

Merry Christmas

... and Happy New Year
to all our Tenants and
Owners from everyone
at Paisley Housing
Association



Featuring in this edition...



Family
Competition
Time on
page 32



Your
Community
needs you
—see
page 6



Festive
support
available –
see page 35

Season's Greetings from the Chief Executive

This year has brought both challenges and achievements, and as we look ahead, we are excited about the opportunities the new year will bring from ongoing improvements to our housing services to new initiatives that will strengthen our shared future.

I am proud to be part of this community, working alongside tenants, owners, and local stakeholders to make Paisley Housing Association not just a place to live, but a place to thrive.

On page 4, you will find our Tenant & Owner Satisfaction Results. On behalf of the Board and myself, we are delighted with the outcomes. In particular, we achieved a 100% target for tenants having the opportunity to participate in decision-making, and 100% satisfaction with the support you received. The Board and myself would like to take this opportunity to thank our staff for their dedication and commitment to improving services.

We also wish to share an update on page 3 regarding our colleague Jacqueline McLachlan, one of our valued Housing Officers, who will be retiring on 23rd December 2025. We extend our heartfelt thanks to Jacqueline for her 39 years' service and wish her every success and happiness in the future.

Finally, on behalf of the Board, our staff team, and myself, I want to wish all our tenants and owners a very festive period and a prosperous new year.



Fiona McTaggart
Chief Executive Officer

Thank You



Contents

Information

Celebrating Jacqueline McLachlan and her contribution of 39 years of service	3
Welcoming Jack Grant to Paisley Housing Association	3
Tenant & Owner Satisfaction Results – 2025	4
Our Annual & Landlord Report 2024-25 is published!	4
Annual Assurance Statement 2025 – what it means for you as tenants	5
Our closure plan over the festive period	5
Your Feedback, Our Focus	6
Your neighbourhood needs you – join our Customer View Panel	6
Important Notice – office closures every Wednesday	7
Policy Updates	7

Housing Management

Rent Consultation 2026/27	8
Tenant Profiling Exercise – Continuing the Conversation	8
Good Neighbour Award	9
Pay your rent before it's spent	9
Succession to a tenancy – what you need to know	10
Tenant Surgeries Update	10

Christmas Bulk Uplift – keeping your home and community clear	11
Have you thought about Power of Attorney & what it is?	11
Home Contents Insurance	12

Welfare Benefit & Energy Advice Update

Focus on Energy Bills	13
Warm Home Discount in Scotland	13
Practical Tips to Cut Heating and Electricity Costs	14
Winter Fuel Payments for Pensioners in Scotland: what you need to know	15
Winter Heating Payment in Scotland: what you need to know	16
Help available for Energy Debt in the UK	17
Challenge Poverty Week 2025: Working Together for Change	18

Asset Management

Contractor's Update	19
Do you need an adaption in your home?	19
Planned Programme of Works – Update for Tenants	20
Orchard Street Development Update	21
Mould & Dampness. Spot it. Stop it	22
Gas Safety- keeping you safe at home	22

Extractor Fans –	
Foxbar Improvements	23
Christmas Fire Safety Reminder	23
Legionella – what is it?	24

Property Factoring Service

Launching our new Customer Guide to Factoring Services	25
EPC Reform – what owners need to know	25
Invoices and Management Fees – Factoring Payments & Support	26
How to get in touch with us – for owners	26

Digital Inclusion

Shopping Online – Safety Tips	27
-------------------------------------	----

Our Community: Winter Activities plus Help & Support

What's on in Paisley this Winter plus places to visit	28
Paisley, Town of the year	30
Foodbank Appeal	30
12 Talks of Christmas	31
Congratulations Graduates	31
Winter Magic Competition	32
Autumn Competition Winner	32
Kid's Corner - Winter activities	33
Visit Santa at St Enoch	33
Winter Warmer Recipes	34
Festive Help & Support	35
Contact Details	36

Celebrating Jacqueline McLachlan and her contribution of 39 years of Service

After an incredible 39 years of dedicated service, we bid a fond farewell to Jacqueline McLachlan, Housing Officer, who is retiring from Paisley Housing Association.

Jacqueline has truly been a cornerstone of our organisation, contributing to the success of the Association and the wellbeing of our tenants. Over nearly four decades, she has witnessed and helped shape enormous changes in housing, always bringing commitment to her role.

