

Newsletter

Winter 2022

www.paragonha.org.uk



Welcome to the Winter Newsletter and it's a bumper edition giving all the latest on what is happening in the Association.

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It is coming up to the holiday period so we wish you all a Merry Christmas and a Happy New Year. Stay safe and well. We know times are difficult but please be assured we are here to help. There is a lot of useful information in this newsletter and contact us if you need further assistance with it.

From All at the Paragon Team

Keep Up To Date!

We know from feedback that many of you enjoy getting our newsletter but in between issues you can keep up to date with what is happening by following us on **Facebook** or **visiting our website**.

Repairs Update

There have been a lot of changes around the delivery of the repairs service over the last few months. We would like to thank you for all your patience and support as we work through the challenges involved.

We have written to everyone as the situation has developed over the last few months and we hope you found that helpful. We thought it would be helpful to give you an update as part of the newsletter.

Reactive Repairs

The day to day service was formally taken over by Everwarm on 4th July 2022 when McGill Facilities Management ended their contract with us. We had very short notice of this intention to withdraw the service and were grateful to Everwarm for stepping in. It is a very tough market at the moment and a number of major contractors have withdrawn from it. It was a testament to the previous good working relationships between the two organisations that this service was set up quickly.

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Reactive Repairs continued....

This quick turnaround was challenging and Everwarm got everything running from a standing start. We are delighted to report good progress in the evolution of the service:

- ✓ All trades have been recruited and are in post – not easy in the current employment market
- ✓ Everwarm has a new computer system up and running to help make the administration of the repairs service better
- ✓ A new call out service is in place to deal with out of hours works
- ✓ Good communications are in place between the contractor and the Association
- ✓ There is a clear message in place between the partners – get the job right for tenants – even if takes an extra 10 minutes
- ✓ Work on bringing empty homes up to a standard to re-let is back on track, making sure we can get people off the waiting list and into new homes
- ✓ The temporary repairs team has been disbanded and the service is back with our HOST team. We have kept the repairs direct phone line in place **01324 664931** and you can email direct – repairs@paragonha.org.uk
- ✓ We know that checking that everything is going in the right direction with the repairs service is important and in March 2023 we plan to undertake a formal review involving the Tenant Scrutiny Panel. If you are interested in getting involved please let us know.

We know that there are still teething problems and target response times have still to be fully reinstated. Everyone is working hard to make this work. If you have any issues regarding repairs please do not hesitate to contact us.

Everwarm and Paragon are committed to making sure that you get a good level of service and welcome any feedback from you.

Gas Repairs & Maintenance

Gas repairs and maintenance were not affected by the changes. We are delighted to report that City Technical Services (CTS) continue to provide this service and at this time all annual safety checks have been completed on time.



IMPORTANT MESSAGE

Please help us keep you safe and warm by allowing access for gas and electrical safety checks. If we don't get access to carry out these checks we will break in to do these and you will be charged for the costs. Get in touch if you have any problems allowing access.

Welcome – Nice to see you

We are open 9 till 5 Monday to Friday. It has been great to see people in person again.

- Check our Festive Opening times on page 16 of this newsletter.
- We are members of Happy to Translate which provides tools with practical guidance to staff to enable us to provide information and services on an equal basis and in line with current legislation. We offer interpreting services. If English is not your first language please do not be put off contacting us as we can help.
- We would also like to extend a warm welcome to the families who have joined us through the various refugee rehousing programmes in place.
- If you want to see a specific person in the office please make an appointment in advance so we can make sure they are available.
- We are not collecting cash payments in the office but we can take debit card payments at the counter. There are a range of ways you can make rent payments – just call us on **01324 664966** and we will be happy to discuss with you the most convenient method for you.



Allocations



Leaflet Launched

We get lots of enquiries about how people can get on our housing list and how their applications are assessed. As a result of feedback from applicants, we have produced an **Allocations Frequently Asked Questions Leaflet**. You can pick one up from the office, download from our website or we can post one out on request.





News BITES

SHR Tenant Panel

 Scottish Housing Regulator
National Panel of Tenants and Service Users

The Scottish Housing Regulator (SHR) is looking for members to join their national tenant panel. The Panel is a way for tenants and people who use social landlord services to share their views via surveys and other feedback. They are always open to new members.

If you want to join and have your say then contact SHR by phone on **0800 433 7212** or online: bit.ly/shr-panel

Membership and Management Committee

We had a great AGM in the Beancross Farm Hotel in September. Thanks to all the members who attended to show their support. Membership numbers now stand at 129.

The members considered the Annual Report for 2021/22 and the Annual Accounts together with a report from our auditors. The good news is that the Association had a clean audit report and is in a robust financial position. You can find copies of both on our website. New members joined the Management Committee with Barry Lees and Audrey Anderson being elected and, at a later meeting of the Management Committee, Claire Munro joined on a co-opted basis. All 3 have strong local connections and have worked in housing. We are delighted they have stepped up.

