

A Gathering of Members

We were delighted to welcome our Members back to a physical venue for this year's AGM which was held on 15th March 2022 at The Hall, Peat Road.

Last year, due to the Covid-19 restrictions in place, we had to hold our AGM as a virtual event. This did see some new faces attending and we decided, once we knew we could hold an inperson event this year, that we wanted to give Members a choice on how to attend. So 2022 saw us hosting our first ever hybrid AGM; most attendees came in-person with one choosing to attend virtually. The event was a success with Members welcoming a return to more normal times.

Kerry Stevenson, Chair, presented her report to Members which included a summary of the ongoing challenges of Covid-19 over the last year and our plans to return to "normal". Members also heard a presentation on our accounts from Alison Stewart, Finance Manager and noted that Rosehill continues to be in a healthy financial position.

Our Auditor, Jeremy Chittleburgh from Chiene & Tait, who attended the event virtually, gave a positive report about Rosehill. Members then agreed to formally re-appoint Chiene & Tait as our Auditor for 2021/22.



Chairperson giving their speech



Finance Manager giving their report



Auditor, Jeremy Chittleburgh

Under the agenda item Election of Management Committee Members, those present noted the following: Karen Leitch, Sadie Bannerman and Kerry Stevenson had to retire in accordance with Rule 36 and each of them had confirmed they wished to stand for re-election.

However, our rules stipulate that a committee member who has served for a continuous period of 9 years or more and who is seeking re-election must be able to demonstrate their continued effectiveness. The Management Committee must be satisfied of this and agree to permit him or her to stand again. Members noted that the 9 year rule applied to Kerry Stevenson and that having considered the matter, the

Management Committee was satisfied of her continued effectiveness and therefore resolved to permit her to stand for re-election. This process ensures that committee members continue to demonstrate that they can properly fulfil their roles and act in the best interests of tenants and other service users.

Members also noted that Paula McCann was required to retire as she was currently filling a casual vacancy but had confirmed she wished to stand for election.

Kerry Stevenson was pleased to report to Members that 3 valid nominations for the Management Committee had been received from Hugh McLatchie, Aileen Claffey and Keiran Devaney. *(continued on p2)*

A Gathering of Members *(continued)*

Kerry Stevenson explained that as the number of Members seeking re-election and election was equivalent to the number of vacancies, she was able to declare that all 7 Members were elected without the need for a vote. She thanked them all for standing, reminding those present that Rosehill cannot exist without a Management Committee. Following conclusion of the formal business of the AGM, a prize raffle and bingo were held.

The winners were:

Prize Raffle:

1st Prize	£150 gift card (Mr Gibson)
2nd Prize	£100 gift card (Mrs Currie)
3rd Prize	£75 gift card (Mrs Crawford)
4th Prize	£50 gift card (Mrs Taylor)
5th Prize	£25 gift card (Ms McCarthy)

Bingo:

Full House	£25 gift card (Mrs Ross)
Double Line	Bottle of Wine (Mrs Howarth)
Single Line	Easter Egg (Mrs Ross)



Bingo winner Mrs Ross



Bingo winner Mrs Howarth



Raffle 1st prize Mr Gibson



Raffle 2nd prize Mrs Currie



Raffle 3rd Prize Mrs Crawford



Raffle 4th Prize Mrs Taylor



Raffle 5th prize Ms McCarthy

Staff Changes

There have been a few changes to the staff over the last few months, with some staff leaving, new staff joining and staff being promoted.

Ainslie Leggett, Customer Services Assistant, left Rosehill in December 2021 to pursue her university studies, we wish Ainslie all the best.

In January we welcomed two new staff members:

- Aileen Innes, who joined us as Corporate Services and HR Manager which is a newly created post. Aileen has extensive experience in HR and her previous role incorporated a range of Corporate Services. She is passionate about the role of Corporate Services and HR working collaboratively across the Organisation to deliver excellent services for our customers.
- Emma Crawford, was successful in being appointed as our Technical Services Admin Assistant, which is another new post. Emma was previously working with us on a temporary basis.

We are delighted to announce that Sharon Buchanan, who was formerly one of our Housing Officers, was successful in being appointed as our new Housing Services Manager, following the departure of the former Manager at the end of October 2021. Sharon is committed to the delivery of high quality services for our tenants and other service users.

