FL*CHIL VIEW

Factored Owners



George's Retirement

Ochil View Housing Association said thank you and goodbye recently to its Chief Executive, George Tainsh, who retired after an incredible 30 plus years in post. Board members and staff gathered in Alloa on 5th September in appreciation of George's outstanding service, leadership, and contribution to the Association's success over the years.

Margaret Baxter, Chairperson said

"George was Ochil View! He was the Association's first employee, back in 1991, and he has overseen our growth to an organisation that now owns and manages more than 1450 homes in Clackmannanshire and Fife. George's commitment and dedication have been second to none, and all of us at Ochil View wish him a happy, relaxing and well-deserved retirement. George will be greatly missed by the Board, Staff and the wider community".

Have your say

As your factor we are constantly trying to improve and provide a better service to our owners, If you have an idea or suggestion that you think would be beneficial for you as an owner please let us know by contacting our factoring email address or contacting Vicki direct on details below.

All suggestions are welcome!

Estate Inspections

Vicki carries out Estate Inspections every 4 months, if there is something that you would like to bring to her attention or if you would like to meet her on site, please contact her on the details below.

Alternatively, Vicki is always happy to meet out with the scheduled estate inspections to discuss any issues you may have or if you would just like to put a face to the name, we are always happy to grow our relationships with our owners and value any and all feedback.

My Home

Over the last year we have been making improvements to how we provide services to owners. We are excited to announce that owners can now register and use our online portal called My Home.

Through the portal, you will be able to access information securely and it will allow you to: -

- View payment transactions
- Print an online statement
- · Make a payment
- View repairs history
- View outstanding repairs
- · Place a repair request
- Update your details and contact information
- Request a meeting with a member of staff
- Report a complaint
- View/download any documents such as Factoring Agreements or Development Schedules)

The service is free to use and allows you to access services whenever you want, whatever the time.

If you would like help getting started, or have any questions on this, one of our Digital Champions can assist. Simply email housing@ochilviewha.co.uk or call us on 01259 722899.

STAY INFORMED

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MONEY MATTERS





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Here is some updated news from Margaret in our Tenancy Sustainment Team

DISABILITY PAYMENTS IN SCOTLAND ARE CHANGING...

All new applications for Disability Payments should now be made to Social Security Scotland. Applications can be made online or on the telephone:

- For Children under 16 years old - Child Disability Payment (www.mygov.scot/child-disabilitypayment - 0800 182 2222)
- For Adults over 16 years old -Adult Disability Payment (www.mygov.scot/adult-disabilitypayment - 0800 182 2222)

Attendance Allowance (for Pension Age applicants) is still managed by the Department for Work and Pensions (DWP) and can be applied for by calling **0800 731 0122**

If you are already in receipt of either Personal Independence Payment or Disability Living Allowance for Children, Social Security Scotland will be in touch about migrating you over to the new benefit. Your payment amounts and dates will not be affected during the migration period and Social Security Scotland will contact you to let you know when a review on your award will be carried out.

If you receive other benefits or services, such as Universal Credit or Housing Benefit, and you are migrated over to the new Disability Payments, you must notify the benefit provider (Local Authority, DWP, HMRC or DVLA etc) of this change immediately or there may be an effect on your existing benefits, including an end of award. This could result in some benefits, such as Housing Benefit, being closed to you meaning that you will need to apply for Universal Credit.

ENERGY BILLS SUPPORT SCHEME

The UK Government has issued direction that the Energy Bills Support Scheme, announced in May 2022, is to go ahead.

This will require suppliers to provide a £400 non-repayable discount to eligible households to help with their energy bills over the Winter Period. All households with a domestic electricity connection in Scotland, England and Wales are eligible for the discount. You do not need to apply for the discount, and there's no need to contact your energy supplier.

The discount will be applied to your monthly household electricity bill for 6 months starting in October 2022. You'll get £66 in October and November and £67 each month from December to March. You'll get the discount monthly, even if you pay for your energy quarterly or use a payment card.

Traditional prepayment meter users will get equivalent vouchers that you will need to redeem. Your electricity supplier should provide more guidance on the scheme before it starts. If you have not received your first instalment by the end of October 2022, you need to contact your supplier.

