



The Association is aware that Christmas will be a very difficult time for many people as the pandemic has resulted in many of you losing your jobs, being put on furlough or having your hours reduced.

Please remember that our staff are still available to assist you and can be contacted on 0141 773 0202 or by email to enquiries@blairtummock.org.uk

We are also working with a variety of our partners who can also provide assistance.

We hope that 2021 is a better year for everyone and that we can welcome you back to our office and hold our tenant consultation events.

On behalf of the Committee and Staff we wish you a Merry Christmas and a Happy New Year.

The office will close at 1pm on

Christmas Eve and re-open at

9am on Wednesday 6th January

Gary Wood Chairperson

2021.

Jacqní O'Ronrke Director

CHRISTMAS CLOSING HOURS Should you have an emergency repair during this time you should contact our Out of Hours Service on 07939 392856. Please note that this service is for Blairtummock Tenants NOT Factored or Sharing Owners and should only be used for EMERGENCY repairs.

ANNUAL ASSURANCE STATEMENT

From October 2019 onwards all Registered Social Landlords are required to submit an Annual Assurance Statement to the Scottish Housing Regulator and make a copy available to tenants, a copy is available on our website at www.blairtummock.org.uk

This statement is to ensure the Scottish Housing Regulator that Blairtummock Housing Association is complying with all the relevant regulatory and legislative requirements of a Registered Social Landlord. We have to prepare an Annual Assurance Statement confirming:

that we meet the Standards and Requirements; or

what we are doing to fix any instances of material non-compliance

BHA is pleased to announce that by carrying out a self-assessment on the Annual Assurance Statement we are compliant with all the standards and that there was no material not compliance.

However, the Association recognises that there are always improvements that can be made and over the summer months, we employed a consultant to carry out a Governance Review. These findings were reported to the Management Committee and they approved an action plan of improvements, which the Association will be working on over the coming months. As a result of the review we updated our Independence Agreement between ourselves and our subsidiary Blairtummock and Rogerfield Opportunities (BRO) and reviewed how we undertake the annual appraisal of Committee members. To date we have also reviewed our Donations Policy and developed a new policies on preventing Fraud & Bribery. Copies of these policies are

If you would like to find out more information about Annual Assurance Statement or our selfassessment process, please contact the office.

Business Plan

The Association has a 3 year Business Plan, which is, updated annually; the Business Plan covers all aspects of the organisation. This includes Association profile, vision and values, strategic direction and objectives, operating environment, asset management, services, regeneration, governance, leadership, rents, affordability and value for money, risk assessment, financial plans and projections.

Early in the New Year the Management Committee will review the Business Plan and we welcome any comments or things you would like to be included. If you wish to contribute to the Business Plan please contact Jacqui at the Associations office, telephone 0141 773 0202 or email jacqui.orourke@blairtummock.org.uk

Backcourt Redevelopment – Festive Shutdown

Work is continuing on the backcourt redevelopment in 'Area 1' and we hope all the tenants there would agree that it is starting to take shape.

Please note that the site will close on Friday 18th December and reopen on Monday January 4th.

Tenants should continue to refrain from entering the backcourt area during this period.

The work is due to be finished in mid-February to early March and we hope all tenants enjoy the new back court area when it is complete.



NEW CHILD BENEFIT

Scottish Child Payment helps towards the costs of supporting your family. It's a weekly payment of £10 that you can get for every child you look after who's under 6 years of age. You'll get the payment every 4 weeks if your application is successful.

It's up to you what you choose to spend the money on. You could use Scottish Child Payment for things like:

- travel costs
- nappies and other essentials
- childcare
- family days out

Scottish Child Payment does not affect any other UK or Scottish Government benefits that you, or any person in your household, currently get.

Anyone applying for Scottish Child Payment will not get a decision until after 15 February 2021. The first payments will reach families after 22 February 2021. Social Security Scotland are expecting a high number of applications, so payments might take longer.

