea Végh



Andrea joined the Association in November 2025 and has over 5 years' experience in the housing sector.

In her previous role, she worked on a variety of projects, including structural works, recladding, full refurbishments, and major component replacements, as well as managing the Stage 3 medical adaptations programme.



Andrea is excited to build on her existing experience and is passionate about supporting the local community through her new role.

We also say a fond farewell to three colleagues, Debbie Martin and Morven Gourlay from the Property Services Team and Michelle Fegan from the Corporate Services Team.

They will be greatly missed, and everyone at LHA wishes them all the very best in their new roles.

LHA'S MANAGEMENT COMMITTEE NEEDS YOU!



We are always looking for tenants and residents to join our Management Committee, and we currently have a few vacancies available.

This is a fantastic opportunity to play an active role in shaping the future of Linthouse Housing Association (LHA) and the wider community. We are particularly keen to hear from tenants who have an interest in helping and improving the local area, or from anyone with experience or interest in HR, finance, IT, or asset development.



What's in it for you?

Joining the Committee offers many benefits – both personally and professionally:

- Enjoy the personal satisfaction of giving something back to your community
- Boost your confidence, self-esteem, and sense of purpose
- Develop new skills and knowledge, and strengthen your CV
- Share your ideas and make your voice heard in a supportive, collaborative environment
- Meet new people who share your commitment to improving life in Linthouse

Benefits for the Association and Community

Your involvement will also make a real difference to LHA and the wider Linthouse community:

- Raise awareness of the Association's work and values
- Contribute directly to improving the quality of life for local tenants and residents
- Help ensure that high-quality housing and customer service remain at the heart of what we do
- Join hundreds of volunteers across Scotland who play a vital role in the success of community-based housing associations

If you'd like to find out more about what's involved, we'd love to hear from you! Please contact our Corporate Services Team: corporateservices@linthouseha.com or 0141 445 4418

LHA Marks 50th AGM with Reflections and New Appointments

Linthouse Housing Association (LHA) proudly held its landmark 50th Annual General Meeting (AGM) on Wednesday, 10 September 2025, bringing members together to review the 2024/25 statutory accounts, elect new Management Committee members, and reflect on a year of progress.

Committee Chair, Paul Phin, opened the meeting with a look back at LHA's achievements over the past 50 years, celebrating the Association's ongoing commitment to building a thriving and supportive community.

Paul commended the Property Services Team and the Housing and Community Empowerment Team for their dedicated efforts in addressing

local housing challenges.

Tommy Bates of AAB Ltd presented the Annual Statutory Accounts for 2024/25, providing an overview of LHA's financial performance and stability over the past year.

Members then elected three new full members to the Management Committee:

- Frank Murphy
- Ayla Marie O'Ryan
- Kelly Brown

The meeting also marked the departure of Mary Ray, who stepped down after more than eight years of dedicated service. In her farewell remarks, Mary expressed gratitude for her time on the

Committee, reflected on the progress achieved, and encouraged others to get involved in shaping LHA's future.

The evening concluded on a cheerful note with a community raffle. The top prize, a Marks & Spencer Classic Collection Hamper, was won by Lorraine Duffy – congratulations!



How was LHA's performance during 2024-2025?



Each year, we provide tenants with a Performance Report showing how we've performed against the standards set by the Scottish Housing Regulator (SHR) in the Scottish Social Housing Charter (SSHCH).

The SSHCH sets out the key areas that all Housing Associations and Local Authorities in Scotland must focus on to continually improve the quality of their services for tenants and other customers.

Our report highlights how well we are meeting these standards, where we're doing well, and where we're working to improve — ensuring transparency and accountability to our community.

Annual Return on the Charter 2024/25

We're pleased to share an overview of key indicators from Linthouse Housing Association's (LHA) Annual Return on the Charter (ARC) for 2024/25.

This report outlines our performance to the Scottish Housing Regulator (SHR) and includes comparisons with other Housing Associations across Greater Govan and the Scotland-wide average.

	LHA 2024/25	LHA 2023/24	Avg. Other Govan HAs 2024/25	Scottish (RSL) Average 2024/25
% tenants satisfied with overall service	94%	85%	82%	87%
% tenants who feel we are good at keeping them informed about services and decisions	98%	95%	88%	90%
% tenants satisfied with the opportunities given to them to participate in our decision making processes	98%	98%	78%	86%

Our Customers

This year, 94% of tenants told us they are satisfied with LHA's overall service — an improvement of 9% compared to 2023/24.

We're especially proud that 98% of tenants are satisfied with how we communicate about services and provide opportunities to be involved in decision-making.

Our customers remain at the heart of everything we do. We're committed to:

- Making it easier to contact us and share feedback
- Modernising communication through improved IT and housing management systems
- Continuing to tailor our services around tenants' needs

While we're delighted with these positive satisfaction levels, we know there's always room to improve. We'll continue working hard to deliver the best possible service for Linthouse tenants and residents.