Her colleagues have valued her guidance, tenants have appreciated her care and dedication, and the organisation has benefited from her wealth of knowledge and experience. Jacqueline's steady presence has helped to build the strong foundations within the Housing Management Team that we continue to stand on today. As she embarks on her retirement, we extend our heartfelt thanks and appreciation for her outstanding contribution.

Jacqueline will leave us on the 23rd of December 2025, and we wish her every happiness in the future, filled with relaxation, joy, and new adventures.

Good luck for the future, Jacqueline!



Welcoming Jack Grant to Paisley Housing Association

We are delighted to announce the appointment of Jack Grant as our new Customer Service Officer, joining us on a temporary basis to cover maternity leave for at least the next 12 months. Jack has already been working with us for the last 6 months.

Jack will be the first point of contact for many of our tenants, visitors, and partners, ensuring that everyone receives a warm and professional welcome when they contact the Association. His role will be central to maintaining the

high standard of service and support that our community has come to expect.

We are confident that his skills and approachable manner will make him a valuable addition to our team during this period. We would like to extend a warm welcome to Jack and look forward to working with him over the coming year.



Hello!

At Paisley Housing Association we are committed to continuous improvement

Tenant & Owner Satisfaction Results – 2025

We are proud to share the results of our 2025 Satisfaction Survey, which reflect the experiences of those living in Paisley Housing Association homes as well as our factored owners, for whom we provide property management services.

This feedback demonstrates that tenants and owners truly value the services we provide and the progress we've made as a community. While these results are very encouraging, we know there is always more we can do. That's why we remain committed to continuous improvement, listening to your views, acting on your suggestions, and investing in the future of our homes and community neighbourhoods.

Looking ahead, we will use your feedback to guide our priorities for the year ahead. Our focus will be on enhancing communication so tenants and owners can easily reach us and stay informed, improving maintenance services to ensure issues are resolved quickly and effectively, and investing in energy efficiency to help reduce costs and support sustainability. We also want to strengthen community involvement by creating more opportunities for residents and owners to share ideas and shape decisions. These steps will help us build on the strong satisfaction results and ensure Paisley Housing Association continues to grow as a supportive, connected, and thriving community. More information on our Tenant and Owner Satisfaction results can be found on our website.



The findings show that:

92.6%
of tenants

83.3%
of owners

are satisfied with our overall service, this is fantastic support of the work we do together.

Our Annual Report & Landlord Report 2024-25 is published!

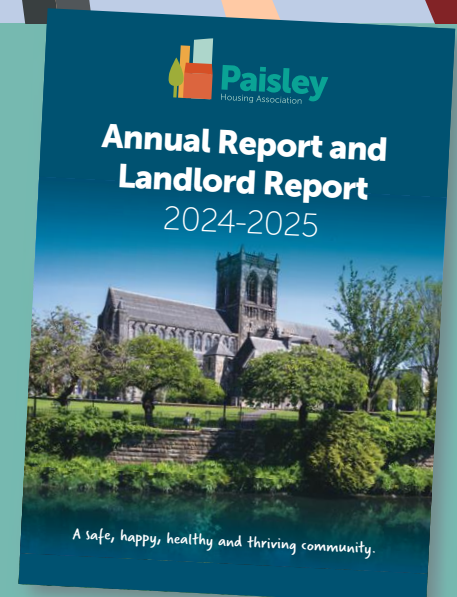
In October 2025, you will have received a copy of our Annual and Landlord Report for 2024-25. It has been a busy and productive year for Paisley Housing Association, and we are delighted to share with you the key highlights of our performance and the developments we've achieved over the past 12 months.

This report reflects our ongoing commitment to delivering quality services, investing in our homes, and supporting our communities.

We value your feedback

Your views are important to us. After reading the report, we would greatly appreciate any feedback you have. Sharing your thoughts helps us to improve and ensures that our services continue to meet the needs of our tenants and communities.

For feedback just scan the QR code below or head to our website at <https://www.paisleyha.org.uk/annual-report-and-landlord-report-2024-25/>



Annual Assurance Statement 2025 – what it means for you as tenants

What is the Annual Assurance Statement?

