

Christmas Greetings

On behalf of the Management Committee and staff of Gardeen Housing Association, we would like to wish everyone a happy and safe Christmas and New Year.



Winter Holidays

The office will close at **4.30pm on Tuesday 23 December 2025** and will re-open on **Tuesday 6 January 2026 at 9.30am.**

Should you have any emergency repair requirements during this time, please contact our emergency repair contractors:

Office Emergency Repair Telephone 0141 771 9590

Emergency repairs are repairs which could cause danger to health, residents' safety, or serious damage to property.

If you have any emergency repairs during a holiday period, or at a time when the office is closed, please simply telephone our office and choose the relevant option from our phone menu – Call **0141 771 9590.**

Any resident who suspects a gas leak should contact: Scotland Gas Networks (formerly TRANSCO) **0800 111 999.**

Thank You!

We would like to thank all our contractors and partners who helped us to continue to deliver a service to the Gardeen community during 2025. This has been another challenging year for everyone. Cost for everyone have increased. Our costs as a business have also increased and we are looking at all our areas of expenditure to ensure value for money. Our staff are here to help, so please get in touch and if we don't know the answer we will point you in the right direction.

Annual General Meeting Mini Survey

At our Annual General Meeting 2025 we asked attendees about the Annual Assurance Statement. All attendees except one advised that they knew what the Assurance Statement was.

We also asked attendees what they wanted to know about the Assurance Statement. Some of the responses included:

- Have it readily available for tenants
- Provide more information about what it is for

We have used this feedback to make sure that we include information about the Assurance Statement on our website, our newsletter and in our reception area.

Annual General Meeting and Membership

In accordance with the rules, membership ends if: for five annual general meetings in a row you have not attended, submitted apologies or appointed a representative to attend and vote on your behalf by proxy.

If you would like to renew your membership, please contact a member of staff at the office so that we can assist you ahead of the 2026 AGM.



Assurance Statement 2025

Gardeen must submit an Annual Assurance Statement to the Scottish Housing Regulator each year.

This is to provide assurance that the Association complies with the Standards of Governance and Financial Management that applies to Registered Social Landlords. You can find out more about how Gardeen Housing Association performs by visiting the Scottish Regulator website:

<https://www.housingregulator.gov.scot/landlord-performance>

The Management Committee of Gardeen Housing Association has taken external support from an independent governance consultant to develop a self-assurance document. This document was discussed at a Management Committee Meeting on 2 October 2025, and the Management Committee has now been assured that the Association complies with:

- All relevant regulatory requirements set out in Section 3 of the Regulatory Framework
- All relevant standards and outcomes in the Scottish Social Housing Charter
- All relevant legislative duties
- The standards of Governance and Financial Management

The Management Committee

confirms that there are no areas of material non-compliance.

The Management Committee has identified a number of areas for improvement including equalities. We continue to collect equalities information, and we are discussing how we can adopt a human rights approach in our work.

The Management Committee confirms that Gardeen Housing Association meets all duties in relation to tenant and resident safety, and have gained assurance of compliance through internal audit with all relevant safety requirements including:

- Gas safety
- Electrical safety
- Water safety
- Fire safety
- Asbestos
- Damp and Mould
- Lift safety

The Management Committee shall review this statement on a regular basis and report any areas of material non-compliance to the Scottish Housing Regulator.

This Annual Assurance Statement 2025 will be published on our website, newsletters and social media.



Consultation Register

The Association has a Consultation Register.

If the Association is reviewing one of its policies, you will be notified and we will send you a copy of the policy under review so that you can submit your comments. Please contact Louise if you would like to join the Consultation Register.

Rent Increase 2026

You will receive some information from the Association in January 2026 on the proposed rent increase for 2026-2027. By law, we must consult with you on the proposals.

The Management Committee are made up of Gardeen residents and they look at the budget for 2026-2027 and the plans that have been made to ensure that your home is maintained and that you continue to receive a quality service.

All the costs for the Association are considered such as staffing costs, training costs, repairs and maintenance costs and this helps us to budget for next year.

The Management Committee also look at the long-term financial plans for the Association to check that we have enough funds for our future proposals.

We want to ensure that rents remain affordable, but we must also ensure that we are covering our costs so that we can continue to carry out planned maintenance works such as new windows and kitchens.