The table below outlines our performance in dealing with customer complaints, where we compare favourably to the other Govan Associations as well as the national average.

	LHA 2024/25	LHA 2023/24	Avg. Other Govan HAs 2024/25	Scottish (RSL) Average 2024/25
% complaints responded to within timescale				
Stage 1	98%	100%	98%	97%
Stage 2	100%	100%	90%	91%
Average time to respond to complaints (days)				
Stage 1	3.41	3.45	5.39	5.35
Stage 2	10.60	14.25	21.06	21.31

Your Home

We're dedicated to providing safe, well-maintained, and affordable homes for our community. Our Property Services Team continues to improve existing housing and explore opportunities to buy or build new homes for social rent.

We're delighted to share that tenant satisfaction with the quality of homes has increased by 12%, and satisfaction with repairs has risen from 81% to 90% in 2024/25.

Repair completion times for both emergency and non-emergency work compare favourably with other Govan Associations and the national average.

We'll continue working closely with our contractors to build on this progress and ensure every resident feels at home.

	LHA 2024/25	LHA 2023/24	Avg. Other Govan HAs 2024/25	Scottish (RSL) Average 2024/25
% tenants satisfied with the quality of their homes	93%	81%	81%	85%
Tenants satisfied with the repairs service	90%	81%	90%	87%
% repairs completed right first time	88%	85%	85%	88%
Average time taken to complete emergency repairs (hours)	2.9	2.7	2.2	3.9
Average time taken to complete non-emergency repairs (days)	5.7	6.1	4.8	9.1
% stock meeting the Scottish Housing Quality Standard (SHQS) in reporting year	73%	70%	81%	91%

Communities

At LHA, we're committed to delivering services that strengthen our local community – helping tenants and residents feel safe, secure, and proud of where they live.

Being part of the Linthouse community means more to us than just providing and managing affordable homes. It's about working together to create a neighbourhood where everyone feels valued and supported.

We're pleased to share that over 96% of anti-social behaviour cases were resolved on time this year. Our strengthened Estates Team is also making a real difference, with satisfaction in LHA's contribution to neighbourhood management rising from 90% last year to 94% in 2024/25.

	LHA 2024/25	LHA 2023/24	Avg. Other Govan HAs 2024/25	Scottish (RSL) Average 2024/25
% anti-social behaviour cases resolved within locally agreed targets	96.2%	99.6%	91.8%	93.4%
% tenants satisfied with landlord contribution to the management of the neighbourhood	94%	90%	74%	84%

Value for Money

We're committed to delivering high-quality, cost-effective services by making the best use of income from rent and other sources.

We're delighted to report that 89% of tenants feel our rents offer good value for money – that's up 6% from last year, and compares favourably with both Govan Associations and the national average.

We've also kept rental income lost through empty properties below the national average, and the time taken to re-let homes remains in line with other local housing associations.

	LHA 2024/25	LHA 2023/24	Avg. Other Govan HAs 2024/25	Scottish (RSL) Average 2024/25
% tenants who felt their rent represents good value for money	89%	83%	74%	82%
Rent collected from tenants as a % of total rent due	99.95%	93.8%	101.05%	100.15%
Rent arrears as % of due	3.60%	5.2%	5%	6.17
% rent lost through properties being empty	0.6%	0.4%	0.5%	1.3%
Average number of days to let a property (days)	27	23	28	61

Continues overleaf...

Average Weekly Rent by Stock

We are committed to keeping our rents fair and affordable while continuing to invest in vital improvements to our homes such as window replacements, building envelope repairs, and property upgrades that enhance comfort, safety, and energy efficiency.

Our rents remain competitive compared to those of other Govan housing associations and are below the national average.

	LHA 2024/25	Avg. Other Govan HAs 2024/25	Scottish (RSL) Average 2024/25
1 Apartments	£78.04	£77.81	£87.12
2 Apartments	£84.80	£86.70	£93.27
3 Apartments	£95.47	£97.47	£96.00
4 Apartments	£108.32	£110.90	£104.51
5 Apartments	£138.15	£128.96	£115.58

Looking forward to 2025/26

As highlighted throughout this report, LHA remains dedicated to delivering high-quality services and recognises that continuous improvement is key to our success.

If you would like a copy of our Annual Return on the Charter 2024/25 performance figures, please contact our Corporate Services Team by phone **0141 445 4418** or email at corporateservices@linthouseha.com.

You can also view and compare our performance with other landlords on the Scottish Housing Regulator website at www.housingregulator.gov.scot/landlord-performance

Putting Tenants First at LHA

At LHA, we're committed to providing high-quality customer service and putting our tenants at the heart of everything we do. We believe that *quality is a journey, not a destination* — and we're dedicated to continually improving how we serve you.

We're embedding a culture of excellent customer service across all our staff teams.