- The Annual Assurance Statement is a formal declaration we make each year to the Scottish Housing Regulator.
- It confirms that we are meeting all our legal and regulatory obligations as a landlord.
- In simple terms, it's our way of saying: *"We are compliant, responsible, and committed to delivering safe, fair, and high-quality housing services."*

- It reassures you that your landlord is being independently monitored and held to high standards.
- If we identify areas where we can do better, the Annual Assurance Statement process ensures we act on them quickly.

Compliance covers areas such as health and safety checks,



Scottish Housing
Regulator

equal treatment of tenants, and responsible financial management, all of which directly benefit you. By signing the 2025 statement, our Chair has confirmed that we are committed to maintaining strong governance, delivering high-quality services, and putting tenants at the heart of everything we do. The Annual Assurance Statement is more than a regulatory requirement, it is a promise to you that we are doing things properly, planning responsibly for the future, and ensuring that your safety, wellbeing, and trust remain our top priorities.

Why is it important?

- It shows tenants, the regulator, and the wider community that we are open and accountable.
- By signing the Annual Assurance Statement, we confirm that we are following all housing laws, health and safety requirements, and tenant rights legislation.

Our closure plan over the festive period



As the festive season approaches, Paisley Housing Association would like to let tenants and owners know about our office closure arrangements. Our offices will be closed from the **23rd of December 2025** and will reopen on **6th January 2025 at 9am**, during this period, our staff will be taking a break to spend time with family and friends, **during this time we have ensured that essential services remain in place for our tenants and owners.**

If you require an **Emergency Repair** while our offices are closed, please contact **0141 889 7105 and select option 1 or 2**. Non urgent enquiries can be submitted via email or through our website, and these will be responded to once we reopen.

We appreciate your understanding and cooperation during this time. On behalf of everyone at Paisley Housing Association, we wish you a safe, happy, and peaceful festive season. For more information on any support or emergency services, you will find that at the back of this Newsletter.

Your Feedback, Our Focus



Your Feedback, Our Focus – A regular way to show you're being heard

Your Feedback, Our Focus is a standing feature in our newsletter and tenant communications. It highlights how your ideas, suggestions, questions, and concerns are helping us improve our services and strengthen our community.

Whether you've chatted with a staff member, filled in a survey, or shared your thoughts at a tenant event, we want to show you how your feedback leads to real action. This isn't just about listening – it's about responding, learning, and making meaningful change together.



In this Winter edition, we're focusing on:

- More information on our progress with our Planned Programme so we are including continual updates for tenants in our Newsletter Editions.
- We are consulting with our Tenants on our Rents for 2026-27 so your feedback is vital.
- Stronger Community Connections so we are carrying our Tenant profiling and really finding out what our tenants want to see in our local community.

This is just the beginning. **Your Feedback, Our Focus** will be a regular feature to keep you updated on what's happening, and how your voice helps shape the services we deliver.

Your Feedback, Our Focus will continue to keep you updated on what's happening and show how your voice helps shape the services we deliver.

Want to share your thoughts?

Get in touch online, call us, talk to your Housing Officer or Asset Officer, attend a tenant meeting.

Together, we're building a better place to live.

Email: admin@paisleyha.org.uk Tel: **0141 889 7105** Website: www.paisleyha.org.uk/contact-us/

Your neighbourhood needs you – join our Customer View Panel

At Paisley Housing Association, we believe the best way to improve our services is by listening directly to the people who use them every day. That's why we're inviting tenants to join our **Customer View Panel**.

This group is all about working together to review the services we provide, share ideas, and identify where we can make improvements. By getting involved, you'll have the chance to shape decisions, influence future projects, and ensure that our housing and community services meet the needs of tenants across Paisley.

Your voice matters. Whether it's about repairs, communication, neighbourhood initiatives, or new ideas for the future, we want to hear from you.

Together, we can make Paisley Housing Association not just a place to live, but a place where people feel supported, connected, and proud to call home.

If you are interested in joining our **Customer View Panel**, please get in touch:

Email: admin@paisleyha.org.uk
 Tel: **0141 889 7105**
 Website: www.paisleyha.org.uk/contact-us/







Important Notice – office closures every Wednesday



From Wednesday 3rd December 2025, our offices will now close every Wednesday to allow staff training and development.