For more information on how you will receive the payments, visit www.gov.uk/guidance/getting-the-energy-bills-support-scheme-discount

SCAM ALERT

The discount is automatic, so if you get a message asking for your bank details, this could be a scam.



Other changes that have happened over the last 3 months

- First payments of £326 cost of living support payments to people in receipt of Universal Credit, Pension Credit, Employment Support Allowance, Jobseekers Allowance, Income Support and Tax Credits. Second Payment Dates to be announced.
- Introduction of Adult Disability Payment for all new claimants to all local authority areas in Scotland.
- Migration of working age adults in receipt of Disability Living Allowance or Personal Independence Payment onto Adult Disability Payment begins.
- Payments of £150 cost of living support payments to help people in receipt of Disability Payments.
- Payment of £130 to families in receipt of Free School Meals in Scotland.

Future changes that will happen over the next 3 months

- December Payment of £130 to families in receipt of Free School Meals in Scotland.
- December Payment of £300 cost of living support payments to pensioners.
- Continuation of migration of legacy benefit applicants on to Universal Credit.
- February Social Security Scotland to make payments of the new Low Income Winter Heating Assistance benefit.

For further information on any of the above please contact Margaret or Robert in the Tenancy Sustainment Team.





Are you thinking of selling your home? Did you know that Ochil View receives funding each year from the Scottish Government to purchase 8 properties on the open market and take them back in to our social rented stock.

If you as an owner or sharing owner think this is something that you may be interested in then contact us to discuss as there is certain criteria that needs to be met.



someone who may be interested in selling to us?

Please ask them to contact us on 01259 722899 for further details and information.

ENERGY SAVING TIPS

With the cost of living going up significantly we could all use some energy saving tips, the below figures are based on calculations from the Energy Saving Trust and Money Saving Expert, every little helps!

the below savings are based on a typical three bedroom household with a family of four

1. Turn your thermostat down This is one of the easiest things to do on this list. For each degree you cut the thermostat. expect to cut bills by 4%-ish, or about £100 a year on average for a typical home.



Try to do one fewer load of washing a week and make sure you fill up the machine each time. No more washing just one shirt or dress that you need for a big night out. The savings aren't huge, around £19 a year for modern machines, but can be much more with old ones.

2. Fit a free water-saving shower head

Reducing your water usage can cut bills for those on water meters, help the environment, and reduce energy costs too, as when you use less water, you usually heat less water.

7. Think 'How many cuppas am I making?

The more water you boil, the more energy you use. Be conscious about this when filling the

kettle, so you don't overfill. Simple, but effective, with a saving of £16 a year possible.

3. Don't assume all energy-saving light bulbs are equal

LED uses about half the energy of the bigger fluorescent spiral 'energy-saving bulbs'. Obviously turning them off when you're not in the room helps too. There will be an initial outlay, but you should recoup it fairly quickly.

8. Don't leave your devices on standby (though it's not the problem it used to be)

Switching off your devices is better than leaving them on standby, of course, as otherwise you're using energy for something you're not making use of. But it's nowhere near the problem it once was.

4. Turn draught detective

Walk round your home spotting window and door draughts. Decent draught-proofing can cut 2% off energy bills.

9. Fill the dishwasher up

It might be tempting to run your dishwasher when it's only partially full, just to get your stuff clean, but it's an extremely inefficient way to use energy.

5. Cut your shower time

Cutting just a minute off your shower time could save £207 a year in energy bills, and a further £105 a year in water bills if you have a meter – £312 a year for an average four-person household.

10. Avoid using the tumble dryer You could save by avoiding using the tumble dryer where possible, as it uses a lot of energy. The Energy Saving Trust reckons you could save £117 a year if you never use it.