To achieve this, we aim to:

- **Listen** to our tenants
- **Hear** what you tell us
- **Act** on any issues or concerns raised

If there are aspects of our service that you are unhappy with and want to make a complaint, we want to hear from you. Only when we know something is wrong can we take action to put it right.

Your Feedback Matters

Whether it's a complaint or a compliment, your feedback helps us learn, improve, and continue providing the high standard of service you deserve.

We Love Hearing Your Positive Feedback!

But it's not all about complaints — we also love to hear what's going well! Positive feedback helps us celebrate our successes and continue building on what works best for you.

Recent compliments have highlighted:

- The professionalism and helpfulness of our staff
- The support we provide to the wider community
- Our guidance and welfare advice

Thank you to everyone who's taken the time to share positive feedback — your encouragement truly makes a difference and keeps our team motivated!

Christmas Reminder: Paying Your Rent and Managing Your Budget

With Christmas fast approaching, we know it can be an expensive time of year. While it's natural to want to celebrate, it's important to stick to your budget and make sure your priority bills, such as rent, are paid on time.

Rent is due in advance, according to your payment frequency – weekly, fortnightly, four-weekly, or monthly. Please remember that there are no rent-free weeks.

If you're in rent arrears, or not fully in advance, you may already have a payment plan in place with your Housing Officer. It's very important to keep to this agreement to avoid recovery action.

Ways to Pay Your Rent

You can pay your rent quickly and easily using any of the following methods:

- Online via **Allpay**
- By phone – call **Allpay** directly on 0330 041 6497 (have your tenancy reference number ready)
- Direct debit – contact your Housing Officer to set this up
- In person – use your rent card at your nearest PayPoint or Post Office
- Bank transfer – contact us for details
- Cash – pay at the Association's office.

Important Reminder

Your tenancy agreement is a legal contract, and rent is a priority payment. Falling behind on rent can put your home at risk. Please make sure your rent account is up to date.

We hope you have a Merry Christmas and a Happy New Year, and thank you for working with us to keep your tenancy on track.

If you're struggling or worried about your rent payments, please get in touch with your Housing Officer as soon as possible. They can help you agree on an affordable payment plan.

We can also refer you to our Welfare Rights Team for benefit advice or our Energy Advisor for support with energy costs. We understand that the cost of living continues to affect many households, and we're here to help wherever we can.

How to Pay

Direct Debit



Call us on 0141 445 4418 or speak to your Housing Officer to set this up.

Standing Order/Bank Transfer



Contact your bank in order to set this up. Our account no. is **00451679** and sort code is **80-07-43**.

You will need your tenant reference number - if you are unsure of this please



PayPoint shop or Post Office

Use your allpay rent card.



Telephone

Call Allpay on 0330 041 6497. allpay's lines are open 24 hours a day 7 days a week.



Online

Visit: www.allpay.net, download the allpay app. You will need your LHA payment card and reference number shown on your card.

The Association is here to help and offers a range of free and confidential services from making affordable repayment plans, energy advice and providing a Welfare Rights service – if you have any concerns about your rent or are experiencing financial difficulties, please contact us immediately.

Should your income/circumstances change you need to notify:

- Universal Credit by updating your online journal
- Or Housing Benefit on 0141 287 5050 (Call Centre) or visit their office at 45 John Street Glasgow, *immediately*, as this may affect your entitlement.

Other agencies that can help with money / debt advice:

- Money Matters, 18-20 Orkney St, Glasgow G51 2BX Tel: 0141-445-5221
- Govan Law Centre 18-20 Orkney St, Glasgow G51 2BZ Tel: 0141 440 2503
- Ethnic Minorities Law Centre 41 St Vincent Place, Glasgow Tel: 0141 204 2888 / emlc.org.uk
- Legal Services Agency Freephone: 0800 316 8450
- National Debt Line – 0808 808 4000
- Social Work Services: 0141 287 0555

Home Contents Insurance

Did you know you can arrange home contents insurance through the Scottish Federation of Housing Associations (SFHA), or make your own private arrangements? Please note: this insurance is not arranged or covered by your landlord.

You can choose to pay for your insurance weekly, fortnightly, or monthly by payment card or direct debit, or annually by cheque, postal order, credit, or debit card.

What's covered?

Contents insurance protects your belongings and personal items — the things you'd take with you if you moved home.

It covers loss or damage caused by events such as fire, storm, flood, escape of water, and theft, up to your chosen contents sum insured.

What's not covered?

- General maintenance or wear and tear
- Any loss, damage, or liability occurring before the insurance period starts

For more information or to request an application form, please contact the SFHA Contents Insurance Team on 0345 671 8172 or in writing to RSA, Urus Group, Quay Point, Lakeside Boulevard, Doncaster, DN4 5PL

Or, alternatively, contact our office where we will be happy to help and give you an application form.