Previously, we closed for 2½ days each month, moving to a set weekly training day will give us more consistency and ensure our team is fully equipped to deliver the best possible service.

What this means for you

-  Tenants will still have access to us by email, and we will respond within 24 hours.
-  You will still be able to report repairs by telephone and speak to our contractor, report a repair online or by email.
-  We will continue to respond to any emergencies immediately.
-  We will review this arrangement in 12 months to ensure it does not impact service delivery.

We believe this change will allow us to improve our services even further, ensuring that your needs are met quickly and effectively.

Thank you for your understanding and support as we make these improvements.

Policy Updates!

At Paisley Housing Association, we are committed to ensuring our policies reflect the needs of our tenants, owners, and wider community. In 2025, we have implemented our **Equality and Diversity Strategy** covering the period between 2025-2028, which is driven by a commitment to fostering a safe, happy, healthy, and thriving community. This dedication to both place and people inspires us to be our best, embedding equality and diversity into our long term goals to create a positive and lasting impact.

We have also reviewed our **Customer Care Policy** covering the period 2025-2028, reaffirming our commitment to delivering excellent service to all customers. This policy sets out the standards and quality of service that everyone can expect to receive from Paisley Housing Association.

In addition, our **Aids and Adaptations Policy** covering the period 2025-2030 has been updated as part of our ongoing

provision of suitable housing to meet the diverse needs of our tenants.

Finally, we have reviewed the **Renfrewshire Common Housing Allocation Policy** covering the period 2025-2028, developed in partnership with Renfrewshire Council, Bridgewater Housing Association, Linstone Housing Association, and Williamsburgh Housing Association. This collaborative approach ensures

that housing allocations across Renfrewshire are fair, transparent, and responsive to local needs.

Together, these updates reflect our ongoing commitment to continuous improvement, ensuring our policies remain relevant, inclusive, and focused on building stronger communities. If you want further information on our policy updates you can access this information at our website on <https://www.paisleyha.org.uk>



Rent Consultation 2026/2027

Every year we review Rent and Service Charges and how we spend your money. This is your chance to share your views on the services we deliver and the rents we will charge from 28th March 2026.

Your feedback is vital. We want our rents and service charges to remain affordable while still providing value for money. As part of this consultation, we are reviewing our financial plans to balance rising costs, prioritise what we do, invest in homes, and manage how we keep rents fair for tenants.

Listening to you

We are beginning our consultation on 7th January 2026, and it will be completed by 6th February 2026. We will be consulting in several ways, including:

- **Emails, Letters and Questionnaires** being sent to all our tenants. Please return your completed survey by **Friday 6th February 2026**
- **Digital Consultation**, you can complete your questionnaire online via our website at **www.paisleyha.org.uk**
- **Telephone**, you can contact us to complete our questionnaire by contacting us on **0141 889 7105 (Select option 0)**

We know many households are facing cost of living pressures and challenges in managing bills, including



rent. As an Association, we face similar pressures with increasing costs and delivering services. That's why it's so important we hear your views to help us strike the right balance between affordability and investment in your homes.

Next Steps

Once we have gathered all tenant feedback, Paisley Housing Association's Board will consider your views before making final decisions. We will write to every tenant by the **28th of February 2026**, to confirm the updated rents and service charges due from **28th March 2026**.

Thank you for taking the time to share your views, your feedback makes a real difference.

Need Support?

If you have any concerns about paying your rent, please contact your Housing Officer or our Advice Team on **0141 889.7105** or by emailing **admin@paisleyha.org.uk**. We are here to help!

Tenant Profiling Exercise – continuing the conversation

In our last edition, we told you about our **Tenant Profiling Exercise**, which is all about hearing directly from you, our tenants, on what matters most in your homes and community.

We asked:



How can we better connect you to your local area?



What services or support are missing that we could help develop?

A huge thank you to everyone who has already taken part. Your feedback is vital and will help shape the services we provide to better meet your needs.

We will be continuing to gather tenants feedback, and this may be done by email, telephone, or a home visit. If you haven't yet taken part, please do as it really matters, and every response helps us understand what's most important to you.

Together, we can make sure our services reflect the needs of our tenants and communities.

Do you have a good neighbour?

Win a £50 Voucher for both you and your neighbour!