How to Apply:

You can apply online at http// www.mygov.scot/Scottish-Child- Payment On phone - 0800 182 2222

If you require any assistance, please call our office on 0141 773 0202 and arrange a phone appointment with our Benefits Adviser.

COLD WEATHER PAYMENTS

You may get Cold Weather Payments if you're getting:

- Pension Credit
- Income Support
- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance
- Universal Credit

You'll get a payment if the average temperature in your area is recorded as, or forecast to be, zero degrees Celsius or below for 7 consecutive days. The Cold Weather Payment scheme runs from 1 November 2020 to 31 March 2021. You'll get a payment of £25 for each 7 day period of very cold weather between this period. You don't need to apply. If you're eligible to get a Cold Weather Payment, you'll be paid it automatically.

Contact the Jobcentre Plus office if you think you should have received a Cold Weather Payment but you haven't. If you're getting Universal Credit, sign into your account and add a note to your journal. Before contacting them you should check if a payment is due by going to https:// coldweatherpayments.dwp.gov.uk/

WINTER FUEL PAYMENTS

You could get between £100 and £300 tax-free to help pay your heating bills if you were born on or before 5 October 1954.

This is known as a 'Winter Fuel Payment'.

If you receive one of the following benefits and you were born on or before the above date then you should get your payment automatically between November and December:

- State Pension
- Pension Credit
- Income Support

• Income-based Jobseeker's Allowance

Income-related Employment and Support Allowance

You need to claim Winter Fuel Payment if you've not had it before and either of the following apply:

- You don't get benefits or a State Pension
- You only get Housing Benefit, Council Tax Reduction or Child Benefit

Call the Winter Fuel Payment Centre to claim by phone on **0800 731 0160**.

AFFORDABLE WARMTH DIVIDEND

The Affordable Warmth Dividend is a one off payment of £100 given to all Glasgow residents aged 80 or over by the Council to help with the extra expense of keeping warm over the winter months.

All residents who received a payment last year do not need to apply and will receive their payment automatically. All residents who did not receive a payment last year or have become eligible in the last year will automatically be sent an application form to apply for the Affordable Warmth Dividend.

Application forms are available from:

The Council's website at: www.glasgow.gov.
 uk/awd Telephone 0141 287 7961

If you require assistance with any of the winter fuel payments, you can request an appointment with our Benefits Advisers by calling our office on 773 0202.

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COPING WITH DEPRESSION AT CHRISTMAS

Christmas is often referred to as 'The Most Wonderful Time of the Year' but, for some, it can be a difficult time. This year, especially, could be hard for those who have lost family or friends during the coronavirus pandemic.

Christmas can intensify feelings of grief and sadness. Many others can experience feelings of isolation, increased family conflict or financial pressures that make the season a very stressful time of year.

If you are affected by any of the above and feel that you need to speak to someone about the issues affecting you, please be aware that there are people out there who will listen to, and help you deal with these feelings.

Breathing Space are there in times of difficulty to provide a safe and supportive space by listening, offering advice and providing information. They can be contacted on 0800 83 85 87 from 6pm to 2am on weekdays and 24 hours at weekends. *Samaritans* offer a safe place for you to talk any time you like, in your own way – about whatever's getting to you. They can be contacted on 116 123 – you don't have to be suicidal to make initial contact.

Lifelink understands the challenges each person can face on a daily basis and aims to help ease the strain. They can be contacted on 0141 552 4434.

Age Scotland work to improve the lives of everyone over the age of 50 so that they can learn to love later life. If you are feeling lonely or isolated, please call their Friendship Line for a chat on 0800 12 44 222.

If you would rather have an informal chat with a member of the Association's staff about how you are feeling, we are always happy to speak to you. Whilst not experts in this field, we can signpost you on to agencies who may be able to assist you.

WELFARE BENEFIT ADVICE

We understand that tenant's financial circumstances may have been affected by the pandemic.

Did you know that we have Welfare Benefits Advisers available for phone appointments on Wednesday, Thursday and Fridays?