We were sorry that Sandy Young had to leave us and we thank him for all his hard work over the last couple of years. His input will be missed. All other members continued on. Flora Wallace continues her much appreciated service as Chair and her able deputy as Vice Chair is June Anderson. Malcolm Richards has been appointed to the role of Treasurer.

The Garden Competition Winners 2022 were announced. Congratulations to them.

Performance Information & Annual Assurance Statement

Please visit our website for details of our performance and returns to the Scottish Housing Regulator.

**QUIT
YOUR
WAY**

Want to stop smoking?

Free Support and Resources available

We are excited to be working with NHS Forth Valley again on providing support to help people to stop smoking. We are planning to run drop-in sessions in our office in Grangemouth and the Clackmannanshire Tenants and Residents Federation are going to do the same in Alloa. Look out for more details.

In the meantime, you can get in touch with the service directly by joining in the "Quit Your Way" programme. Here is some information from them:



If you want to give up smoking but don't know where to start then don't worry – help is at hand and it's never too late to stop. Forth Valley stop smoking service can help you succeed.

You're twice as likely to stop smoking successfully with the right support.

We know that smoking is bad for our health and can increase the risk of developing serious health conditions; however, it can also have a negative impact on our mental health.

In addition, the current cost of living is affecting many of us, making it difficult to make ends meet. Do you know if you smoke 20 cigarettes per day you could be spending at least £270 per month on cigarettes? Use the online quit calculator tool to see how much you spend. Visit: www.nhsinform.scot/stopping-smoking/calculate-my-savings

Quit Your Way is Forth Valley's free stop smoking service. Stop Smoking Advisors can provide free treatment – Nicotine Replacement Therapy (NRT) and support to stop smoking.

For all enquiries please contact us on **01786 433293**. Office opening hours are Monday to Thursday (8.30am – 5pm) and Friday (8.30am – 4pm).

NHS
Forth Valley



Behind the Headlines

In autumn/winter we start working towards preparing budgets for the next financial year which starts in April 2023. An important part of this is consultation with tenants on what level of rent is set from April. There is a legal requirement to do this and those of you who have been tenants for a while know that we use a variety of ways to do this, including phone surveys, paper surveys, briefing papers, meetings and more.

We want to hear your views.

This year the situation is a bit more complicated due to measures put in place by the Scottish Government through the Cost of Living (Tenant Protection) (Scotland) Act 2022 and you may have heard a bit about this “rent freeze” in the news.

Quick guide to what is involved

- Between now and the end of March 2023, all rents have been frozen for social housing tenants (that’s council and housing association tenants) and for tenants of private landlords.
- This has not affected the level of rent you pay yet, as housing associations only set rents once a year, normally every March/April.
- The Scottish Government will review this rent “freeze” and decide by January 2023 whether housing associations will be allowed to raise rents in 2023/24.
- They may decide other actions such as a rent “cap” going forward e.g. limiting the amount rents can go up by.
- In the meantime, the Scottish Government and the Scottish Housing Regulator have said that housing associations should still carry out normal consultations with tenants on rents for next year pending this decision.
- There is also a “ban” on the use of evictions from September until 31st March 2023 but please read the section on arrears and evictions as it a complicated issue.

What does this mean for you and the services we provide to you now and into the future?



The cost of living is having a big impact on individuals and organisations. We have all experienced rising bills over the last few months. It is also affecting the costs we have to meet as an organisation. Inflation is pushing up costs of works and materials. If rental income is not increasing then there are some difficult choices to make on services and investment.

We understand that times are tough and we are experiencing difficult situations. We have been mindful of that in the last 2 rent setting exercises and taken action accordingly. The Management Committee has held back rent increases in the face of rapidly rising costs and if this continues then hard decisions will be required. This is the situation across the housing association sector. The Scottish Federation of Housing Associations (SFHA) which represents housing associations and many tenant organisations such as the Tenant Information Service (TIS) and the Tenant Participation Service (TPAS) are asking the Scottish Government to think again about the long-term implications of this policy.

Here is a quote from TIS:

“As the cost-of-living crisis grips the nation – TIS acknowledges that the intent of the Scottish Government is well placed to look to ways of supporting people and communities at this time.

However, without sufficient and increased government funding, TIS also recognises the great consequences that such measures will have on the Government’s own ambitions, and equally the pressures on housing organisations relating to house building, achieving EESSH and EESSH 2, energy efficiency, and plans to reach net zero, vital tenant services, and the standard of existing homes. Combined, these factors have a direct, knock-on effect on tenants.”