If you have a good neighbour and would like to nominate them to win an award, you will both be entered into a prize draw to win £50.00!

All you have to do is sign up for the **Good Neighbour Agreement** (if you haven't already done so) and nominate your neighbour – if your neighbour signs the Good Neighbour Agreement then you will both be entered into a prize draw.

The Good Neighbour Agreement sets out the responsibilities and expectations for Paisley Housing Association tenants. It promotes a respectful and supportive community, helping everyone enjoy a peaceful living environment. It also outlines what you can expect from us as your landlord.



To enter the draw:

Please email admin@paisleyha.org.uk and provide the following details by the **31st of January 2026**.

- Your name and address
- Your neighbour's name and address
- Reason for nomination

We will then contact you both to confirm you have signed the Good Neighbour Agreement and ensure your entry into the prize draw.

Good luck!

Pay your rent before it's spent

We know the festive season can be an expensive time, with presents, celebrations, and extra costs all adding up quickly. That's why we want to gently remind tenants to make rent a priority.

Many people receive their wages or benefits, such as Universal Credit, a little earlier than usual in December. Please remember to set aside your rent payment first, so you can enjoy the holidays without worry.

We also understand that the rising cost of living has made things more difficult for many households. If you are experiencing financial pressures, please don't struggle in silence – **we are here to help**. Our Housing Officers can offer advice and support, and in some cases, we may be able to provide assistance.

If you're finding it hard to keep up with rent payments, please get in touch straight away:

- Jackie McLachlan – 0141 583 4125 / 07737 682961
- Samantha Templeton – 0141 583 4129 / 07782 558778
- George Gray – 0141 583 4107 / 07735 821778

Don't wait until the problem gets bigger, contact us now and let us help you enjoy a **merry, stress free Christmas**.





Succession to a tenancy – what you need to know

Succession is the legal process that allows someone to take over a tenancy when the tenant dies. It is important for tenants and their families to understand the rules, as this ensures that household members know their rights and responsibilities. In Scotland, succession applies to Scottish Secure Tenancies (SSTs) and Short Scottish Secure Tenancies (SSSTs), with the rules set out in the Housing (Scotland) Act.

If you are a joint tenant, you will automatically inherit the tenancy when the other tenant dies. Where there is no joint tenant, the tenancy can pass to a spouse, civil partner, or cohabiting partner, provided the property was their sole or principal home. If no partner is eligible, the tenancy may pass to another family member, such as a child or parent, who has lived in the property as their only or main home for at least **12 months before the tenant's death**.

There are some important rules to keep in mind:

- **You must be 16 years or older to succeed to a tenancy.**
- **You must have been living in the property as your main home at the time of the tenant's death.**
- **Paisley Housing Association must have been notified that you were living in the property at least 12 months before the succession.**
- **A tenancy can normally only be inherited once, unless you are a joint tenant.**

If you qualify, you will apply to the Association to take over the tenancy and have the same rights and responsibilities as the original tenant, including paying rent and looking after the property. If succession is refused, it will be because the criteria above have not been met.

Understanding succession is important because it provides stability for families and household members, ensuring that no one is left without a home when a tenant dies.

It is the responsibility of the current tenant to ensure that they have informed us who lives with them, if you don't do this, it could mean succession being denied if your family member applies for it.

Tenant Surgeries Update

We want to let all our tenants know about an upcoming change to the way we provide support.

After December, we will no longer be hosting Tenant Surgeries in our designated local areas. These sessions have unfortunately been poorly attended, and we believe our resources can be better used to support you in other ways.

How you can still reach us

Although we won't be holding surgeries in those locations, we remain fully committed to being accessible and available to you. You can continue to contact us through:

- **Face-to-face visits** to our office
- **Letters** sent to our office address
- **Telephone**
- **Email** for quick and convenient communication
- **Our website/social media channels**, which provides information and ways to get in touch

Staying Local

We understand the importance of being present in our community. While surgeries will no longer take place, we will always ensure we make ourselves **locally available** to tenants whenever needed.

We appreciate your understanding and encourage you to use any of the above methods to reach us. Your feedback and engagement remain vital to us, and we look forward to continuing to support you in ways that work best for everyone.