We will contact you further with more information about this in January 2026. If you have any questions, please contact John or Lyndsay.



Key Committee Decisions: October to December 2025

The Management Committee make the decisions that affect Gardeen Housing Association. The following decisions were made from October to December 2025:

- Elected office bearers for 25-26
- Approved Management Accounts to 30 September 2025
- Approved Property Management Reports to 30 September 2025
- Noted EHRA Benchmarking report 24-25
- Approved performance report 24-25
- Approved annual compliance report
- Approved first draft of Budget 26-27
- Approved Annual Assurance Statement
- Approved draft Internal Audit plan
- Reviewed risks to December 2025
- Agreed recruitment plan
- Approved procurement of external audit services
- Approved joint procurement of kitchens and bathrooms with Calvary HA
- Reviewed finance services
- Noted stock valuation from Jones Lang LaSalle
- Welcomed a new observer to the Management Meetings

In addition, the Management Committee attended training on equalities, human rights, the Scottish Housing Regulator and budget planning.

If you would like to find out more about joining the committee then please contact Lyndsay or John for more information.

Training and support is provided.



Performance Report and Landlord Report

You can find out more about the performance of Gardeen Housing Association by reading our Performance Report on our website:

<https://gardeen.org.uk/performance-reports/>

If you would prefer a paper copy, contact the office and we can organise this for you.

You can also compare our performance by visiting the Scottish Housing Regulator website:

<https://www.housingregulator.gov.scot/landlord-performance/>



Independent Valuation of Gardeen Homes

Every five years, the Association instructs an independent valuation company to value the worth of Gardeen homes. This is in line with the requirements of our loan agreements and good financial management.

We asked a company called Jones Lang LaSalle (JLL) to inspect a sample of homes during 2025 to carry out a valuation. JLL then provided an independent valuation which confirmed that the improvements undertaken in our properties over the last five years reflect positively in the most up to date valuation.

Please contact Lyndsay if you require additional information.



Risk

The Management Committee consider and review the risks facing the Association on a quarterly basis.

If you would like more information about the Association's risk register, please contact Lyndsay at the office.

Mould, damp and condensation

If you have mould, damp, or condensation at your property please contact our office to report this and we will arrange for a member of staff and/or our Clerk of Works to carry out an inspection.



Staff News

The Management Committee would like to thank our director of 34 years, Roslyn Crawford, for her hard work and dedication to Gardeen. We wish her a very happy retirement!

Roslyn's retirement meant that the Association carried out a recruitment exercise with an independent company, Employers in Voluntary Housing (EVH). Lyndsay was appointed as Director from October 2025.

John and Louise's job roles have also changed from December 2025. John's role is now Senior Property Services Officer and Louise's role is Property Services Officer.

The Association will carry out a recruitment exercise for a Property Services Assistant in early 2026. Anna will continue in the same role, with the job title Maintenance Officer.

As a result of hybrid working, we no longer employ a receptionist. This helps to reduce costs for the Association and provides value for money.

If you have any queries about the staff changes, please contact our office.



Budget Setting 2026-2027

The Management Committee of Gardeen Housing are working to agree a budget for 2026-2027 to help plan for the business needs of the Association.

This is a challenging exercise, as we have to look at all the costs and income. As a small independent housing association, we want to provide a reliable, local service and offer a fair affordable rent. We also need to ensure that we have enough funds to pay back loans and to plan for new windows, kitchens, bathrooms and boilers.

We will finalise the finance budget in February 2026.

The Management Committee also discuss the rent increase for 2026-2027 and your views on the proposed rent increase will be taken into account.

You will be formally advised of the proposed rent increase as part of the consultation process.

Helping keep our environment clean and safe

Over the last few weeks, the Association has received complaints about the bins in the access lane and vermin.

What we will do:

- We will continue to work with our professional pest control contractor;
- We will continue to work with our contractor and Glasgow City Council to resolve these issues;
- We will continue to monitor the outcomes closely;
- We will continue to monitor costs. Extra clean ups by Clyde Valley are paid for from tenant rent money.