INFORMATION **Condensation and frozen pipes**

Winter Warmer

In winter it is really important to take preventative measures to protect your home

Keep your house warm and protect from frozen pipes:

- In very cold weather keep heating on overnight at low temperature
- Repair leaks to taps or valves immediately
- Make sure you know where your mains stop valve is located

If your water supply becomes frozen:

- Turn off your water at the mains valve
- Open all cold taps to drain the system
- Turn off your central heating or immersion
- Contact an Emergency Repairs Service

If you have a burst pipe:

- Turn off your water at the mains valve
- Switch off the electricity, any water heaters and any central heating
- Open all taps to drain your system
- Contact an Emergency Repairs

Going on holiday over winter?

- Make sure someone else can check on your home regularly
- Let us know your contact details

Tips to prevent condensation in vour home

- Keep your home well ventilated open windows daily and keep window vents open
- Always use the kitchen extractor fan when cooking and leave it on for longer than you are cooking
- After bathing open windows and always use bathroom extractor fans during bathing
- Try to maintain a constant temperature in your home
- Keep lids on pots and pans whilst cooking so that the moisture does not escape from the pans

Landscaping Update

Idverde have commenced their winter service. As the seasons change, the work we carry out changes and we thought it would be useful for you to know what to expect from the team in the communal areas :-

Winter Months (November to March)

- **Grass Cutting -** Once per month in November and March (if required)
- **Leaf Collection -** Every four weeks until clear (with exception of naturalised areas)
- Litter picking Once per month
- Shrub pruning One cutback will be carried out during the Winter period.

If you have any feedback on this service, please contact Vicki Brown, **Assistant Property** Services Officer.





Owners Meetings

We have resumed our Annual Owners Meetings. All owners should have received a letter notifying them of the time, date and place of the meeting. We would like to take this opportunity to thank everyone who attended the meetings.

The benefits of these meetings are:

- Helps build relationship between us as a factor and you as an owner.
- Decisions can be reached quicker on any works required to communal areas.
- Any planned maintenance for the year ahead can be discussed and decided on, this can also help you budget for works in advance.
- Any communal issues can be discussed on the night and if need be factors can address these with other residents.

If you would like to discuss anything regarding the communal property or issues out with these meetings please do not hesitate to contact us on the details below.

Keep Communal Closes Clear

The common stair is your only means of escape in the event of a fire.



in your stair?



It may not necessarily be in your property. A fire started in a common stair could be fatal. Even a small bag of rubbish can create enough smoke to fill a whole stair.

Items left in a common stair are often deliberately set on fire.

KEEP IT CLEAR

- Get rubbish, old furniture etc out of the building
- Make sure storage areas are kept locked
- For advice on uplifting items contact your local council



Grit Bins

Grit bins are placed in communal areas for the use of all owners if and when required, Grit bins will be replenished by the landscapers. If you notice any issues or are not aware where the Grit bin is please do not hesitate to contact us at the details below.

Do you rent out your property?

If you rent out your property there are a few vital pieces of information that would help us carry out the communal factoring as efficiently as possible.

In case of emergencies we may need contact details for letting agents who manage the property or the tenants who reside in the property.

To update any details please email **factoring@ochilviewha.co.uk** to keep us up to date.

Who do I contact regarding any communal factoring issues?

Vicki Brown is our Assistant Property Services Officer; she deals with all factoring related issues and queries. If you have any communal property issues you would like to discuss please do not hesitate to contact her on factoring@ochilviewha.co.uk or alternatively contact her direct on 07759851162.



WhatsApp & WhatsApp Groups

With the ways of communication constantly evolving we would like to add another option for our owners. WhatsApp and WhatsApp groups for each development.

The WhatsApp Group would be a place where owners can raise any communal issues, send pictures of communal repairs required and also raise any local issues that you would like to highlight to us and your neighbours.

If this is something that you are interested in, please contact me on the details below. If 2 or more owners are interested a group can be created.

If you do not wish to be involved in a group but you do use **WhatsApp** as a means of communication then please add us, the number is: **07759851162**.

The app can be downloaded from your mobile phone app store free of charge.

Christmas Holidays

At Christmas and New Year, we will be closed on the following dates:

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

The office will be open on Thursday 29th December 2022 and Friday 30th December 2022

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

Office will re-open on Thursday 5th January 2023

Have a wonderful Christmas and Happy New Year from all at Ochil View Housing Association.