Data Protection

We have updated our Tenant Transparency Statement which explains what personal information we hold and use about you and why and who we share it with. The Transparency Statement is available on our website https://www.rosehillhousing.co.uk/upload/download_document/b37607f1-a5d9-11ec-abac-005056a3/

Annual Garden Competition

This summer will see Rosehill hold its 25th Annual Garden Competition.

The Garden Competition is an annual event held in recognition of all the hard work our tenants put into their gardens which makes the neighbourhood a more pleasant, colourful and better place to live.

There are some fantastic prizes to be won every year and this year is no different. Don't want to miss out? Start now and get planting!

Full details of the competition will be published in the summer Newsletter and will also be posted on our website in the coming months.



Garden Assistance Scheme

Are you having difficulty maintaining your garden?
Could you benefit from some assistance?

We currently operate a Garden Assistance Scheme to provide assistance to tenants who are medically unfit to maintain their gardens, through reasons of age related problems, ill health or a disability and the tenants have no means of access to support from family or other relatives living with them or in the area.

If you have a disability or serious medical condition which makes maintaining your garden difficult you may wish to consider applying for assistance. You can apply by telephoning our office to obtain an application for garden assistance.

We are aware that some tenants may have received this service from Glasgow City Council previously, however this will no longer continue. This service was suspended during the Covid-19 pandemic and Glasgow City Council has decided not to re-commence this service. If you are affected by this change you can contact our office to request an application form for our Scheme.

It should be noted that there could be a waiting list for the above which means you may have to wait for a place to become available. In the meanwhile you would still be responsible for the maintenance of your garden.

Garden Assistance/ Maintenance Contract



The time is now approaching for our contractors, Tivoli, to commence the garden assistance and open space maintenance.

The service operates during the growing season i.e. normally April to October. It relates to front, side and rear gardens and consists of the following:

- Mow grass areas and all arisings removed (twice per month).
- Strim Grass edges and all arisings removed (twice per month).
- Fork over soft landscape once per month and trim back any shrubs as required and all arisings to be removed.
- Trim privet hedges front, rear and side (if applicable) (once per month), and all arisings to be removed.
- Clear Litter generally (twice per month).

The summer maintenance programme commenced week beginning 4th April 2022.

Litter: Craigbank Househillwood



We need your help, Rosehill are looking to arrange a litter pick in conjunction with Glasgow City Council and also with the assistance of neighbourhood improvement volunteers.

Brian McQuillan is the new Neighbourhood Co-ordinator for the Greater Pollok ward area. He is keen to work with local housing organisations and schools to help resolve some of the litter issues in the area. Glasgow City Council is interested in working with the local schools to help develop an environmental action plan that aligns with the Council's Clean Glasgow Programme and Keep Scotland Beautiful initiatives (see

www.keepsotlandbeautiful.org). GCC deliver a range of initiatives which aim to clean up Glasgow making it a cleaner place for people to work, children to play and for everyone to visit. Intrinsic to this service, is the Neighbourhood Improvement Volunteer Programme, which encourages individuals to improve their local environment, making it cleaner and safer for everyone in their community by becoming Neighbourhood Improvement Volunteers, (NIVs).

NIVs take part in a range of activities to enhance their local environment, from litter picking to reporting environmental

problems. They receive support from the Neighbourhood Improvement and Enforcement Service (NIES), who supply tools, liaise with other services and participate in clean-ups.

The NIVs tell us that being able to improve their area by personal action is very satisfying and that they like having the opportunity to make their community a better place to live.

Interested in learning more about Neighbourhood Improvement Volunteers or becoming one yourself? Please call **0141 276 7400** between 9am and 5pm, Monday to Friday to discuss further.

City Makers Initiative



GCC - Nitshill improvements Maybole St, Galston St & Pinmore St

A new employability project aiming to support people into permanent jobs is also helping to improve the environment of hundreds of smaller open spaces in Glasgow. Over 70 people have been recruited to the Citymakers scheme, which is being managed by Jobs and Business Glasgow with support from Glasgow City Council's Neighbourhoods,

Regeneration and Sustainability department.

The scheme gives those who have been jobless but ready for work a chance to gain paid employment and learn new skills alongside the council's parks and streetscene teams. Based on a 26-week-long programme of work, the project sees small teams clearing and enhancing areas of the city that are not included in the council's regular work programme.