Christmas Bulk Uplift – keeping your home and community clear



The festive season often means extra packaging, old furniture being replaced, and larger items needing cleared out. To help keep our homes and backcourts safe and tidy, we want to remind tenants about the Christmas bulk uplift service.

Bulk uplift is the collection of large household items that can't go in your normal bins, things like old sofas, mattresses, wardrobes, or broken electrical goods. At Christmas, these items can quickly build up, so it's important to dispose of them properly. Leaving bulk items in stairwells, closes, or back courts is dangerous, as they can block fire exits and create a serious fire risk.

Bulk uplift schedule over the Festive Period

- The last bulk uplift will be **19th December 2025**
- Our Housing Staff will still inspect properties for bulk uplifts until **23rd December 2025**. **Please do not put out for uplift while we are closed, this is to reduce fire risk and attracting vermin** to the area during our closure period from Wednesday **24th December 2025** until **Tuesday 6th January 2026**.
- Please report in the normal manner by phoning our bulk line, **0141 889 7105 – option 8** or emailing **bulk@paisley.co.uk**

Why it matters

Keeping stairwells and communal areas clear is especially important during the winter months.

Even a small bag of rubbish can create enough smoke to fill a stairwell if set alight. By arranging proper uplift, you're helping to keep your home, neighbours, and community safe. We will continue to inspect our closes, but we will be closed 24th of December to 5th January 2026.

A friendly reminder

Please don't leave bulk items in communal areas or outside your property without arranging uplift. If you need advice, our Housing Team can point you in the right direction.

Let's all work together to keep Paisley safe, clean, and welcoming this Christmas.

Have you thought about Power of Attorney and what it is?

A Power of Attorney, (PoA) lets you plan what you want another person to do for you in the future, should you become incapable of making decisions about your own affairs.

Many people believe that a spouse, partner or family member will be able to make decisions about their care if they are incapable of doing so themselves. Yet this is not the case in Scotland. If you do not have a Power of Attorney in place, your family do not have any legal rights to make decisions for you. For your own peace of mind, having a Power of Attorney written in advance will make sure that you can choose who will be able to make decisions on your behalf, if required, in the future.



There are different types of PoA which will allow you to give power to another person (or persons). This power allows them to deal with money and property. It also gives them power to make decisions around health or personal welfare matters.

You will need to arrange for your own Power of Attorney document to be drafted. This is not something we can help with. Further information is available from the Office of Public Guardian Scotland Website (OPS): <https://www.publicguardian-scotland.gov.uk/power-of-attorney/power-of-attorney/what-is-a-power-of-attorney>



Your landlord does not cover your home contents and personal belongings.

So it's a good idea to consider what a home contents insurance policy would cover you for.

When you move into your property, you should think about protecting your personal possessions and home contents.

The Thistle Tenant Risks home contents insurance scheme can cover most of your household contents such as furniture, carpets, curtains, clothes, bedding, electrical items, jewellery, pictures and ornaments.

All tenants and residents are eligible to apply for the Thistle Home Contents Insurance Scheme, which can cover your home contents and belongings against, fire, theft, water damage and flood.

Reasons to choose the Thistle Insurance Scheme:

- ✓ Apply over the telephone.
- ✓ Covers loss or damage to your contents caused by specific events such as theft, water damage, fire and many more household risks.
- ✓ Covers tenants improvements (up to £2,000 or 20% of the sum insured).
- ✓ Covers theft or attempted theft of contents in sheds, outbuildings and garages (up to £3,000)
- ✓ Covers damage to external glazing for which you are responsible for.
- ✓ We will pay up to £500 for replacement and installation of locks for outside doors or windows and alarms, if keys are lost or stolen.
- ✓ You don't need to have special door or window locks just a lockable front door.
- ✓ Flexible regular payment options (fortnightly & monthly payments include a transaction charge).

Would you like a member of the Thistle Insurance team to call you back at a convenient time, to discuss cover, optional covers available, and premiums?

Visit www.thistletenants-scotland.co.uk and request a call back today!



For further information or to apply for cover call Thistle Tenant Risks on 0345 450 7286

These are just some of the features, limits and exclusions of the Policy. For more information about our Policy, please refer to the Insurance Product Information Document (IPID) and Policy Wording, which is available on request.