Home Insurance

Insurance Product Information Document

Company: Royal & Sun Alliance Insurance plc; registered in England and Wales. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm reference number 202323.

Product: Diamond Household Contents Insurance

This document is a summary of the key information relating to this policy. Complete pre-contractual and contractual information on the product can be found in your policy documentation.

What is this type of insurance?

Your contents insurance covers your contents and personal items within the property, i.e. the things you'd take with you if you moved house. This can also be considered as anything that would fall out of your house if you tipped it upside down. The Contents sum insured is shown on your schedule.



What is insured?

- ✓ Loss or damage to your contents by events such as fire, storm, flood, escape of water and theft covered up to your chosen contents sum insured.
- ✓ Pictures, works of art, binoculars, cameras and equipment, collection of coins, medals or stamps, jewellery, watches, clocks and furs and any other property made of precious metal are covered in total up to 1/3 of the contents sum insured, with a single item limit of £1,250.
- ✓ You are covered for the cost of somewhere to stay and rent you have to pay, if your home can't be lived in following certain types of damage, up to 20% of the contents sum insured.
- ✓ Accidental breakage of mirrors, ceramic hobs in cookers and fixed glass in furniture in your home.
- ✓ Accidental damage to televisions, dvd players, hi-fi systems and fixed computer equipment in your home.
- ✓ Loss or theft of keys cover up to £500.
- ✓ Third party liability cover up to £2,500,000.
- ✓ Tenants liability, up to 20% of the contents sum insured.
- ✓ Tenants improvements such as internal fixtures installed by you, covered up to 20% of the contents sum insured.
- ✓ Students possessions temporarily removed cover up to £2,500.
- ✓ Accidental loss of metered water or oil cover up to £1,000.
- ✓ Money in the home cover up to £500.
- ✓ Freezer contents spoilt by an accidental change in temperature or contamination from refrigerant.



What is not insured?

- ✗ General maintenance, wear and tear.
- ✗ Any damage deliberately caused by any of the insured.
- ✗ Any loss, damage or liability occurring before the insurance period starts.



Are there any restrictions on cover?

- ! If your home is left unoccupied for more than 35 days you won't be covered for:
 - Escape of water or oil.
 - Malicious damage or vandalism.
 - Theft or attempted theft.
 - Loss of metered water or oil.
- ! You are not covered for malicious damage, theft or attempted theft while your home or any part of it is lent, let or sub-let, unless there are clear signs of forcible and violent entry or exit.



Optional cover you may have chosen

Full accidental damage cover.
Personal belongings outside of the home.
Hearings aids and wheelchairs outside of the home.
Garden huts, garages or greenhouses.



Hoarding

Understanding the Signs and Finding Support

Hoarding affects around one in twenty adults in the UK. It's much more than just holding on to extra things — it can seriously impact safety, health, and relationships.

Recognising the signs of hoarding and knowing where to find help are important steps toward creating a safer, healthier, and more comfortable home.

Understanding hoarding?

Hoarding happens when a person collects and keeps a large number of items — even things others might see as unnecessary or without value. It's more than just being untidy; hoarding is a **long-term difficulty with letting go of possessions**, even when they clutter living spaces.

Hoarding disorder is an officially recognized mental health condition. It can also occur alongside other challenges such as anxiety, depression, or obsessive-compulsive disorder (OCD).

People who hoard often find it hard to throw things away because of a strong emotional attachment or fear that they might need the items later.

Commonly hoarded items include:

- Newspapers and magazines
- Books
- Clothes
- Leaflets, letters, and junk mail
- Bills and receipts
- Containers, such as plastic bags and boxes
- Household supplies

When Clutter Becomes a Concern:

When items start to build up, they can block exits, hallways, and windows — making it difficult to move around or get out safely in an emergency.

Cluttered spaces can also attract pests such as mice and insects, which may spread disease. Excessive hoarding increases the risk of mould growth, fire hazards, or injuries from falling objects — creating unsafe conditions for everyone in the home.

In addition, clutter can reduce air quality. Dust, mildew, and allergens tend to collect in crowded areas, which can lead to breathing problems or worsen existing health conditions.

Hoarding can also affect emotional wellbeing. Feelings of shame, anxiety, and isolation are common. Some people may hide their situation from friends, family, or housing staff, which can increase loneliness and stress.

How to find support

If hoarding is affecting you or someone you know, support is available. Please contact our office and ask to speak with the Housing Officer for your area.



We can also make a referral to our Tenancy Support Officer, Jenny, who may be able to provide additional help and guidance.

There are also organisations that can offer practical advice and emotional support if you feel your home has become difficult to manage or cluttered with items. You don't have to face it alone — help is available.

Social Work Services, call Health and Social Care Connect on 0141 287 0555. Their team can carry out an assessment and connect you to the most appropriate services for your needs: <https://www.glasgow.gov.uk/article/3610/Contact-Health-and-Social-Care-Connect> Anyone can make a referral via phone or online

Community Mental Health Team (CMHT)

The South Sector's Community Mental Health Team provide care and treatment for adults experiencing moderate to severe mental health difficulties. They also offer advice and support for service users and their carers.