They have been working to improve the area around Maybole Street, Galston Street and Pinmore Street. Over the next few weeks they will be working on clearing Pinmore path, cutting back the vegetation and trying to improve it for people to use. They have already made some improvements to the path.



Community Led Action Group - Nitshill

We are working with Brian McQuillan Neighbourhood Coordinator for Glasgow City Council, other housing providers and local residents in the area in order to try and set up a community group.

The hope is to find some like-minded people who want to see an improvement in the area and can work together to achieve it. Over the next few weeks I will be meeting community workers, GHA and urban roots to discuss an action plan for the area.

If you feel strongly about your area and want to get involved in making it a clean, tidy and great place to live in, please contact me on **0141 881 0595** or Email Adam.Hughes@Rosehillhousing.co.uk.

Current Local Project that needs your support: Nitshill Greenspace Garden - 111 Seamill Street

The garden sits within the grounds of noble art boxing club hall and was formed and run by Amy and Annabelle along with other local residents in Nitshill.

This project was relaunched in April 2021 and is looking for volunteers to help bring the garden back to life. This is an opportunity to bring a little brightness to the area and involve the local people in showing some pride in their community. They are hoping that the work they do will discourage littering, fly tipping and dumping on the greenspaces by making them valuable and useful to the area. They want to clean up the area and to reclaim the surrounding green space for the greater good of the community. To offer assistance or check out the work they are doing you can contact them by:

Email: nitshillgarden@outlook.com

Facebook: Nitshill Greenspace Garden

Bulk uplifts

The Council provides a Bulky Waste Collection service. The service is chargeable and charges were introduced on 5 July 2021.

Bulky Waste are items that you wish to dispose of that do not fit into your wheeled bin.

This decision brings Glasgow into line with the vast majority of all other Scottish local authorities, where charging for uplifting bulky items is a standard feature of their waste management services.

Applying a charge for the collection of large items is also consistent with the Council's new Resource and Recycling Strategy 2020-30 and 'empowering Glasgow to become a zero-waste city'.

Charging aims to change the way citizens think about resources. Assigning value to bulky items can encourage everyone to reduce the amount of waste they produce or find other ways for items to be reused where possible. Extending the useful life of bulky items will help reduce Glasgow's carbon footprint and help support the city's aim of becoming carbon neutral by 2030.

The council are now charging £35 per 10 items presented for collection. There is a separate charge being applied for large electrical items. Timescales for collection of bulky waste is currently 28 days from date reported.

A full list of details can be found on the council's website

<https://www.glasgow.gov.uk/bulkywaste>



Changes to Personal Independence Payment in Scotland

If you live in Scotland and get Personal Independence Payment (PIP) from the Department for Work and Pensions (DWP), your award will move to Social Security Scotland from summer 2022. A new Scottish benefit called Adult Disability Payment will replace PIP.

DWP

DWP will send you a letter to let you know when:

- your benefit will move to Social Security Scotland
- your PIP award will end

Social Security Scotland

Social Security Scotland will write to you and let you know what will happen during the move. They will write to you again when the move is complete to let you know when your Adult Disability Payment will start. **There will be no gap in your payments.**

During the move, Social Security Scotland may need to call or write to you, to confirm details like your address. You do not need to do anything. Your award will not be reassessed.

DWP and Social Security Scotland will move your award

For people living in Scotland, DWP and Social Security Scotland will move your award without you having to do anything. Your Adult Disability Payment begins the day after your PIP finishes. If at this time your claim is due for review

with the DWP, Social Security Scotland will review your award after you start getting Adult Disability Payment. This may affect your payment.

Adult Disability Payment consultations

Social Security Scotland will only ask you to take part in a consultation if they cannot get the information they need from the contacts you have given. A contact could be someone like your doctor or support worker.

The Social Security Scotland practitioner carrying out the consultation will:

- only ask for information that is missing
- take as long as you both need
- have experience of working with learning disabilities or difficulties, or a mental condition if this is what the consultation is about
- meet you in a way that suits you, by phone, video call or in person
- meet you in your home or in a nearby partnership venue like a community centre or GP surgery
- not carry out a medical examination

Consultations can be audio-recorded so that:

- the case manager can listen back to the recording when they need to make a decision
- the practitioner can concentrate on your conversation, not on typing

Other benefits and services

You'll still be eligible for related benefits and services. This includes the benefits you get because you get PIP, like a Blue Badge or a discount on your Council Tax.