Rent Increase



- rent freeze
- below the rate of inflation at the time and lower than the Scottish Social Housing Sector average rent rise for that year

What Next? Consulting with you

It is important that our consultation with you finds the right balance between rent affordability, the need to maintain our services and to continue investing in your homes. This includes things like replacing kitchens and bathrooms and further improving the energy efficiency of homes to help limit your energy costs and help reduce carbon emissions now and into the future.

We will be consulting with tenants and other stakeholders from the middle of December, if you would like more information on how you can get involved then please contact Evelyn Mathershaw, Housing Manager on **01324 664966**.



Rent Arrears and Evictions

Falling into rent arrears can be very worrying and our approach is to work with people to resolve the situation. Our main message to you is, if you find yourself falling into arrears or you think it might happen, then make early contact and stay in touch with us. **Please do not ignore the situation. We can help.**

However sometimes there may be rare occasions, usually where people have failed to engage with us, where we have to take legal action which may lead to an eviction. The new legislation introduces a temporary ban on evictions but there are exemptions, and you should be aware of these.

What are the exemptions for evictions?

The ban does not clear existing arrears nor prohibit landlords from serving notices to terminate tenancies, and it also does not prohibit landlords from raising proceedings for eviction. It does not prohibit the courts from granting an eviction order.

However, the ban prohibits landlords from being able to action an eviction order to carry out an eviction. The new legislation only bans eviction for six months from the date an eviction order is granted. Following a six-month period from the date it was granted, the eviction order will be enforceable. It essentially creates a six-month delay to eviction, rather than an outright ban.

There are exemptions to the ban which are as follows:

- anti-social or criminal activity
- where a tenant has over £2,250 rent arrears.
- the landlord requires a tenant to leave the property to allow for significant improvement works or demolition and alternative accommodation will be provided.

Future rent plans

Rent Harmonisation – What's it all about?

Alongside a possible rent increase we have, as you will be aware, been undertaking a rent harmonisation exercise and we will be consulting on the outcome of that exercise alongside the annual rent consultation.

The rent harmonisation exercise which has been carried out by independent consultants shows that broadly speaking our rents remain affordable and represent good value for money. However, there are some anomalies with differentials between similar properties ranging from £197.61 (2 bedroom properties) a month to £245.88 (3 bedroom properties) a month. The next step of the exercise is to consult with tenants on the models developed to address these differences. However, the timing of implementing any changes will be dependent on the Scottish Government decision on rent increases for 2023/24.



Act Early

To avoid action around rent arrears please just get in contact with us as early as you can and stay in touch. We can help.

Contact the Tenancy Management Team:
01324 664966 / enquiries@paragonha.org.uk

Getting Through The Cost of Living Crisis

There is no doubt that the current cost of living crisis is one of the toughest things we all have to face at the moment. We hope that this advice may be helpful to you.

We can help

If you are in financial difficulties please contact us – we may be able to help – even if it is only by putting you in touch with other agencies including health support.

Please do not feel alone.

In November 2022 we promoted the Household Support Fund run by Falkirk Council to our tenants and around 80 households received support to the value of over £15,000.

From time to time other schemes may be available – please keep checking our Facebook page for updates.



FOOD HELP

Cut Your Cooking Costs



Appliance	COST per day	COST per week	COST per month	COST per year
Electric Cooker	87p	£6.09	£26.38	£316.54
Dual Fuel Cooker (Gas & Electric)	72p	£5.08	£22	£254.03
Gas Cooker	33p	£2.32	£10.07	£120.83
Slow Cooker	16p	£1.15	£4.98	£59.76
Air Fryer	14p	£1.01	£4.40	£52.74
Microwave	8p	£58p	£2.50	£30.02

•Note these are indicative costs

ENERGY TIPS

The Energy Savings Trust (EST) is a great source of help on fuel issues and have issued some tips to help you heat your home for less.

Energy prices may have been fixed from 1st October but they remain severely high and there are uncertainties around energy supplies and costs into the future.

There are some steps you can take that might help you get support and reduce energy costs:

- 1 If you are warm enough, try turning down your thermostat by one degree to save around £145 a year. For most, the lowest comfortable temperature to set your heating is between 18°C and 21°C (as advised by the World Health Organisation)
- 2 Keep a gap between your radiators and furniture, make sure curtains aren't hanging in front of radiators and remove radiator covers to get the most heat.
- 3 It costs less to set your heating to come on when you need it and just in the rooms that you are using, rather than keeping it on low all day.
- 4 At the moment Gas is still a cheaper fuel than standard rate electricity, so if you have gas central heating it is generally advisable to use this over individual electric heaters. The exception may be if you only want to heat a small area of a room for less than a few hours.



Make Sure You Are Getting All The Help You Can

Sarah Nicholson our Tenancy Sustainment Officer is on the ball with lots of ways you can get help. Here are some useful links and tips. Contact the Tenancy Management Team if you need more help on any of these benefit areas.

