



# shettleston • factoring news

# factoring

*Serving the communities of Shettleston, Springboig, Greenfield and Sandyhills*

## Community projects for all Shettleston residents

As a homeowner, you may not be aware that there are a number of community projects supported by Shettleston Housing Association that are accessible to all residents in our area, not just our tenants. Our 'wider role' projects seek to improve the social and economic circumstances of all of our community, irrespective of tenure...

### Shettleston Pantry

For a modest fee of £2.50, members of the Pantry can take away £15 worth of goods from a range of food groups during each visit. Situated at 981 Shettleston Road, the Pantry was established in collaboration with Parkhead and Tollcross Housing Associations, and is able to source good quality surplus

supermarket food through an arrangement with Fareshare.

To become a member, all you have to do is visit the shop and the rest will be done for you. The Pantry's opening hours are Wednesdays, 10am – 3pm and Fridays, 10am – 1pm.

### Shettleston Does Digital

This digital skills training



project is an exciting collaboration between Shettleston Housing Association and Fuse Youth Café, funded by Glasgow City Council. The free training helps members of the community to learn about using digital devices such as laptops, tablets and phones, using the internet safely and connecting online with family and friends. Having basic digital skills can also help you to save money through price comparison websites – and you don't need to own a digital device to learn, the service has devices that you can use.

The training is open to everyone over the age of 16 and will run until

the end of March 2022. To arrange an appointment, please call **07598 728156**.

### Fuse Youth Café

Shettleston's first youth facility, Fuse, was set up with the support of the Association in 2009. Fuse exists to provide a safe, welcoming, inclusive place where young people can find support in their personal, social, and emotional development and opportunities for informal learning. Fuse provides activities for younger and older children, details of their activities and how to join can be found here: **[www.fuseonline.org.uk](http://www.fuseonline.org.uk)**. You can contact Fuse Youth Cafe on **0141 778 4477**.



# Free money advice service for residents

The Tollcross and Shettleston Money Advice Service (TSMAS) continues to assist residents, including owners, by delivering money advice, helping with completing forms and assisting those experiencing financial difficulties with their creditors. The service is predominantly delivered over the phone due to Covid but the advisors are also able to see customers safely in their homes if needed.

Customers have found this service invaluable in alleviating money stress and helping with access to food and fuel assistance through partner agencies. To the end of September this year, the service made £465,824 in gains for customers and also dealt with £164,543 of debt. Please take advantage of this free service by calling **0141 764 1234** or email **advice@tollcrosscommunitytrust.org**. See below for more details.

## Easy ways to pay...



You can pay your factoring bill in a number of ways. We recommend that payment is made with your Allpay card. If you do not have one, please contact us to arrange one. With an Allpay card you can make a payment in the following ways:

- Direct debit by phone to Shettleston HA on 0141 763 0511
- By phone to Allpay on 0330 041 6497
- By phone to SHA on 0141 763 0511
- Online at [www.allpay.net](http://www.allpay.net)
- Outlet with a PayPoint machine
- Post Office

If you do not have an Allpay card, you can make a payment in the following ways:

- **Standing Order** at your bank – please quote your reference.
- **Bank Transfer** – to the Royal Bank of Scotland, sort code: 832127, account number 00262791. Please quote your reference and advise us that this has been set up.

**Please note that we no longer process payments by cash or cheque.**

If you are experiencing financial difficulties, please contact staff by email at **factoringteam@shettleston.co.uk** or call **763 0511** to discuss repayments.



## TSMAS

Tollcross and Shettleston Money Advice Service

**TSMAS, Tollcross and Shettleston Money Advice Service is a free confidential service ...**

### What does the money advice service do?

- Help with budgeting
- Help to reduce rent arrears
- Negotiate with creditors
- Help with accessing affordable credit
- Assist with completing applications for benefit including Universal Credit
- Help access a bank account
- Help to reduce gas and electricity
- Help with choosing home contents insurance
- Maximise Income
- Help to get online

### Who can access the service?

- People whose home is rented from Tollcross Housing Association or Shettleston Housing Association
- People whose home is factored from Tollcross Housing Association or Shettleston Housing Association
- People who live within the Tollcross or Shettleston Area

### How to make an appointment?

Call or make an appointment on

0141 764 1234

[advice@tollcrosscommunitytrust.org](mailto:advice@tollcrosscommunitytrust.org)



Based at Tollcross Advice & Learning Centre, 84 Braidfauld St, G32 8PJ  
Company No- 351157 Charity number- SC040476 FCA registered- Registration No-935544

## Consultation with owners – keeping you informed!

Keeping owners informed and discussing any issues in relation to the factoring service is always important to the Association – that is why we created the Owners' Forum to give owners the opportunity to meet us to discuss any issues. Due to Covid restrictions in place last year a forum "meeting" was unable to be held. The option of an online meeting did not prove popular.