If you get related benefits or services from other organisations like your local council, you may need to tell them when Adult Disability Payment replaces your PIP.

Motability vehicles

Changing from PIP to Adult Disability Payment will not affect your Motability lease.

Social Security Scotland will:

- tell the company you lease the vehicle from about the transfer
- take over payments from DWP

If you have a vehicle through Motability now, you'll be able to keep it until the end of your lease.

After the end of your lease, you'll be able to lease a vehicle from the Accessible Vehicles and Equipment (AVE) scheme. You can lease:

- cars
- wheelchair accessible vehicles
- powered wheelchairs
- scooters

All leases include insurance, breakdown cover, servicing and road tax.

People who are terminally ill

If you're receiving benefits because you're terminally ill, you do not need to do anything.

Social Security Scotland will make sure you get the right amount of Adult Disability Payment when they move your benefit.

If you get PIP and become terminally ill after Adult Disability Payment is available across Scotland, DWP and Social Security Scotland will move your benefit.

If a healthcare professional has confirmed you are terminally ill:

- you'll get the highest award for care
- you'll get the highest award for mobility

Social Security Scotland will not review your Adult Disability Payment.

If your needs or personal details change

You'll need to contact either DWP or Social Security Scotland if anything changes.

During the move

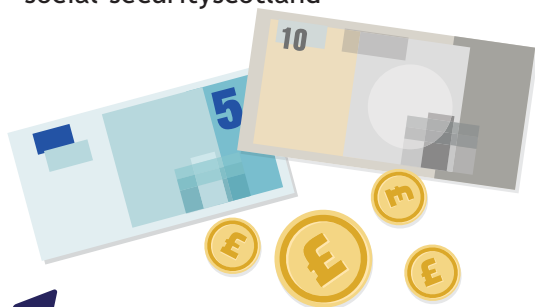
Contact DWP if something changes before your PIP finishes. Call free on 0800 121 4600.

After the move

Contact if your needs or personal details change after your Adult Disability Payment has begun.

Find out how to:

www.mygov.scot/browse/benefits/social-securityscotland



Social Security Scotland
Tèarainteachd Shòisealta Alba

Annual Rent Increase

Your Annual Rent Increase takes effect from 1st April 2022.

Housing Benefit: You do not need to do anything, Rosehill has advised Glasgow City Council of your new rent charge.

Universal Credit: If you are in receipt of Universal Credit including the housing element, you need to update the DWP through your online journal. Failure to inform the DWP will mean they will pay the housing element at last year's rate, this could lead to you having to meet the shortfall yourself. **This needs to be done between 1st April 2022 and 6th April 2022.**

Standing Order: You will need to advise your own bank of the new amount to be paid before the 28th April 2022.

Direct Debit: Rosehill's Income Maximisation staff will automatically arrange to have your existing mandate increased for the new rent from April 2022.

Rent Arrears

Are you experiencing difficulty in making your monthly rent payment?

Our Income Maximisation Team will work with you to help you through this period of difficulty.

We will carry out a benefit check, consider your income and expenditure and discuss an arrangement to allow you to pay off your arrears.

However, if you continue to allow your arrears to increase without agreeing an arrangement, Rosehill may be left with no option but to take drastic action.

Scottish Government Update

In February, the Scottish Government published Regulations reverting the Notice of Proceedings for rent arrears from six months to one month, from 30 March 2022. The notice period was extended from one month to six months during the Corona Virus Pandemic.

Rosehill, along with other Social Landlords have noticed that the longer notice periods, along with an evictions ban, has prolonged the non-engagement of some tenants, which has resulted in a significant increase in their arrears which could lead to eviction.

If you have been served with a Notice of Proceedings it is extremely important that you have agreed an arrangement to pay off the debt and that this arrangement is maintained.

Update from Adam...

Gardens

Reminder - as you all know the growing season is fast approaching which means it's time to get the lawnmowers and strimmers out again. I appreciate that not all of our tenants are budding Alan Titchmarsh's. However, I do expect those of you who have your own gardens to keep the grass and hedges cut to a reasonable standard. This also includes the edging around the properties, paths and driveways to be free from weeds.

Last summer the majority of gardens within my patch were in good condition and well kept. I would ask you to please keep up the good work this summer.