If you would like to access this support, please contact your GP to request a referral. Many GP surgeries also have a Community Links service, where you can ask for additional help and guidance.

Scottish Fire & Rescue Service

If you believe you or someone you know could be vulnerable to fire, the Scottish Fire and Rescue Service (SFRS) offers free Home Fire Safety Visits. Their friendly team can help identify risks in the home and provide practical advice to help keep everyone safe: <https://www.firescotland.gov.uk/contact-us/home-fire-safety-visits/>

Clutter Chat

Clutter Chat offers Glasgow-wide peer support groups for people living with chronic clutter or problematic hoarding habits.

The groups are facilitated by volunteers with lived experience, providing both practical and emotional support to help you on your clutter-clearing journey.

Self-referrals as well as third party referrals are welcome. Email: clutterchat@gmail.com

Property Investment Updates

Davislea New Build

With most of the site investigations and ground preparation works now nearing completion, we are working closely with Glasgow City Council's Planning Department to finalise the development plans for the proposed site.

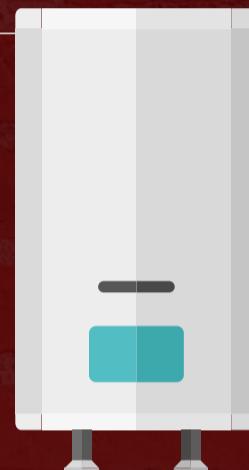
The project will deliver approximately 36 high-quality, low-rise affordable homes, designed to provide comfortable and modern living for a range of households. The homes will include thoughtfully designed layouts, energy-efficient features, and communal outdoor spaces to enhance the sense of community. If all goes to plan, construction is expected to start in mid-2026, with completion anticipated towards the end of 2027. Once a contractor has been appointed and we have a clearer timeline, the housing team will provide further details to potential residents about the homes and the tenancy opportunities.

Throughout the development process, we will continue to keep the local community informed of progress and any key updates.

The Vital Spark Conversion

Our contractor, CCG, is making good progress with the conversion of the former Vital Spark pub into two two-bedroom flats, including one fully wheelchair-accessible flat.

The conversion has faced some challenges due to unforeseen site conditions, but we remain on track and hope to welcome our new tenants in early 2026, when the project is expected to be completed.



Elder House – Heating Upgrade

A-Tech are currently upgrading the commercial boiler system at Elder House, which provides heating to 16 flats.

These works require careful planning and coordination. Our contractor is working hard to minimise disruption and ensure that any heating system downtime is kept to a minimum throughout the project.

The works are on track for completion by the end of 2025, bringing improved reliability and efficiency to the heating system for all residents.



Stock Condition Surveys

Our appointed surveyors, Brown and Wallace, are currently carrying out stock condition surveys on our behalf. If you are contacted by them, we would encourage you to grant access to your home, as these surveys are vital in determining our long term investment programmes.

All surveyors will carry identification, and appointments will be pre-arranged by Brown & Wallace.



Pre 1919 Tenements – Windows and Doors Programme

Our project to install 700 new energy-efficient flat doors and uPVC and timber windows in 528 flats has made good progress to date, but we now need a final push to have the contract completed as soon as possible. Access to properties is required both to carry out surveys and to install the doors and windows, so it is essential that tenants allow entry when arranged.

Please note that failed appointments across all our contracts, when tenants do not provide access on arranged dates, significantly increase costs for the association, as no-access visits are charged. These costs are ultimately

covered by tenants' rent money, so we kindly request that any arranged contractor visit is kept.

If you need to change your appointment, please contact us promptly, and we will be happy to reschedule for a more convenient time, as we understand that life can sometimes get in the way.

The window and door upgrades are a key part of LHA's work towards Net Zero targets set by the government. They are essential to meeting required standards and provide lasting benefits to both current and future tenants.

Benefits of the upgrades include:

- Improved energy efficiency for your home
- Reduced energy consumption
- Increased security
- Less external noise

We greatly appreciate your support and cooperation as we complete these important improvements to your home.

Winter Preparation

As colder weather approaches, it's important to make sure your heating system is working properly. Follow these steps to stay warm and prevent winter problems:

Heating System Checks

- Switch on your boiler. If your heating doesn't come on, check that your radiators are turned up and your thermostat is set high enough.
- To test the thermostat, turn the dial or press the "+" button until you hear a *click*. Your thermostat may need new batteries.
- If your radiators are not heating fully or leaking then report this to our Repairs Team
- Check boiler pressure - the pressure should be between 1–2 bar
- Set your heating schedule. The ideal room temperature is 18–21°C (or 21°C+ for older residents).
- If the temperature outside drops below 0°C, leave your heating on a low setting to prevent frozen pipes.