What you must do

- Put rubbish in bins. If the bin is full, please walk to the next bin with capacity. The bin capacity is assessed by Glasgow City Council.
- Stop scattering food outside as this attracts vermin.
- If the bins are not uplifted, report this to Glasgow City Council and consider contacting your local Councillor (Ward 18) – details below:
<https://glasgow.gov.uk/article/12894/Missed-Bin-Collection>
<https://www.glasgow.gov.uk/article/1221/Councillors-Listed-by-Ward>



Please work with us to help keep the Gardeen area a nice place to live.



Stage 3 Adaptations

The Association secured **£25,000 in funding for the Stage 3 adaptations programme for 2025/26 from Glasgow City Council.**

Works were instructed and are now complete so the adaptations budget for 2025/26 has been spent in full.

The Association will request additional funding but it is unknown whether we will be able to secure any this financial year.

If you would like to be referred to Glasgow City Council for adaptation works such as a level access shower, please contact John or Louise at our office. An Occupational Therapist will assess your circumstances.

Planned Maintenance

Painterwork

Working in partnership with our Clerk of Works from D.A. Gilmour Ltd, the Association has drawn up a programme of top up painterworks.

The surveys found the existing painterwork to be in good condition so to achieve value for money, we are only going to paint what is needed. This work will still freshen up the closes and will be post inspected by our Clerk of Works upon completion.

Our contractor, JC Decorating Ltd is on site carrying out this work in Phase 1 (22 – 44 Garlieston Road (evens)), as the kitchen replacement programme is now complete.

Kitchen Replacements

The Phase 1 (22 – 44 Garlieston Road (evens)) kitchen replacement programme is now complete!

We are pleased to carry out this upgrade!



Condensation information



Condensation happens when moisture in warm air comes into contact with a cold surface and turns into water droplets. This happens more in rooms where there is a lot of moisture, such as in bathrooms and kitchens.

Condensation can form behind furniture, in corners of rooms or in wardrobes.

- Air rooms by opening windows – aim for at least ten minutes a day before you turn the heating on;
- Leave window vents open to allow moisture to escape without making the room too cold;
- Leave gaps between furniture and the walls for air to circulate;
- When cooking or washing up, open a window slightly (this is as good as opening it fully).
- When using your kitchen and bathroom, close the door to prevent moisture escaping to the rest of the home and open a window slightly afterwards for about 20 minutes.
- Use your bathroom and kitchen extractor fans. They are cheap to run and are effective in quickly removing moisture from a room;
- Keep your home at a constant temperature if you can, ideally between 17°C and 21°C. Keeping the temperature constant will help control condensation and works out cheaper than constantly heating a cold home to the temperature you want;
- Open windows and shut the doors in rooms where you're drying clothes (it's better to dry them outdoors if you can). If you use a tumble dryer, make sure it's vented to the outside.

Top tips...



Reduce moisture levels



Improve ventilation



Maintain a constant temperature (17°C-21°C)

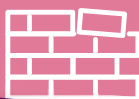


Other causes of damp

Damp is not always caused by condensation. It can also be caused by other issues such as:



Leaking roofs



Damaged outside walls



Blocked drains



Leaking pipes



Broken guttering



If you have mould, damp, or condensation at your property, please contact our office to report this and we will arrange for a member of staff and/or our Clerk of Works to carry out an inspection.

We are here to help:

If you are struggling with rising costs, please visit the website for more information about the support available: **Cost of Living Support - Glasgow City Council**

Home Energy Advisor

If you are struggling to heat your home and manage energy bills, please contact our office to make an appointment for our energy advisor to carry out a home visit.

Alternatively, visit the website below for free advice:

Home Energy Scotland

If you are worried about money and bills please contact a member of staff to make an appointment with our welfare rights adviser.



Reasons to choose Thistle Home Contents Insurance Scheme this winter

THISTLE
TENANT RISKS

- ❄️ Covers loss or damage to your contents caused by specific events such as theft, water damage, fire and many more household incidents.
- ❄️ We will pay up to £500 for loss of or damage to food in a fridge and freezer but we do not cover damage caused if the electricity supplier deliberately cuts off the supply to your home.
- ❄️ Covers theft or attempted theft of contents from, outbuildings and garages that form part of your home, up to £3000.
- ❄️ Up to £500 is covered for replacement and installation of locks for outside windows and alarms, if keys are lost or stolen.

❄️ Accidental damage to TV's, videos, and home entertainment equipment, but not anything designed to be portable. A £50 excess may apply.