Since we are returning to normal one of our main focuses will be the neighbourhood so please expect to see us out on our patches regularly. If you feel there are any pressing neighbourhood issues you want to discuss please phone **0141 881 0595**. If you want to come to the office, please phone to arrange an appointment.

Closes

I am pleased to report that there has been a huge improvement in the standard of cleaning within most of the closes. Some of the residents have worked really hard maintaining their stairs and landings. Please keep up the good work, it does not go unnoticed and I would like to thank you for working with me to resolve some of the recent issues that have arisen. There are still some residents who are not doing their bit and this continues to cause issues in some of the closes. It is also not fair on other neighbours who continually do their share while others don't. I will be writing to those involved and closely monitoring the situation over the coming months.

Update from Angela...

Litter also continues to be a problem in our areas, on the streets and outside the perimeter of some front gardens.

You are responsible for any litter that is in and around your property, please ensure that you dispose of it in the correct manner. Litter is a breeding ground for bacteria, it is also unsightly and potentially dangerous to our environment. Please help us and report litter problems to The Environmental Task Force, their telephone number is 0300 343 7027, alternatively you can contact me on **0141 881 0595** to discuss. If we work together we might see a difference in the general look of the area. Please do your bit to keep the neighbourhood free of litter.

Gardens

As we come into the growing season again it is important that we work together to keep our

neighbourhood looking good. We really appreciate the efforts of those who continue to work hard and keep their gardens and surrounding areas in a clean and tidy manner. This also includes the edging around the outside of your property, path and driveway. We have noticed that in parts of the area, residents are failing to maintain the outside perimeter of their front gardens, please note that it is your responsibility to maintain these areas as per your tenancy agreement, the responsibility does not belong with Rosehill or Glasgow City Council. Please keep them free from litter and weeds at all times. This would also include any residents who live in a ground floor tenement with a garden area..



Dog Fouling

There has been a significant increase in dog fouling within our community, on the pavements/streets and some garden areas. Dog fouling threatens the health of the local community, particularly young children, so it is a priority to make sure our public spaces are clean, safe, and free of dog mess. If you allow a dog in your control to foul it is your responsibility to dispose of the mess straight away. We will continue to work with our residents and other agencies to tackle this ongoing issue.

Rosehill Housing is going digital!

We have been working with some technical people at Tenants Hub to develop a digital solution that allows staff to be more portable with their work.

The Inspection tool enables our staff to photograph and report any issues they see when completing the estate walkabout. It raises a record on the office computer, sending a service request or message to a tenant advising them of issues identified during inspections and asking them to address the issues. We then get a reminder a few days later to check on the work when completed. The tool helps us be more efficient with our work.

Simon Gabriel, Tenants Hub's Project Manager, said, "We have been working with Rosehill for two years, building a system that helps them provide a more efficient service and reduce operating costs. We have a few tools coming soon to help the staff provide a more resident-focused service that will also improve staff efficiencies. So watch this space."



REPAIRS AND MAINTENANCE

Planned Maintenance

Kitchens and Boilers (Turnberryhill, Rosehill Cottages, Darvel Street, Craigbank 1A&B, Hurllehill and Overtown Cottages)

We continue to deliver our programme of replacement kitchens and boilers. Novus (the contractor delivering the works) is continuing with installs in the Darvel Street area and will be commencing surveys and kitchen design work within the Craigbank 1A&B, Hurllehill and Overtown Cottages development areas soon. You will be notified by letter that your property is due for a survey before Novus make an appointment with you. We hope to have this contract complete by late 2022.



We have now appointed a contractor, City Technical to deliver the contract for the Replacement Radiators and Associated Pipework (Original Stock). Surveys for these works are now taking place and all properties have been re issued with Rosehill's information leaflet explaining the project. We hope to have these works complete before the end of the year.

We are currently going through the procurement process to appoint a contractor to carry out the Replacement External Doors at the Lindens. This contract will also include the Replacement Windows and Doors at Rosewood, Johnsburn, Priesthill Tenements, New Hulet and Rosehill Cottages. These development areas will have this work delivered over several years and details of timescales will be communicated once a contractor is appointed but it is anticipated that works at the Lindens will commence later this year.

If you are unsure of your development area please speak to a member of staff or check the website for details at www.rosehillhousing/homes.

Complaints

Rosehill values complaints and uses information from them to help improve our services.