Scottish Child Payment is changing

From 14 November, all children currently in receipt of Scottish Child Payment will have it automatically increased to £25 per week. Applications for Scottish Child Payment will also be open to all eligible under 16s from that date – with all payments backdated to the date of application.

Find Out More

Replace with Find out more about help for children at mygov.scot - there is a benefits section that can help or call Social Security Scotland on **0800 182 2222**.

Extra Cash for low-income families

The Scottish Government will double the Bridging Payment from £130 to £260 this December. Bridging Payments were introduced in 2021 ahead of the extension of the Scottish Child Payment to 6–15-year-olds. The final quarterly Bridging Payment, due in December, will now be doubled to £260. The payment will be paid automatically if you are eligible.

Find Out More

mygov.scot/scottish-child-bridging-payments

Cost of Living Support

A new website providing information on the wide range of advice and financial support available to people in Scotland has been launched. Developed by the Scottish Government as a 'one stop shop' to help those struggling with the cost-of-living crisis, the website includes information on help available for households to meet rising energy, housing and other costs. It also provides details on accessing Scottish and UK social security payments, including online benefit calculators, as well as wider health and wellbeing information.

Find Out More

Visit the Cost of living crisis - Cost of Living Support Scotland website (campaign.gov.scot)

£400 Energy Bills Support Scheme (EBSS)

Households should have started to receive £400 off their energy bills in October 2022 through to March 2023, with the discount made in 6 installments.

Direct Debit customers - will receive the Energy Bill discount automatically as a deduction to the monthly Direct Debit amount collected, or as a refund to the customer's bank account following Direct Debit collection during each month of delivery.

Standard credit customers and payment card customers - will see the Energy Bill discount automatically applied as a credit to standard credit customers' accounts in the first week of each month of EBSS delivery, with the credit appearing as it would if the customer had made a payment.

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Smart prepayment meter customers - will see the Energy Bill discount credited directly to their smart prepayment meters in the first week of each month of delivery.

Traditional prepayment meter customers - will be provided with redeemable EBSS Energy Bill discount vouchers or Special Action Messages (SAMs) from the first week of each month, issued via SMS text, email or post. Customers will need to redeem these at their usual top-up point.

ALERT: Get & Use your voucher!

If you have a Traditional Prepayment Meter make sure you get and use your vouchers. There is a massive lack of take up of these. Your energy supplier may not have your latest phone contact details so if you have not received your vouchers or lost them then contact your supplier. If you are stuck give us a call for some help.

WARNING: Watch out for Energy Scams

You don't need to apply for the Energy Bills Support Scheme. Be aware that scammers may try to trick you by contacting you pretending to be your energy provider. They may ask you to sign up for the energy discount and ask for personal information or bank details. This is a scam. You'll receive the discount automatically from your energy provider.

Warm Home Discount

You may be eligible for a £150 rebate from your energy supplier through the warm home discount scheme. The money won't be paid to you directly. If you're a credit customer it'll be added to your electricity account. And if you're on Pay As You Go, you'll be sent a voucher that you can use to top-up your meter. The warm home discount scheme has changed for 2022/2023, schemes will open later than usual and payments may be made later than usual. Eligibility criteria is expected to change.

Find Out More

Contact your energy supplier for more information on your eligibility.

Winter Fuel Payment

If you are Pension age and you're entitled to a Winter Fuel Payment for winter 2022 to 2023, you will get an extra £300 for your household paid with your normal Winter Fuel payment from November 2022. This is in addition to any Cost-of-Living Payment you get with your benefit or tax credits.

The full amount of Winter Fuel Payment you will get for winter 2022 to 2023 depends on your circumstances. The Winter Fuel payment is normally paid automatically if you are eligible but in some circumstances you may need to apply.

Find Out More

You can make a claim for a Winter Fuel Payment from 1 August 2022 by calling the Winter Fuel Payment Centre on **0800 731 0160** Monday to Friday, 8am to 5pm.



In An Emergency - Make Contact



Run out of Electricity or Gas and don't have any money to top up?



No food at home – don't panic



Can't afford your mobile – we might be able to help



Don't know where to turn? There is advice and help out there

- **Contact your energy supplier if you have no gas or electric and you can't top up** - they may be able to provide you with credit until you can top up. If you don't know the name and contact details of your supplier please find out now and take a note of it. The credit normally has to be paid back.
- **Contact us** – we may be able to assist you to apply for fuel crisis support and refer you to local support agencies for fuel help or access to food.
- **Contact the Scottish Welfare Fund.** If you find yourself in financial crisis and need to access a crisis grant for essential items such as food, electricity or gas then this fund may help. You need to apply via your local council.