❄️ Over the festive period, other religious festivals, weddings or civil partnerships, the Thistle insurance automatically increases the contents sum insured by £1,500 or 15% (whichever is the greater), for one month before and one month after the special occasion. Example: for Christmas Day 2025, the increase applies 25 Nov 2025 to 25 Jan 2026.

These are some of the features, limits and exclusions apply. Other terms, conditions, limits and exclusions apply. For full details please refer to the Insurance Product Information Document (IPID) and Policy wording, which is available by contacting Thistle on the details shown below.

To apply for cover today, call Thistle Tenant Risks on:

0345 450 7286

(Monday - Friday 9:00am - 5:00pm)

email: tenantscontents@thistleinsurance.co.uk or visit www.thistletenants-scotland.co.uk

Thistle Tenant Risks is a trading style of Thistle Insurance Services Limited. Thistle Insurance Services Limited is authorised and regulated by the Financial Conduct Authority Firm Reference Number 310419. Registered in England under No. 00338645. Registered office: Rossington's Business Park, West Carr Road, Retford, Nottinghamshire, DN22 7SW. Thistle Insurance Services Ltd is part of the PIB Group. Our Data Protection Privacy Policy is online at <https://www.thistleinsurance.co.uk/Privacy-Policy>



Glasgow NE Foodbank has now opened a new evening foodbank session, designed to support individuals who are unable to attend during standard working hours.

New Evening Session Details

Location: The Story Coffee, 209–211 Main Street, Bridgeton, G40 1QH

Time: Every Monday, 5:00pm – 6:30pm

Please contact John or Louise at our office if you would like to be referred.

Home Energy Advice

Ronnie Munro provides independent energy advice to Gardeen tenants on a Thursday morning and afternoon. Appointments take place by home visit.



Ronnie can assist with a range of issues including the Warm Home Discount, top-up vouchers, repayment plans for arrears and changing tariffs.

If you would like any help and assistance, please contact the office to make an appointment.



Rent Payments

Christmas can be a costly time of year and there is added pressure with rising energy prices and the cost-of-living crisis.

Rent payments must still be paid during the festive period but if you are experiencing difficulty paying your rent or meeting other household bills, then please contact us.

Discussing any financial difficulties sooner, rather than later, will allow us to work with you to resolve matters.

Our welfare rights service (available every Tuesday) can also assist you to ensure you are receiving the welfare benefits you are entitled to and provide you with confidential advice and support for any money or debt worries you may have.

Our office will be closed from 4.30pm on 23 December 2025 and will reopen at 9.30am on Tuesday 6 January 2026.

You can pay by bank transfer; by Direct Debit; using your Allpay card or online using www.allpayments.net.

Please contact John or Louise at our office in the first instance, if you wish to discuss any financial matter. We are here to help.