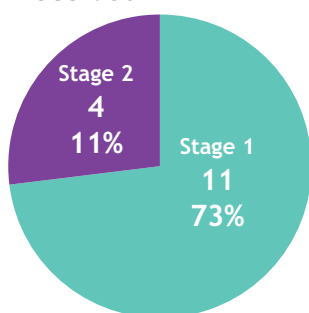
You can complain to us about things like:

- Delays in responding to your enquiries and requests
- Failure to provide a service
- Our standard of service
- Dissatisfaction with our policy
- Treatment by or attitude of a member of staff or contractor
- Our failure to follow proper procedure

You can make a complaint in person at our reception, over the telephone, in writing or by email.

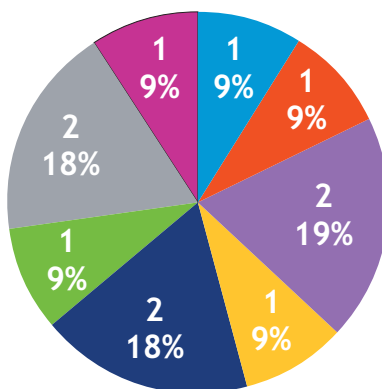
In the period October to December 2021, we received a total of 15 complaints.

No. of Complaints Received



11 of these were classed as **Stage 1 - Frontline Resolution** and we aim to resolve these complaints within 5 working days or less. 8 of these complaints were upheld.

Stage 1 - Reason for Complaints

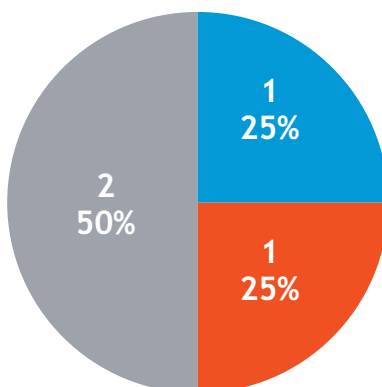


- Attitude and Conduct
- Disagreement with decision
- DTD Repair
- Lack of Response
- Maintenance - other
- Planned Maintenance - Heating Works
- Planned Maintenance - Kitchen Works
- Planned Maintenance - Windows/Doors

Average Time to Resolve Stage 1 Complaints
4.09 Working Days

The remaining 4 complaints were classed as **Stage 2 - Investigation** and we aim to resolve these complaints within 20 working days or less. All of these complaints were upheld.

Stage 2 - Reason for Complaints



- Barratt Flats
- Lack of response
- Planned Maintenance - Kitchen Works

Average Time to Resolve Stage 2 Complaints
11 Working Days

Repairs Satisfaction

If you have reported a repair recently you would have received a survey through the post to ask if you are happy with the service.

14 questionnaires were returned in the period October 2021 to December 2021, listed below is a summary of the results:

- ✓ 100% of tenants are happy with the way Rosehill's staff dealt with them and their repair
- ✓ 100% of tenants rated the contractors' workmanship as either Excellent or Good
- ✓ 100% of tenants rated the contractors' manner and attitude as either Excellent or Good
- ✓ 100% of tenants rated the overall repairs service as either Very Satisfied or Satisfied

This is an excellent result and we aim to maintain this high level of satisfaction throughout the year. Any negative comments received are always followed up.

Here are a few comments we received:

"Very well mannered young man and a pleasure to meet"

"Thank you for the efficient service, reported afternoon, sorted next morning"

"Well done, thanks to Rosehill office staff"



Fire safety for home owners

The law in Scotland has changed and as of 1 February 2022 every home now needs to have interlinked fire alarms.

Being interlinked means if one alarm goes off, they all go off. You may not always hear the alarm closest to the fire, especially if you're somewhere else in the house.

An interlinked system will alert you immediately and can help save lives.

If you're a homeowner, it's your responsibility to make sure your home meets the new fire alarms standard as soon as possible.

There are 2 types of interlinked fire alarms that meet the new rules:

- sealed battery alarms - which should be tamper-proof long-life (which can be up to 10 years) batteries. You can fit these alarms yourself.
- mains-wired alarms - these are cheaper than tamper proof long-life battery alarms, but should be installed by a qualified electrician. These should be replaced every 10 years.