We are due to review our factoring fees early next year and will be arranging to contact owners to consult on this process and will provide benchmarking analysis to allow you to compare our costs – so watch out for further information on this and please give us feedback.

## Revised Code of Conduct



The Scottish Government introduced a revised Code of Conduct this

year for Property Factors. The Association offers a factoring service to owners within tenements and estates in our area. Full details of the Terms and Conditions of the service are available on our website, under the section for Owners. Alternatively, we can send you a copy of this if you do not have internet access.

We are in the process of updating this information and will keep you posted.

## Buildings insurance

Did you know that you are legally required to have buildings insurance for your home? We offer good value, fully comprehensive cover under our block building insurance policy. As factor, we have a duty of care to other residents in the building, therefore owners who are not covered under our block policy should provide us with a copy of their building insurance on an annual basis. If you have not already done so, please post or email a copy of this to [factoringteam@shettleston.co.uk](mailto:factoringteam@shettleston.co.uk).

An insured homeowner from Shettleston provides a personal endorsement of how valuable they felt it was to have block buildings insurance:

*"Buildings insurance is something you hope you never need, but only have to use once to appreciate its value. An incident in which your home seems unaffected, can have heavy and expensive ramifications. I thought my home had got out lightly after a recent incident, only to find insurance provided additional work I hadn't even thought about to make my home habitable, such as cleaning and*



*staining my wood floor – something that would have cost me thousands without insurance.*

*Having the same building insurance as everyone in the building meant I could be kept in the loop with all my neighbours while living in insurance-provided accommodation elsewhere, and did not have to handle communication with the insurance company myself for anything other than specifics. Having the whole building covered by one company meant it was easy to arrange to speak with someone at any time, rather than having to jump through hoops to get someone on site."*

Please get in touch with us if you would like to take advantage of our block buildings insurance.

## Selling your property?

If you are looking to sell your property, please advise your solicitor that Shettleston Housing Association is the factor, so that they can notify us of the sale and provide us with the new owner's details. This is particularly important so that we are able to contact the new owner in relation to building insurance.

Please note that your solicitor must give a minimum of one week's notice of a sale and even more notice if they are looking for us to provide details about major works that were carried out to your property e.g. cladding completion certificates, warranties etc.



## Energy advice from G-Heat

As we no longer offer an in-house energy advice service, we would like to inform homeowners about the free energy advice service they can receive from Glasgow Home Energy Advice Team (G-Heat). This organisation provides independent advice on energy-related issues to householders across the city.

The advisors at G-Heat can help with reducing fuel bills, obtaining the best tariffs and making efficient use of heating systems. They can also provide advocacy and assistance in dealing with the utility companies in respect of billing or metering issues, arrange benefits health checks, provide access to grants or discounts for home insulation measures, and may also be able to help access discounted white goods.

You can contact G-Heat on **0800 092 9002** or via their website: **www.g-heat.org.uk**.



## Smoke alarms – new laws

In last year's factoring newsletter, we informed you that new regulations around smoke detectors in homes were expected to be postponed to February 2022 due to Covid. The Scottish Parliament approved the delay and home owners should ensure that their fire alarms are upgraded to the new requirements by February. The new regulations require each home to have a smoke alarm in the living room or room that you use most, one smoke alarm in every hallway/landing and one heat alarm in the kitchen. All smoke and heat alarms should be ceiling mounted and interlinked.

Installing smoke detectors in your home in line with the new regulations, at the earliest opportunity, will provide improved fire safety in your property. More information about the regulations can be found here:

**<https://www.gov.scot/publications/fire-and-smoke-alarms-in-scottish-homes/>**



## Your feedback and suggestions



We understand there may be times when the factoring service is not as you expect. To allow us to address any issues with the service, please contact us directly and we will look into your concerns and respond to the matters raised.

You can contact your factoring officers, **Moir** and **Carol**, at the office on **763 0511** or email **factoringteam@shettleston.co.uk**.

## Do we have your contact details?

We would be grateful if all owners could update us with their current contact details – if you have not done so already. This is especially important if we need to contact you regarding any estate management issues or emergencies. Mobile phone numbers and email addresses also allow us to contact you quickly and easily, and in a more cost effective way than posting out letters.

If you are renting out your property, we would be grateful if you could provide contact details for whoever is living in your property. If a letting agency is used to manage your property, please provide details of the agency. You can provide this information to our factoring officers, **Carol** on **763 2819** or **Moir** on **763 2892**.



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## Festive opening hours

Please note that our office will close at 2pm on **Friday 24th December**, reopening at 9am on **6th January 2022**.