Clackmannanshire Council

www.clacks.gov.uk/council/welfarefund

01259 696017

Falkirk Council

www.falkirk.gov.uk/services/benefits-support/scottish-welfare-fund/how-to-apply

01324 506070

Stirling Council

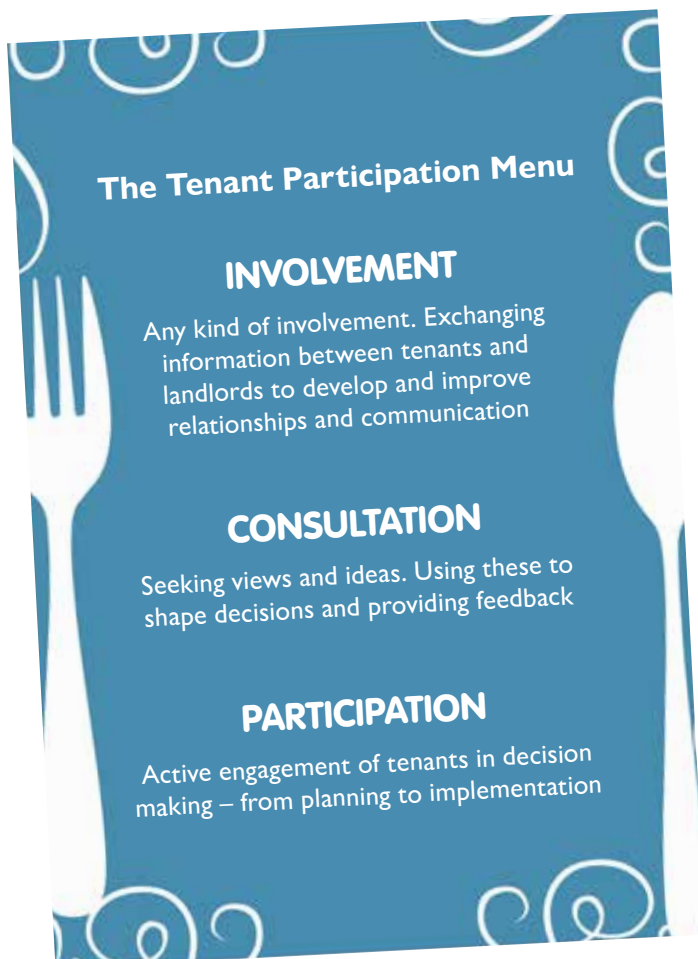
www.stirling.gov.uk/housing/benefits/scottish-welfare-fund

01786 233210

Contact the Scottish Citizens Advice Helpline for even more advice on **0800 028 1456**. The helpline is available Monday to Thursday 9am to 3pm and Friday 9am to 12pm.

Participate With Paragon -

What is on the Participation Menu?



Given all the challenges faced it is more important than ever to get your views known and we have a lot of ways you can do that.


We are currently consulting an updated Tenant Participation Strategy to cover April 2023 – March 2028 and would love to hear what you think about it. We have posted the draft on our website along with a form you can use to give us your views.

We are developing a menu of involvement with one of the key aims of the strategy being that everyone will have a chance to get involved in a way that suits them. As part of the last ARC return, we reported that just over **73%** were satisfied with opportunities to get involved in decision making. If you are in the other 27%, please let us know what else we can do to offer you more opportunities to take part. **Just get in touch and give us your views.**

How satisfied or dissatisfied are you with the opportunities given to you to participate Paragon Housing's decision-making processes?

 **76.1%**
SATISFACTION


There are many different ways in which tenants and communities can become more involved and feel empowered – tell us what you think should be on the table and what else would you like to be there.

 **Surveys**
(repairs, tenant & other customer satisfaction)

 **Conferences**

 **Interested Individuals Register**

 **Garden Competition**

 **Membership**
Resident Groups
Tenants & Residents Federation

 **[Digital] Focus Groups**

 **Closed**
(tenants only)
Facebook page

 **Estates based inspections**

 **Tenant Scrutiny Activity**

 **Armchair Reviewers**

 **Mystery Shopping Exercises**

 **Any other ideas?**

TENANT SCRUTINY PANEL

The tenant scrutiny panel meets monthly alternating meetings between evenings (on line) and mornings in person at our office. The Panel looks at performance and is currently embarking on a review of the Association's Complaints process using the Scottish Public Services Ombudsman Quality Assurance Tool. If you would like to join the panel or become involved in the review of a specific service / issue then please contact Evelyn Mathershaw, Housing Manager on **01324 664966**.

Our thanks go to members for all their help and support.



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FEEDBACK ON RECENT CONSULTATIONS

In 2022/23 two key policies have been reviewed. Here is what we did and what happened as a result.