If you have a carbon-fuelled appliance, like a boiler, fire, non-electric heater or flue you must also have a carbon monoxide detector. This does not need to be linked to the fire alarms. Gas cookers and hobs do not need a carbon monoxide detector.

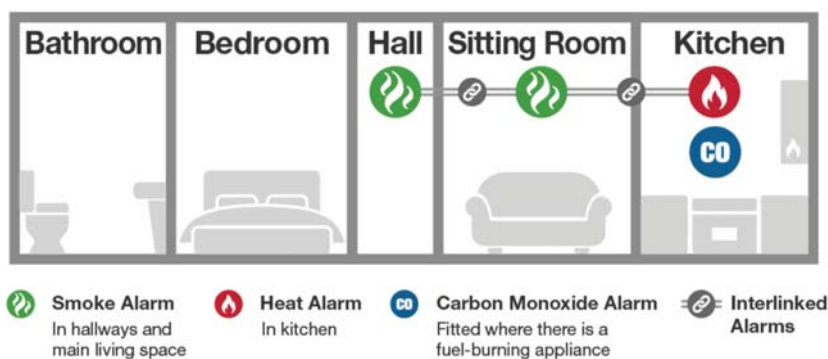
If the carbon monoxide alarm is battery operated, it must have a sealed battery for the duration of its lifespan, which may be up to 10 years.

What you need to do

Every home must now have:

- 1 smoke alarm in the room you spend most of the day, usually your living room
- 1 smoke alarm in every circulation space on each storey, such as hallways and landings
- 1 heat alarm in the kitchen

1 bedroom flat



Are you struggling to complete small repairs in your home?

A FREE Handyerson Service for home owners and private rented tenants, is available to people in Glasgow where all members of the household are aged 65 and over or have a disability, irrespective of age.

What can Care and Repair help with?

- Change light bulbs / toilet seats
- Install wireless door bells / new smoke detectors or change batteries

- Fit shelves, bannisters, towel rails, grab & hand rails
- Prepare the home for works such as central heating or medical equipment being delivered
- Fit thresholds and secure loose flooring to prevent trips and falls
- many other jobs!

Care and Repair also provide advice and assistance on larger repairs as well as a Home and Hospital service to help prepare

the home for return from hospital, irrespective of whether you own or rent your home.

Payment is only required for materials provided.

To make a referral, contact Care and Repair for further information on 0141 433 2749 or careandrepair@southside-ha.co.uk.

Our opening hours are:

Monday - Friday: 9am - 4pm

Wednesday: 9am - 2pm



Switch to Direct Debit

Modern life is hectic - but paying your factoring charges by Direct Debit can help. It takes away much of the hassle associated with paying bills, and means that you can spend more time doing the things you want to.

Direct Debit is one of the safest and most convenient ways of paying your bills:

- Payments are made automatically, so bills are never forgotten and there's no risk of late payment charges
- Organisations using the Direct Debit Scheme have to pass a careful vetting process, and are closely monitored by the banking industry
- The Direct Debit Guarantee protects you and your money in the unlikely event that there is an error in the payment of a Direct Debit, for instance if a payment is collected on the incorrect date, or the wrong amount is collected.

You can choose a payment date to suit your needs, helping you easily schedule your bills.

Payments can be made monthly allowing you to spread costs over the quarter or payments can be made quarterly for the full invoice amount.

Direct Debit payments come with a guarantee. So you're automatically protected by three important safeguards:

- An immediate money back guarantee from your bank or building society in the event of an error in the payment of your Direct Debit
- Advance notice if the date or amount changes
- The right to cancel at any time.

Switch to Direct Debit...

It's as easy as 1, 2, 3:

1. Get your bank account details handy
2. Call the Factoring Coordinator on 0141 881 0595 or 07932 650156

3. We'll do the rest!



Making our information more accessible

This newsletter, along with other information we provide, can be produced in other formats e.g. large print or other languages if required. If you need this service please let us know.



Emergency Repairs

For genuine emergency repairs outwith normal working hours please contact - 0141 552 8647

points of view



If you have any comments or suggestions to make about the newsletter or about the services we provide, we would like to hear from you. Please contact us using one of the following options:

By telephone 0141 881 0595

By email admin@rosehillhousing.co.uk

In writing Rosehill Housing Co-operative Limited
250 Peat Rd, Glasgow, G53 6SA

By using the feedback form on our website:
www.rosehillhousing.co.uk