Nick provides a service via GEMAP and is available on a Wednesday for BHA tenants.

Elaine provides a service via

Connect Community Trust on a Thursday afternoon and all day Friday.

Please contact our office on 0141 773 0202 and we will be happy to arrange a phone appointment for you.

FESTIVE BIN ARRANGEMENTS

Bulk Uplift

Due to ongoing COVID-19 restrictions, Glasgow City council's bulk uplift service has been postponed since March.

Our estate caretakers BRO have been providing a bulk uplift service to our tenement blocks in recent months. Bulk from these properties will continue to be collected until Thursday 17th of December 2020. The service will then resume after the festive break on Thursday 7th January 2021.

We have been advised that Glasgow City Council will be introducing an appointment based uplift service for tenants in back and front doors from December 10th. You can report bulk items using the My Glasgow app or online at www.glasgow.gov.uk/bulkywaste. Alternatively, please contact Cleansing directly on 0141 287 9700.

Any bulk items that are placed kerbside by tenants will be regarded as fly-tipping by

Glasgow City Council. So please refrain from putting any bulk items out onto the pavements as this could lead to fines being issued.

Bins

We have had no notification of any changes to the bin collection service during the festive season.

Tenants in tenement properties should continue to use the bin stores as normal. Tenants in 'back and front doors' should consult their collection calendar. This would have been supplied to you by Glasgow City Council. You can also access your collection calendar on the council's website.

Please dispose of items responsibly, and recycle wrapping paper and boxes where possible to allow space for household rubbish within bins. Old toys or unwanted gifts can often be donated to charity instead of thrown away and put to landfill.

DOMESTIC ABUSE

The festive period can be a time when relationships have the potential to become strained. Unfortunately, in some cases, this can lead to domestic abuse. If you are experiencing domestic abuse you can get confidential advice and assistance by contacting:

- Domestic Abuse Helpline (Scottish Women's Aid) on 0800 027 1234 (24 hours);
- National Domestic Violence Helpline on 0808 2000 247 (24 hours).

If you become homeless or threatened with homelessness, you can get independent advice from:

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 Shelter Scotland on 0800 800 4444 (24 hours)

If you need advice and assistance about temporary or longer-term accommodation needs, you can contact:

 Glasgow City Council Homelessness Team on 0141 276 6153

Domestic violence and abuse can happen in any relationship. It occurs within all age ranges, ethnic backgrounds and economic levels. While women are more commonly victimised, men are also abused, especially verbally and emotionally. The bottom line is that abusive behaviour is never acceptable, whether it's coming from a man, a woman, a teenager, or an older adult. Everyone deserves to feel valued, respected, and safe.

Other organisations that may be helpful to anyone who is experiencing domestic abuse are:

For women

www.scottishwomensaid.org.uk Telephone: 0800 027 1234

For men

www.mensadviceline.org.uk Telephone: 0808 801 0327

For the LGBT+ community www.galop.org.uk/ Telephone: 0800 999 5428

blairtummock housing association Winter 2020 newsletter

Covid - Community Assistance at Blairtummock HA

The COVID-19 lockdown and restrictions continue to bring a lot of challenges for everyone in the local area, and more so as we head into the Festive Season.

We are cheered to still see a real community spirit at Blairtummock, and the Association would again like to thank all tenants for their patience and understanding during this difficult time. Staff remain working from home, and continue to provide as comprehensive a service as possible to all our tenants, including linking in with a range of agencies to provide as much assistance as possible to tenants.

Financial Advice

We continue to provide both financial assistance and financial advice wherever possible, referring tenants affected by furlough, unemployment or any other financial issues to GEMAP or our new in-house Welfare Benefits Advisor, Elaine, to ensure that they continue to receive excellent advice on their finances and to assist them to deal with any changes in their circumstances. Elaine has been very busy and has assisted many of our tenants successfully so far.