Allocations Policy

This was discussed with the Tenant Scrutiny Panel and staff and we held a focus group attended by a mix of tenants and people applying for housing. We were delighted to give a couple of 'armchair activists' the opportunity to review and comment from the comfort of their home. As a result of views gathered the allocations policy was amended slightly to give additional priority to applicants in insecure housing situations who did not have access to a bedroom of their own. A copy of the revised Policy can be found on our website along with a newly created Frequently Asked Questions booklet. Incidentally, the FAQ booklet was produced from feedback from applicants who wanted more easily accessible information on how to apply for a house.

Rent Arrears Prevention and Recovery Policy

This replaces the previous Arrears Policy and reflects the increasing cost of living crisis we know tenants and others are facing. There is a greater emphasis on prevention and tenancy sustainment. We consulted with tenants and applicants before taking the final version to Management Committee for approval in November.

Future Consultations – Next Up

- ✓ Rent Increase / Harmonisation exercises
- ✓ Tenant participation Strategy
- ✓ Reactive Repairs Policy
- ✓ Updating the Estate Management Strategy

GET INVOLVED

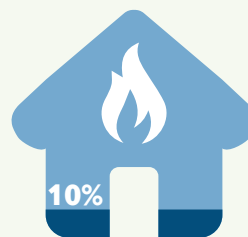
We would love to hear from you if you would like to get involved with these or if there is any another area you would like to see the Tenant Scrutiny Panel look at. The Panel is always recruiting and they are a friendly and welcoming bunch - maybe see you at a meeting? Just call or email us if you are interested.

Get In Touch

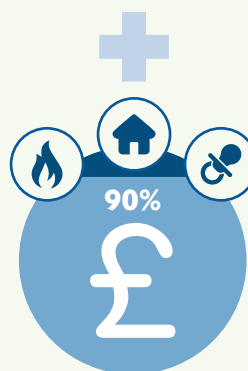
Phone: **01324 664966**

Email: enquiries@paragonha.org.uk

Fuel Poverty - What is it? Scottish Definition



Fuel Poverty is where fuel costs are more than **10%** of household income, after housing costs are deducted



The income remaining after deducting housing, fuel costs, childcare costs and some benefits, cannot provide an acceptable standard of living

A household is in fuel poverty if the household's fuel costs (necessary to meet the requisite temperature and amount of hours as well as other reasonable fuel needs) are more than 10% of the household's adjusted net income and after deducting these fuel costs, benefits received for a care need or disability, childcare costs, the household's remaining income is not enough to maintain an acceptable standard of living.

The requisite temperature and amount of hours is defined as:

For households requiring an enhanced heating regime, this would be 23°C in the living room and 20°C in other rooms. For other households, this is 21°C in the living room and 18°C in other rooms. For a household for which enhanced heating hours is appropriate, heating the home to the requisite temperatures for 16 hours a day, every day. For any other household, heating the home to the requisite temperatures for 9 hours a day on a weekday and 16 hours a day at the weekend.

"Net income" means the income of all adults in the household after deduction of income tax and national insurance contributions.

(Source: Fuel Poverty (Targets, Definition and Strategy) (Scotland Act 2019))

Warm Welcome Home

The Scottish Government has set out a target that no household should be in fuel poverty (as far as reasonably possible) by 2040. This target was a big challenge before the current energy crisis and it is now a lot harder to achieve.

As a housing association we have a part to play. In addition to taking a “fabric first” approach like improving insulation, providing more efficient heating systems and more, we are working to get targeted support for those most affected. We have promoted and accessed various schemes such as the Warm Home Discount and fuel vouchers when these are available and we have worked to develop some new schemes.

New Tenant Support

We are delighted to report that we have been awarded a grant of £20,000 from Energy Action Scotland for a new, innovative project that combines practical assistance with targeted advice and provides an opportunity to learn what support can make a real impact for people.

The “Warm Welcome Home”

Our Warm Welcome Initiative will start at the point housing applicants first approach the Association, with helpful tips and guidance on preparing for a new tenancy being provided.

This scheme applies to new tenants who need extra support and will include the provision of items such as thermal lined curtains, power down units, energy saving light bulbs, thermometers to monitor room temperature and more. The Warm Welcome Home Plus scheme will also offer assistance such as microwaves, duvets, thermal baby sleeping bags etc. All of those taking part in the scheme will have advice on how to save energy and costs and there will be regular progress visits to ensure ongoing support.

We are members of Energy Action Scotland and support their work in tackling fuel poverty. We are delighted to be working with them on this project and thank them for this very welcome support. We are also grateful to the Valley Group, one of our partner contractors, for donating the energy saving light bulbs.

Existing Tenant Scheme

We are developing a similar scheme for existing tenants who are vulnerable due to the impact of the current fuel crisis. Watch out for further announcements.

Further Opportunities

We are monitoring the availability of further grant aid to assist tenants at this time so again look out for announcements.