Frozen or Burst Pipes

When temperatures fall below zero, pipes can freeze and burst as they thaw. Know where your stop valve is – you'll need it in an emergency.

If You Have a Burst Pipe

Turn off the mains water supply immediately by turning the stop valve clockwise.



This will stop more water from entering the pipes however if the water continues to flow, the issue may be with the cold-water storage system.

Contact our Repairs Team immediately or Bell Group if outside business hours.

If You Have a Frozen Pipe

Thaw it slowly using hot water bottles or towels soaked in warm water. Do not use direct heat (e.g., blow torches or hairdryers).

Planning to Be Away from Home?

For short trips: leave your heating on low but for longer absences, contact the Repairs Team to drain down your system and switch off heating and water.

Ask a trusted friend or relative to check your property and keep the LHA team updated.

Emergency Contacts:

Bell Group – All emergency repairs excluding gas. Tel: **0141 336 7111**

James Frew/Gas Sure – Emergency gas repairs, including no heating or hot water. Tel: **01294 468 113**

Please note, LHA is not responsible for any damage to personal belongings caused by leaks or flooding.

We strongly encourage all tenants to arrange household contents insurance to protect their possessions.

Fencing Repair Update

The main fencing repair programme following the storm earlier this year is now nearing completion and a few remaining jobs are expected to be finished shortly.

We appreciate your patience as we've worked to restore the damaged fences, the process has taken longer than expected due to a number of challenges along the way.

If you previously reported fencing damage and have not yet seen repairs carried out, please get in touch so we can follow up.

Please note that if any further storm-related fencing damage occurs between now and the new financial year, we will make the area safe, but any major repair works may need to be included in a future contract.

Annual Gas Servicing – Keeping You Safe at Home

As your landlord, Linthouse Housing Association has a legal responsibility to carry out an annual gas safety inspection and service for all gas appliances in your home. This important check helps keep you, your family, your home and neighbours safe.

Your gas safety inspection must be completed within 12-months of your last service. Please allow access for our approved contractor, Gas Sure, to carry out this essential work.

If the appointment you've been given doesn't suit, it's easy to rearrange, simply contact:

- Gas Sure: **01294 468 113**
- Linthouse Housing Association: **0141 445 4418**



Central Heating and Hot Water Issues – What to Check Before Calling

If you experience a problem with your boiler or heating, please carry out the following quick checks before contacting our office. These simple steps can often help identify the issue and may even get things working again.

If You Have No Heating:

1. Do you have a Pre-Pay or Smart meter?
2. Do you have enough gas credit available?
3. Does your meter display ON or OFF? (If OFF, this means there isn't enough credit.)
4. Is the boiler switched on? Are any lights or displays showing? If not, check the fused spur (the switch normally on the wall) hasn't been turned off accidentally.
5. Is your central heating controller calling for heat (switched on)?

If You Have No Hot Water:

1. Is the water running cold at the hot tap?
2. Do you have hot water at other taps?
3. Is there water at your kitchen cold tap?
4. Do your neighbours have water at their cold taps?

If yes to any of the above, then please contact Linthouse Housing Association and we'll arrange for something to attend and fix the problem.

Contact Linthouse Housing Association:
0141 445 4418

These checks help us respond more quickly and ensure any repair visits are as efficient as possible. Thank you for your help!



Electrical Inspections – Keeping Your Home Safe

Each year in the UK, thousands of accidental fires are caused by electrical faults. To keep everyone safe, it's vital that an electrical safety check is carried out in your home at least once every five years.

As your landlord, Linthouse Housing Association has a legal duty to make sure the electrical installation in your home is safe. As our tenant, you must provide access when required so these important checks can take place.



What Happens During an Electrical Check?

- A qualified electrician will visit your home.
- The inspection usually takes 2–4 hours.
- Your electricity will need to be switched off for around 1 hour during testing.

You'll receive a letter or phone call from Linthouse Housing Association or our contractor with an appointment date or a request to contact us to arrange a suitable time.

If you need to reschedule, please contact:

- Lauren McArthur, Asset Coordinator
- Suzanne Jones, Asset Assistant

Call us on: **0141 445 4418**

As with all our safety checks, failure to provide access or contact our office may result in forced entry to your property, and any associated costs could be recharged to the tenant.

Thank you for your cooperation in helping us keep your home safe.

Fire Safety – Keeping Your Home and Community Safe

Fire safety remains an important issue, and it's natural to be concerned about potential risks in your home. Both tenants and Linthouse Housing Association (LHA) play a key role in reducing the risk of fire.

What LHA Does to Reduce Fire Risk

- Periodic testing of electrical wiring
- Annual servicing of gas appliances
- Maintenance and replacement of smoke and heat alarms (LD2 standard)
- Carry out regular communal inspections

Please let us know immediately if your smoke or heat alarms are not working. We will arrange for someone to visit and rectify the issue.