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 FRN 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>

Money Matters - Focus on Energy Bills



Energy Prices remain stubbornly high, which is causing many tenants to struggle with their energy bills.

Paisley Housing Association has a dedicated energy adviser who works with us two days a week, as well as other staff who can give advice on your energy bills and options.

All these staff hold a City and Guilds Energy Awareness qualification and are happy to give you advice on your energy bills.

We can help you:

- Understand your bill
- Apply for charitable grants to help deal with energy debt or to get white goods
- Apply for small energy savings measures
- Negotiate repayment arrangements for energy debt
- Deal with metering issues

- Help you set up your boiler programmer
- Check to see if cheaper tariffs are available
- Recommend some changes in the way you use appliances to save money

If you want to speak to one of our advisers, you can contact us on **0141 583 4123** or email **adviceteam@paisleyha.org.uk**.

Warm Home Discount in Scotland: what you need to know for Winter 2025/26

The Warm Home Discount (WHD) is a government scheme designed to help households with their winter energy bills. In Scotland, the scheme offers a £150 rebate on electricity bills for eligible customers. This discount is applied directly to your electricity account and can make a real difference during the colder months.

Who qualifies for the Warm Home Discount?

There are two main groups under the scheme:

1. Core Group (Automatic Eligibility)

You'll qualify automatically if:

- You receive the Guarantee Credit element of Pension Credit.
- Your name (or your partner's) is on the electricity bill.
- Your electricity supplier participates in the WHD scheme.

If you're eligible, you'll receive a letter from the Department for Work and Pensions (DWP) between October and December confirming your discount. No application is needed.

2. Broader Group (Apply Through Your Supplier)

If you're on a low income or receive certain means-tested benefits, you may qualify under the Broader Group.

- Common qualifying benefits include:
 - Universal Credit
 - Income Support
 - Income-based Jobseeker's Allowance
 - Income-related Employment and Support Allowance

You must apply directly to your electricity supplier each year. Each supplier has slightly different rules. Applications open in autumn and are processed on a first-come, first-served basis because funding is limited.

How to apply for the Warm Home Discount

If you're in the Broader Group, you need to apply through your supplier. You can find out if your supplier participates in the scheme on the gov.uk website <https://www.gov.uk/the-warm-home-discount-scheme/energy-suppliers>



Practical tips to cut heating and electricity costs



With energy prices continuing to challenge household budgets, finding ways to reduce heating and electricity costs is essential. Here are five top tips for heating and five for electricity that can help tenants save money while staying comfortable.

5 Top Tips to save on heating:

1 Lower the thermostat by 1°C

Reducing your thermostat by just one degree can cut heating bills by up to 10% without a noticeable difference in comfort.

2 Use Thermostatic Radiator Valves (TRVs)

Adjust TRVs to heat only the rooms you use most. Keep unused rooms cooler to avoid wasting energy.

3 Close curtains at night, open during the day

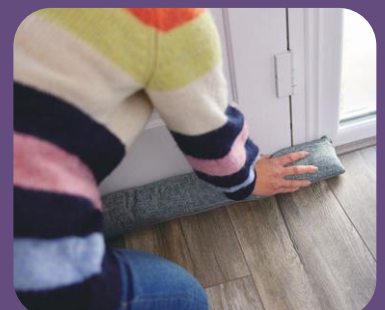
Thick curtains help keep heat in during the evening, while opening them during daylight lets natural warmth in.

4 Reduce the flow temperature on your boiler to 60 degrees

This changes the temperature of the water that circulates around your heating and your hot water temperature. It will still be warm enough to heat your home, have a bath and wash your dishes, but your boiler won't have to work as hard, saving you money.

5 Seal draughts around windows and doors

Simple draught-proofing strips or sealant can prevent heat escaping, making your home warmer and reducing heating costs.



5 Top Tips to save on electricity:

1 Switch off appliances at the plug

Devices left on standby still use power. Turning them off at the socket can save up to £60 a year.

2 Use LED Bulbs

LEDs use up to 80% less energy than traditional bulbs and last much longer.

3 Wash clothes at 30°C

Lowering the temperature reduces energy use without compromising cleaning quality. Most of the cost of washing clothes is from heating the water in the washing machine, by washing your clothes at 30°C you can save 40% on this cost.