ESTATE INSPECTIONS - Looking After the Neighbourhood

The management of estates is very important to all residents and the Estates Team carry out inspections on a regular basis.

Some estates are visited monthly while others are inspected quarterly. The Association is not responsible for all aspects of neighbourhood management. For example the maintenance of adopted footpaths and roads and bin collections etc are the responsibility of the local council but the Team will identify issues and work with other agencies to resolve things. The Team inspects closes, communal areas and open space areas. They look for things such as "contaminated bins", (where the wrong item has been placed in the wrong category of bin meaning that the local authority will not uplift). They also look for health and safety matters such as trip hazards, overflows on building, dangerous rubbish dumped such as fire or toxic hazards. If you

spot a running overflow please report this to us as water can freeze or create wet slippery conditions. In communal closes they will visually check that loft hatch padlocks are in place.

Trees are also inspected. When a tree is identified as belonging to the Association we will request a survey of the tree by an external contractor and then request works based on the report we receive. We have a Tree Guide on our website which provides more details. Looking After Your Area - Estates Team (paragonha.org.uk)

Claire and Karen are visible on site and would welcome any questions when you spot them out and about. You are also welcome to come along and join any of our inspections in your area.



Tenants and owners are reminded that they should not store anything in communal roof spaces. This is important to avoid fire safety issues and the dumping of toxic waste such as asbestos. If anyone spots a broken padlock on a loft hatch or suspects areas are being accessed, please report this to us.

Estates Team email: estates@paragonha.org.uk



Diary of Inspections

Check our Facebook page for more details month by month



- 1 Alloa
- 6 Denny
- 8 Tillicoultry/Fishcross
- 14 Hallglen
- 16 Grangemouth



- 10 Kerse Road
- 11 Grangemouth
- 17 Plean/Fallin
- 19 Camelon
- 28 Alva/Menstrrie



- 1 Alloa
- 5 Hallglen
- 16 Stenhousemuir
- 27 Stirling
- 28 Denny



Garden Competition 2022

Our first garden competition after Covid was held in 2022 and there were some great entries in our 5 categories

First Prize Winners

- Mr & Mrs Grant, Best First Time Entrant
- Mr Monument, Best Garden - Grangemouth
- Mrs Young, Best Garden - Clackmannanshire
- Mr & Mrs Reid, Best Garden - Falkirk/Denny/Stirling
- Mrs Pietrucha, Best Communal Garden / Veranda

And congratulations to our 9 winners in **Highly Commended** and **Commended** categories.

Well done to all our 2022
Garden Completion Winners!



Garden Competition 2023

Looking forward to next year we are aiming to undertake the judging in May / June.

The competition is open to tenants and owners. If anyone wants to put themselves forward or nominate their neighbour, they should contact the estates team.

What do you think of these proposed new categories for next year?

- Best Window Box
- Best Junior Garden – under 16 years old
- Best Edible Garden

Tell us on Facebook or email the Estates Team on estates@paragonha.org.uk

Look out for 2023 entry details soon.



OWNERS SPACE



Throughout the estates owned by the Association there are owners and tenants living side by side as neighbours. All of us have an interest in these estates and want them to be well looked after and pleasant areas to live in.



OWNERS ACCOUNTS AND BUILDINGS INSURANCE

Owners covered by Factoring scheme receive bills twice a year. From November 2022 this will be in April and November each year, with the November bill including a Schedule of Insurance for those owners in the Building Insurance Scheme.

The current annual management fee is £55 payable in 2 installments. In addition to the management fee and insurance premium owners will also be charged for their share of any communal repairs undertaken on their behalf. In 2023 we will be consulting on the level of management fee currently charged.

In addition to the communal repairs to properties the Association also has some responsibility across the wider estate, for example management of unadopted parking areas or tree management, and owners of the estate might have a liability for some of these costs. Where possible we will always consult with owners before any such work is undertaken and give them an indication of their liability. However, occasionally, for Health & Safety reasons we may need to act quickly and inform owners after the event. If you have any questions about any work being undertaken or your relationship with the Association then in the first instance you should contact the Estates Team estates@paragonha.org.uk tel: **01324 664966**.

Owners Group



If you would like to know a little bit more about the Association and the role it plays on your Estate or in your close then why not join our owners group. Meeting online on a Tuesday evening every 6 – 8 weeks the group looks at a range of issues that members have told us they are most interested in.

The group has also assisted in the review of the Factoring Policy. The Group are now considering a review of the Written Statement of Services that all Factored Owners should have a copy of. If you are an owner and don't have a copy please email us on enquiries@paragonha.org.uk.

We would like to thank all the members of the Group for their assistance and hard work.



Thinking of selling?

Please remind your solicitors that they need to inform us of the proposed sale and give us plenty of notice so we can provide them with the information required.

Getting up to date information

We have a dedicated Owners Space section on our website too, where we post information for owners.