Your Responsibilities

To help reduce fire risks in your home or communal areas:

- Test smoke detectors **monthly**
- Never remove or tamper with smoke or heat detectors
- Ensure gas appliances are in good working order (e.g., gas fire, gas cooker)
- If using a solid fuel appliance, have your chimney swept at least twice a year, depending on the fuel used
- Avoid using candles near soft furnishings
- Turn off or unplug electrical items when not in use
- Ensure cigarettes are fully extinguished

- Avoid using chip pans where possible
- Do not overload electrical sockets
- Only allow qualified and certified persons to carry out electrical work
- Keep hallways and communal areas clear of trip and fire hazards

Always contact the Property Services Team before making any alterations to your property, in line with your tenancy agreement and follow fire safety advice.

If you notice any faulty alarms or potential fire hazards, please contact the office immediately to ensure your home and community remain safe.



Dampness and Condensation

It's important to address dampness and condensation in your home as soon as you notice any signs. You can report issues to our Repairs Team:

Tel: 0141 445 4418 (option 1)
Email: repairs@linthouseha.com

A member of our staff will arrange a visit to assess and resolve the problem.

Causes of Dampness

- Pipe leaks, missing roof tiles etc
- Blocked rainwater pipes
- Missing or defective damp proof course (causing rising damp)
- Condensation

The first three can be fixed with repair work. Condensation, however, can be trickier. It happens when warm air meets cold surfaces, often during colder months, causing moisture to form on windows and behind furniture placed against external walls. If not wiped away, this moisture can lead to mould.

About Mould

Visible mould is a clear sign of condensation-related damp. Mould can:

- Damage your home, including window frames, furniture, and clothing
- Cause serious health problems, such as respiratory issues and asthma

Reducing Moisture in Your Home

Daily activities can create moisture, so taking simple steps can help:

- Wipe condensation from windows, sills, and walls every morning
- Keep low background heating on during cold weather
- Close kitchen doors when cooking and put lids on pans
- Close bathroom doors when showering and open windows afterward
- Clean extractor fans in bathrooms and kitchens regularly

- Dry washing outside if possible, or in the bathroom with the door closed
- Vent your tumble dryer outside
- Keep trickle vents open and unblocked, even in winter
- Move furniture away from external walls (4–6 inches)
- Ventilate wardrobes and cupboards without overfilling

If heating or ventilation is difficult due to affordability, make an appointment with our **Energy Advisor**.

Treating Mould

Stopping the cause of damp is essential. Regularly remove mould by wiping walls and window frames with a mould removal spray, or a homemade solution such as baking soda or vinegar. Please **Do not use bleach**, it can produce toxic fumes and it is also advised keeping children and pets away during any treatment.

Taking these steps helps protect your home and health from the effects of damp and condensation.



Pest Control

Dealing with pests, such as rats and mice, can be stressful. They are always present in urban areas, seeking food, water, and shelter. Sewers, drains, sheds, and other outbuildings are common hideouts.

To tackle pests effectively, the source of the problem must be treated, prevention is always more effective than elimination.

For Rodent issues in your property:

Glasgow City Council Provide free pest control services for rodents within homes and communal areas.

Email: www.glasgow.gov.uk/pestcontrol

Phone: 0141 287 1059, option 4

For significant waste or environmental hazards:

NRS Public Health may assist with issues such as fly-tipping, excessive rubbish, or poorly managed waste attracting pests.

Email: LES-PublicHealth@glasgow.gov.uk

Phone: 0141 287 1059

Important: GCC Pest Control cannot place poison or traps in open spaces such as back lanes or public areas, to protect pets, wildlife, and the public.

Preventing Infestations

Reduce Rodents outdoors:

- Keep gardens free of waste and rubbish
- Store waste in bins with lids closed
- Take extra waste to Household Waste Recycling Centres if your bins are full

- Remove leftover bird food or seeds at the end of the day to avoid feeding rats
- Keep bins away from fences or walls to prevent rats climbing onto them



Reduce Rodents & Pests indoors:

- Maintain a clean environment
- Seal potential entry points
- Remove food and liquid sources
- Clear clutter and debris from storage areas in and around your home

Treatment Recommendations for Rodents

Residents can contact Glasgow City Council Pest control, and they will provide a free service to all residents to tackle rodents in homes and communal areas.

Businesses and Commercial properties should arrange private professional treatment if rodents are present.



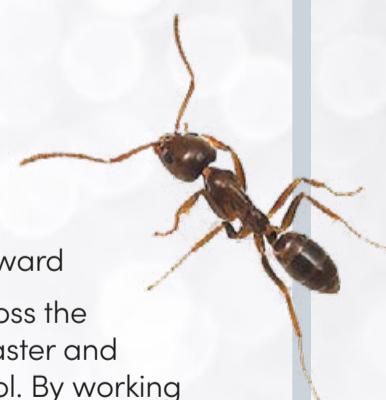
Moths, Ants, Wasps, Beetles, and Other Insects

- **Take action:** These pests are usually something you can deal with yourself.
- **Helpful products:** You can find suitable sprays, traps, and treatments at DIY, hardware, or bargain stores. There's also lots of easy-to-follow advice online.
- **Need a hand?** If you'd rather have a professional take care of it, private pest control contractors can help.