Rainbow Fund

Our Rainbow Fund has, to the end of November, made a total of 384 payments to 181 households, with £9,600 being paid directly into the Blairtummock Community. The fund remains open for up to 4 x £25 payments every two weeks, if it's required. Please contact us at the office if you feel this could help you and your family.

Energy Advice

86 tenants were supplied with energy vouchers from £28 to £49 whilst the scheme was open, and we are currently awaiting an update as to new assistance from the Scottish Government , which we will pass onto you all as soon as we know any details. Look out for our text updates and make sure we have your current mobile number. If we don't, just call the office and we can update our records for you. You can also follow us on Twitter @BlairtummockHA

Home Energy Scotland continue to provide impartial advice on energy supply/tariffs and can also supply fuel vouchers for some tenants who are struggling to top up their meters (prepayment meters only). If you

would like a referral to Home Energy Scotland, please contact us at the office.

Foodbank

Glasgow North East Foodbank has now re-opened in the Community Hall and we can refer tenants to this on request, again contact the office.

Internet

We have also managed to assist some tenants by referring them for assistance with broadband and or using the internet. The Pavillion have a café where they can offer help for internet users, who may not be so familiar with it all. Please contact us if you think this could benefit you, this café is subject to covid regulations and/or may not operate depending on restrictions.

And, once again the Association would like to thank all of our partner agencies for their hard work in helping our local community and would like to encourage any tenant encountering hardship or difficulties as a result of COVID-19 to contact us for assistance. We are always here to help.





Since November this year there has been a 76% uplift in searches for festive content on-line, with 'Christmas cake' up 57%. Mince pies, gingerbread men and Christmas biscuits are also among the top 10 searched-for festive recipes on the website. So, for all the budding bake-off stars out there, here's a couple of simple, quick and cheap ideas for your cake, and some fun biscuits ideas for the kids, small or big!

Ho Ho hope you like them...

Yule Log

Yule need:

- Your favourite Swiss roll (buy the Jumbo ones that are extra-long, that way you can either make 2 or one with a branch, as pictured).
- Yule Log cake decorations.
- Christmas cake board (optional)
- 120g Butter (softened or at room temperature)
- 240g Icing Sugar
- 50g Cocoa Powder
- 1tbsp Milk
- Icing Sugar for dusting (optional)

Method:

- If you have a longer/jumbo Swiss roll cut it to the desired length.
- If you are going for a branch effect, cut a 45 degree angle on one end of your swiss rolls.
- Arrange on the board or plate you are going

to serve on.

- Blend together all the icing ingredients until smooth.
- Carefully spread
 the icing over



the Swiss roll. Some Swiss rolls can be very delicate and care needs to be taken not to over handle the butter cream icing as this can make the cake crumble underneath and you will end up cake crumbs in the icing.

- Then give logs a bark effect finish, this can be done with a blunt ended knife to give a large bark effect or with the prongs of a fork for a close bark effect. Swirl a fork around the ends of the logs to give the impression of rings of the tree.
- Arrange your Yule log cake decorations
- Dust with icing sugar for a snow effect and serve.

If you are making one short one then you will only need half the ingredients listed.

Festive Christmas Biscuits

What elf yule need

- 225g self-raising flour, plus extra for dusting
- 1 orange, zested
- ½ tsp ground mixed spice
- 115g golden caster sugar
- 115g unsalted butter, cut into cubes
- 1 medium egg, beaten
- For the decoration

- 400g icing sugar, plus extra for dusting
- 1 tsp red gel food colouring
- silver pearls crispy
- gold crunch sprinkles
- white chocolate stars
- ready to roll green icing
- ready to roll red icing

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Method

Preheat the oven to gas 4, 180°C, fan 160°C. Line 2 baking sheets with baking paper and set aside.

Add the flour, orange zest, mixed spice, sugar and butter to a large bowl. Rub together with your fingertips until the mixture resembles fine breadcrumbs. Add the beaten egg and mix to a stiff dough. Bring together with your hands into a disc, wrap in clingfilm and chill for at least 20 mins.