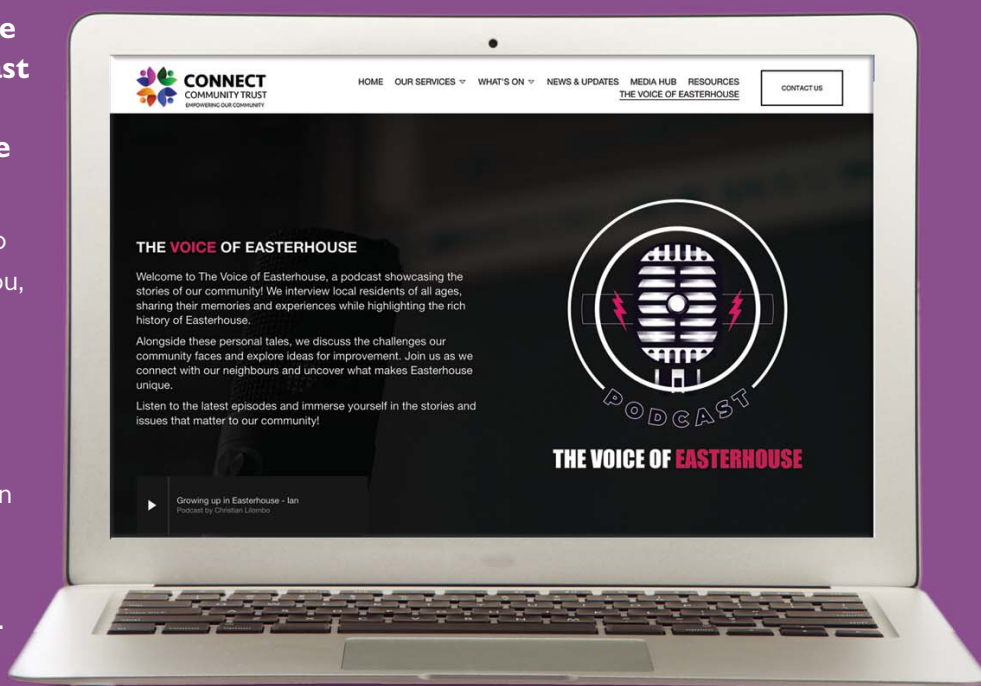
The Voice of Easterhouse Podcast

Connect would like to invite the people of Easterhouse, both past and present, to share their stories and memories about life in the community.

If you, or someone you know, wants to express what Easterhouse means to you, Connect would love to hear from you!

Interested? Get in touch with Connect via Facebook, leave a comment, or sign up using the link below. If you haven't already, check out our recent stories on the website to see what others have shared.

<https://www.connect-ct.org.uk/the-voice-of-easterhouse-podcast>



Five ways to better Mental Health – with a Christmas twist



Get Active

Why not schedule in a walk on Christmas day on your own or with all the family? This can help us have a quiet 30 minutes in a busy day to reflect.

Take Notice

With so much going on it is important we appreciate what's happening now, and not dwell on the past or worry about the future. Why not put a mindfulness book on your Christmas list? It can be a great way to de-stress and train our brain to be in the moment.

Learn

Learning can be fun, and also increase our confidence. So take time out to read a book, learn how to use a new gadget or sign up for a class in the New Year.

Give

It feels rewarding to give so why not use some of your time off to volunteer for a cause you feel passionate about. It's been proven that an act of kindness boosts your mood and increases your wellbeing.

Stay connected

Christmas can be a particularly lonely time, so it's important to stay in touch with friends and family, especially if you're feeling down. Even if it's just having a chat over a cuppa, talking can help lift your mood.

Staying connected may seem easy with social media and new technology, but these connections aren't as good as meeting face to face or having a long chat. Try to make a phone call rather than email or text, and meet up with that friend you haven't seen in a while. You'll share a lot more than you would over social media and talking can be a good way to tackle a problem you've been carrying around.

And if you know someone who might be lonely or on their own over Christmas why not spend some time with them?



Gardeen Donations 2025

Help and Assistance

There are many other ways we can help. Please get in touch if you need welfare rights advice.

Elaine McIntyre from Connect Community Trust provides independent advice each Tuesday. You can speak to her in person, arrange a house visit or Elaine can give you a call. **Contact the office for more information.**

Instead of sending Christmas cards to tenants and contractors, the Management Committee agreed to donate towards a defibrillator located in the Gardeen community. This is located outside the Gardeen office.

Tenant Christmas Draw

This year the Management Committee decided that the Christmas draw would be for 14 single-person households to receive £25. Happy Christmas.



Christmas Competition

Spot the 23 differences!

There are 23 differences between the 2 winter scenes – can you find them all?

For your chance to win £10, circle all the differences on the second image, then fill in your name, date of birth, address and phone number below and return the completed page to the Association's office by Friday 16th January 2026.

Alternatively, take a photo of the completed page and email it to us at

info@gardeen.org.uk

If not won, the prize money will roll over to the next newsletter competition.



Name:

Telephone:

Address:


Date of Birth:

Gardeen Housing Association Limited

32 Garlieston Road • Barlanark • G33 4UD

Tel: 0141 771 9590 • Text: 07418 341619

 info@gardeen.org.uk

 Gardeen Housing Association

 www.gardeen.org.uk

 @gardeenh



Gardeen Housing Association Ltd
Building a Better Future

Open weekdays 9.30 am to 4.30pm • Closed for lunch 12.30pm to 1.30pm and for training throughout Thursday morning

Registered with the Scottish Housing Regulator, registration no. HAC214. Registered Scottish Charity No. SC037681

Registered Property Factor No. PF000194. Financial Conduct Authority 236RS