- **We're here for you:** We're always available to offer any advice and guidance on the best way forward

Coordinated action across the community ensures faster and more effective control. By working together and following these steps, you can help reduce the risk of pest infestations and maintain a healthier, safer environment.



Fly Tipping and dumping of Bulk Waste



Unfortunately, items continue to be left in shared areas and outside properties.

Fly-tipping is illegal, unsightly, and harmful to the environment – households and businesses are legally responsible for disposing of their waste correctly. If caught, Glasgow City Council (GCC) can issue a fixed penalty notice of £500.

We are aware that some residents in our area have recently been fined due to evidence of fly-tipping. We will continue to work closely with GCC Enforcement Officers to help identify those responsible and prevent further incidents.

Please support us by reporting and discouraging fly-tipping. Together, we can keep our community clean and safe.

How to Report Fly-Tipping

If you see anyone disposing of waste illegally, please report it directly to Glasgow City Council:

- MyGlasgow App (downloadable via your app store)
- Phone: **0141 287 2000**

Important Reminder

LHA does not provide a bulk uplift service and is not responsible for removing items from surrounding areas or communal spaces. Residents are fully responsible for arranging collection of bulk or waste items directly with GCC or for disposing of them appropriately.



How to Dispose of Unwanted Household Items

There are several easy and responsible options available:

- Recycling Centres (free): www.glasgow.gov.uk/hwrc
- Bulk Waste Collection: Request via the MyGlasgow app or contact GCC directly
- Donate Reusable Items: <https://www.zerowastescotland.org.uk/resources/recycling-locator>



Keep Your Factoring Account Up to Date

Setting up a Direct Debit is a simple and convenient way to ensure your factoring account stays up to date.

By making monthly payments, you can help reduce your overall balance ahead of your six-monthly bill, making budgeting easier and more manageable.

If you'd like to discuss setting up a Direct Debit, please contact Leah McGuire, Senior Housing Assistant for more information.

Please note: All factoring bills are due to be paid within 14 days of issue.



Factoring Invoice Queries

We issue your factoring invoice every six months in arrears, showing details of all charges, including repairs. Full payment is due within 14 days of issue.

If you can't pay in full within 14 days or miss an instalment, contact us immediately to discuss a payment plan. We want to help you find an affordable option.

Payment Queries

- General questions about your factoring invoice: Sandra McGillivray, Factoring Officer – **0141 445 4418**
- Payment difficulties: Leah McGuire, Senior Housing Assistant – **0141 445 4418**
- Welfare rights and benefits advice: Kevin Campbell or Connor McLean – **0141 445 4418**

Payment Responsibility

Property owners are legally responsible for all factoring charges, even if the property is rented out.

The Association invoices owners, not tenants. Any repayment agreements between landlords and tenants do not change this obligation.

Failure to pay may result in legal action against the owner.

Payment Methods

- Allpay app, website (www.allpay.net), phone (0330 041 6497), or PayPoint/Post Office
- Cheque payable to Linthouse Housing Association Ltd (include name & address)
- Standing order / bank transfer: Acc. 00451679 | Sort code 80-07-43
- Direct Debit (contact office to set up)

Note: We cannot take payments over the phone.



Did you know you can now receive your factoring invoices by email?

Prefer email over paper?

Going paperless is a simple way to help the environment, reduce waste, and cut down on costs – savings we're committed to passing on to you.

We're always looking for ways to give you the best value, and that includes making sure you receive your information in the format that works best for you.

Switching is easy – just send a quick message to factoring@linthouseha.com and ask to go paperless today!





Exciting News – Our New Website Is Launching Soon!



We're thrilled to announce that your new community website will be live at the end of November.

We had originally planned to launch in September, but we decided to take a little extra time to add a fantastic new feature that we think you'll find useful.

To get the most out of the new site – and to access the resident portal – you'll need to register on the website.

The portal makes life easier for both tenants and owners, giving you quick access to:

- Your account balance
- Repair requests
- Upcoming events
- And much more!

To register for access to the portal please let us know your up-to-date contact details. This will make it easier for us to keep in touch with you in your preferred style of contact and keep you posted on LHA activities.

Please complete and return the contact form or scan the QR code to take you to the details form.

Contact Details



Contact Details

When you submit the form, it will not automatically collect your details like name and email address unless you provide it yourself.

*Required

1. What is your name?*

2. What is your account reference?*

3. What is your email address?

4. What is your mobile number?

5. What is your preferred method of contact?

email

SMS/Telephone