Roll out the dough on a lightly floured surface to 5mm thick. Cut out a mixture of shapes, such as stars, Christmas trees, snowmen or snowflakes with cutters. Bring any leftover dough together again, roll out and cut out further shapes. Transfer to the prepared baking sheets and chill for 10 mins until firm.

Bake for 10-12 mins (check after 8 mins if your shapes are small) or until pale golden. Transfer the biscuits to a wire rack to cool completely. The biscuits can be eaten plain or dusted with icing sugar.

For the icing, place half the icing sugar in a bowl, add 3 tbsp water and mix until it forms a thick paste. Place the remaining icing sugar in another bowl, add 3 tbsp water and the red gel food colouring and mix together to make a bold red colour.

Put the red icing in a piping bag with a small plain nozzle (or spoon into a sandwich bag and snip the corner off to make a small hole). Pipe lines around some of the cooled biscuits to make borders or snowflake patterns. Leave to set briefly. To flood the middles, add a spoonful of the white icing inside the borders and allow the icing to spread to the edges. Decorate with silver and gold balls and stars, as you like.

Roll out some green and red fondant icing on a surface lightly dusted with icing sugar to 5mm thickness. Cut out shapes and use to decorate the remaining biscuits. Secure the fondant icing with a little runny white icing. Leave to set completely before serving. The finished biscuits will keep for up to a week in an airtight container.



The Foodbank will be operating every Thursday afternoons from 2pm – 4 pm within Blairtummock Community Hall at Boyndie Street (next door to the Associations Office) until Christmas Eve and will re-start on Thursday 7th January 2021. If you require a Foodbank voucher please telephone the office 773 0202 or email enquiries@ blairtummock.org.uk and the Association staff can arrange for this to be passed to the staff at the Foodbank.

Job hunting during a pandemic

There's no doubt about it: living through the coronavirus pandemic is strange. We're all finding it tough to adjust to the changes and this could be even more so if you also find yourself worrying about money and unemployment.

Were you job hunting before the COVID-19 outbreak or have you recently lost your job as a result? Thankfully, jobs are out there but the job market is changing. Where some companies are letting people go, others find recruitment booming.

Jobs & Business Glasgow provide free support for unemployed job seekers. They can help you to feel confident in your skills for work, assist you to create CV's and cover letters, and provide advice on job applications and interview techniques.

They offer access to workshops and training courses, covering areas such as anxiety and stress, wellbeing, confidence development, basic



computing, and industry training in sectors such as care and construction. Paid work experience placements are available, with access to financial support to assist the transition into work. They also help businesses across Glasgow to recruit staff and bring these vacancies directly to their clients.

Support is currently being delivered via phone, social media, and email.

To find out more: Freephone: 0300 123 2898 Email: <u>contact@jbg.org.uk</u> / Text: 07393 753298 / Website: <u>www.jbg.org.uk</u>





While we understand that Christmas can be a costly and stressful time, perhaps more so this year, it is important that you continue to prioritise your rent and are not tempted to skip your payments.

Don't put your home at risk by missing your rent payment this Christmas.

Although considered a last resort, eviction proceedings can be taken if you do not meet these

commitments.

If you are planning making your payment by debit card on phone, during December, please note we will close on Thursday 24th December 2020 and phone lines will not be available until 9am on Wednesday 6th January 2021.

If you do not have a rent payment card, please contact us on 0141 773 0202 immediately and we will arrange for one to be sent out to you in plenty of time

for the Christmas break.

If you are struggling to pay your rent or if you would like some advice on budgeting and money management or help with your benefits, our Income Advice Service runs on a Tuesday, Wednesday and Friday. Call us on 773 0202 to arrange a phone appointment. The service is confidential and you will be met with a warm welcome by Nick or Elaine.

DIRECT

HOW TO PAY

We offer a variety of methods for you to pay your rent and have recently introduced the option to make payment by debit or credit card by calling us on 773 0202. The new payment option has been very popular with residents.