You can find it at:

www.paragonha.org.uk/owners-space

Safe and Warm

The safety of our tenants, residents, contractors, staff and the public is very important so here is some safety advice and some energy tips too.

We have a Home Safety and Security Section on our website and regularly post safety and energy advice on our Facebook page so you can find out more there as well.

We are also working on a Tenant Health & Safety Handbook – if you interested in reviewing the draft and giving us some comments please get in touch.

Stay safe.



REPORT IT

- If you have a problem – make sure you know how to report it
- Keep all your important phone numbers to hand – we have given you some in this newsletter– if you have an emergency - contact us as quickly as you can.



GAS

- Make sure you let us in to do your gas safety check and annual service to keep your system in good running order
- If you suspect a gas leak report it immediately National Gas Emergencies on **0800 111 999**. The number is FREE and available 24 hours a day. **Only use a mobile phone from outside the property**
- Follow the advice given by the emergency adviser.



WATER

- Make sure you know what to do if you have burst or frozen pipes – there is a guide on our website: www.paragonha.org.uk/dealing-with-frozen-burst-pipes
- If you are going away over the holidays, make sure you leave some heating on or drain your system to avoid burst pipes
- If you are leaving your home for a while or not using a water outlet like a shower, sink etc make sure you avoid legionella risks - we have a guide to water safety on our website.



COVID, COLDS & FLU

- Covid has shown us all how important it is to take extra precautions to stop the spread of infectious diseases. We are encouraging staff showing any symptoms at all to stay away from the office and work from home if they feel well enough. If you have any concerns about coming into the office for a visit or meeting staff in your home, then please let us know. We will be happy to wear a mask when engaging with you.



FIRE

- Have a look at the Scottish Fire & Rescue Service Festive Safety Leaflet on our website: www.paragonha.org.uk/fire-safety
- Make a fire safety action plan – what would you do in the event of a fire in your home?
- Check your fire and smoke alarms to make sure they are working as they should be – see the video on our Facebook page
- Do not block pathways, closes or stairs – this could stop people escaping in a fire
- Don't leave rubbish in closes or communal areas – dispose of rubbish responsibly – see details of council uplifts services on page 16.



ENERGY MATTERS

- Energy prices and supply are a problem for all us at the moment – Visit the Martin Lewis Money Saving Expert Web page www.moneysavingexpert.com for the latest advice on what to do about suppliers & tariffs.
- Visit Home Energy Scotland's website or Facebook page for energy savings tips and advice.



INSURANCE

- Make sure you have insurance in place for your household items – there are great schemes available for tenants including a pay as you go option – check our website for details
- If you are a tenant and your home is damaged, the Association may be responsible for repair to the property, but not your household items.

Enjoy the holidays and stay safe.

CONTACTS QUICK GUIDE



PARAGON
HOUSING ASSOCIATION LIMITED



PUBLIC HOLIDAYS Festive Period 2022-2023

Office Closed

Christmas

Monday 26th, Tuesday 27th,
Wednesday 28th December 2022

New Year

Monday 2nd, Tuesday 3rd,
Wednesday 4th January 2023

Only emergency repairs will be carried out during this period. You can find out how to report these by visiting:
www.paragonha.org.uk/our-services/repair-services-emergencies

www.paragonha.org.uk

Paragon Housing Association Limited

Invergrange House, Station Road,
Grangemouth FK3 8DG

Telephone: 01324 664966

Email: enquiries@paragonha.org.uk
www.paragonha.org.uk

SHR Registration Number: HAL 298

Scottish Charity No: SC 036262

Property Factor Registration No: PF000282

Paragon Housing Association	Telephone: 01324 664966 Website: www.paragonha.org.uk Email: enquiries@paragonha.org.uk
Out of Hours	
Emergency Reactive Repairs • Everwarm	0330 0531 804
Out of Hours Gas Repairs • City Technical Services	0333 202 0708
For Gas Leaks • National Grid Emergency Services	0800 111 999
Scottish Water Helpline	www.scottishwater.co.uk 0800 0778 778
Flooding warnings and advice • SEPA Floodline	www.sepa.org.uk 0345 9881 188
Electricity Suppliers - may vary by area	
• Scottish Power Energy Networks	Landline: 0800 092 9290
• Scottish Hydro	0800 300 999
Note some phones lines may be free from a landline but not from a mobile. Some companies offer online reporting facilities - visit their websites for more information.	
Council Bulk / Special Uplifts Please note that arrangement and charges differ in each council are so please contact them direct if you need an uplift. Our staff can also provide you with advice on refuse collection and special uplifts. Your council may also offer an online booking form. Check your local council website for details.	
Clackmannanshire Council	01259 450000
Falkirk Council	01324 506070
Stirling Council	01786 404040