Direct Debit

Weekly, fortnightly, four-weekly and monthly payments can be set up, please contact our office to set this up, you will need to provide your bank sort code and account number.

Allpay Card

Any outlet or Post Office displaying the Paypoint symbol.

Please keep receipt and allow 3 working days for the payment to reach your rent account.

Phone using Debit Card

- You can call our office on 773 0202 to make a payment with your debit card or credit card.
- Outwith our office hours you can call Allpay on 08445 578 321, you will need the 19 digit number from your Allpay card to complete the transaction. Allpay lines are open 24 hours per day, 7 days per week

Online Web address www.allpayments.net

Allpay App

Download the Allpay App and pay anytime 24 hours a day 7 days a week using your debit or credit card.

Text Message

Register to pay by debit or credit card via text at www.allpayments.net/textpay

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CHRISTMAS CARD COMPETITION

Congratulation to Zaki (left) our Christmas Card competition winner this year, we are sure you will all enjoy Zaki Radjimi's art work on the Christmas card you received this year from BHA. Well done also to our two runners up Abbi Palmer (centre) and Evie McNamee (right) budding artists of the future.



PAVILION YOUTH CAFE

Here are our top tips to look after yourself over the Christmas period:

- **1. Be gentle with yourself** Take time to relax and delve back into the hobbies you have paused!
- 2. Talk to your 'safe space' Christmas can be overwhelming and it is important to talk to people who make you feel safe!
- **3. Avoid unhelpful social comparisons** Put down your phone and focus on you!
- 4. Exercise Exercise produces endorphins which can immediately lift your mood.
- 5. Remember that you are not alone Here at the Pavillion we will be checking in to see how our young people are doing over the Christmas Period. Feel free to join our family and drop us a message.

Can you solve our Christmas Brainteaser?

2 mums and 2 daughters went out for a Christmas dinner and each ate one meal. Only 3 meals were eaten in total, how is this possible?

Opening Hours:

Minis:	Tuesday and Thursday @ 3-5pm
Juniors:	Monday, Wednesday and Fridays @ 3-5pm
Seniors:	Monday, Wednesday and Fridays @ 3-5pm
Girls Group:	Tuesday @ 6-8pm
Boys Group:	Thursday @ 6-8pm

HOME CONTENTS INSURANCE Why do I need it?

If you are a tenant who rents, then your landlord may not cover your contents as part of the tenancy agreement. It's a good idea to consider what a home contents insurance policy would cover you for in order to help you make an informed decision on whether you need one.

Contents insurance is designed to help protect your possessions. No matter how careful you are, there's always a risk that your belongings could be broken, damaged or stolen so home contents insurance can help provide peace of mind.

To help you decide whether home contents insurance is right for you, Blairtummock Housing Association have teamed up with Thistle Tenant Risks and Ageas Insurance Limited who provide specialist Tenants Contents Insurance policies.

This home contents insurance scheme can offer you insurance for the contents of your home including cover for items such as furniture, carpets, curtains, clothes, bedding, electrical items, jewellery, pictures and ornaments.

How do I get further information?

- Ask your local housing officer for an application pack.
- Call us on 0141 773 0202

Call Thistle Tenants Risks on 0345 450 7288

Alternatively, please visit the <u>www.thistletenants-</u> <u>scotland.co.uk</u> .co.uk for more information or to request a call back.

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Our Data Protection Privacy Policy is online at https://www.thistleinsurance.co.uk/Privacy-Policy

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OUT OF HOURS NUMBER – EMERGENCIES ONLY

In the event of an emergency only, please contact our out of hours' contractor, City Technical Services on 0333 202 0708. Note this service is for Association tenants only, not sharing or factored owners. **E-MAIL**

Would you like to receive future copies of Blairtummock News to your email address rather than by post? If so, please forward your name and address to enquiries@blairtummock.org.uk and we will arrange this.

Blairtummock Housing Association is an organisation committed to Equal Opportunities. If you require this newsletter in a different format, please contact the office on 0141 773 0202 where our staff will be happy to assist.