4 Have shorter showers

The cost of running an electric shower for a long time can be prohibitive. By cutting down the length of your shower, you can save a significant amount of money. bath and wash your dishes, but your boiler won't have to work as hard, saving you money.

5 Unplug chargers when not in use

Phone and laptop chargers draw power even when not connected to a device.

Changing your habits to save energy usage can be hard but even small measures can make a difference.

Winter Fuel Payments for Pensioners in Scotland: what you need to know

As temperatures drop, many older people worry about rising heating costs. In Scotland, the traditional Winter Fuel Payment provided by the UK Government has been replaced by a new scheme tailored for Scottish residents: the **Pension Age Winter Heating Payment (PAWHP)**. Here's everything pensioners need to know about this vital support.

Why has the scheme changed?

Since 2024, Scotland has taken responsibility for certain social security benefits. The Winter Fuel Payment, which still exists in England, Wales, and Northern Ireland, no longer applies in Scotland. Instead, the Scottish Government introduced the **Pension Age Winter Heating Payment**, delivered by Social Security Scotland, to provide predictable and fair support during the colder months.

Who is eligible?

To qualify for the Pension Age Winter Heating Payment in winter 2025/26, you must:

- Live in Scotland during the qualifying week (15–21 September 2025).
- Be of State Pension age (born on or before 21 September 1959).
- Have an annual income of £35,000 or less. If your income exceeds this threshold, you will still receive the payment initially, but HMRC will reclaim it through the tax system in 2026/27.

Special rules apply for those living in care homes or overseas, and couples only receive one payment per household.

How much will you get?

The amount depends on your age and circumstances:

- **£203.40** for those aged 66–79 during the qualifying week.
- **£305.10** for those aged 80 or over. If you live with another eligible person, the payment may be reduced, and those in residential care may receive a smaller amount.

Do you need to apply?

For most pensioners, no application is required. Payments are made automatically to the same account as your State Pension or other Social Security Scotland benefits.

You'll receive a letter confirming the amount and payment date. However, if you believe you're eligible but haven't received a letter, you should contact Social Security Scotland.

When will payments be made?

Payments begin in November 2025 and continue throughout the winter. Most people will see the money in their account by January.

Beware of Scams

Social Security Scotland will never ask for your bank details via text or email. If you receive suspicious messages, report them to the National Cyber Security Centre.



Why this matters

Energy costs remain high, and heating a home through Scotland's long winters can be expensive. The Pension Age Winter Heating Payment provides not just financial relief but peace of mind for older people, helping them stay warm and healthy during the coldest months.



Winter Heating Payment in Scotland: what you need to know

As temperatures drop and energy costs remain high, the Scottish Government provides financial support through the **Winter Heating Payment**. This scheme is designed to help households manage heating bills during the colder months, offering predictable assistance without relying on extreme weather conditions.

What is the Winter Heating Payment?

The Winter Heating Payment is an annual payment made by **Social Security Scotland** to eligible residents. It replaces the UK's **Cold Weather Payment** and **Winter Fuel Payment** in Scotland, ensuring that support is guaranteed rather than dependent on freezing temperatures.

Unlike previous schemes, the payment is **not linked to weather conditions** and is **paid automatically** to those who qualify. This means households no longer need to wait for a cold spell to trigger financial help.

How much is the payment?

- **General Winter Heating Payment:** A flat rate of **£59.75** for winter 2025/26.
- **Pension Age Winter Heating Payment:** For people over State Pension age, payments range from **£101.70** to **£305.10**, depending on age and household circumstances.

Who qualifies?

Eligibility depends on receiving certain benefits during the **qualifying week** (usually the first week of November). You may qualify if you live in Scotland and receive one of the following:

- **Pension Credit**
- **Income Support**
- **Income-based Jobseeker's Allowance**
- **Income-related Employment and Support Allowance**
- **Universal Credit** (with additional conditions such as having a child under five, a disabled child element, or limited capability for work)
- **Support for Mortgage Interest** (with qualifying income-based benefits)

Important: Disability benefits alone (such as PIP or Adult Disability Payment) do not automatically qualify you unless combined with one of the income-based benefits above.

How and when is it paid?

- Payments are **automatic** – you do not need to apply.
- Most payments are made between **December and February**.
- The payment will appear on your bank statement as **"WHP"**.
- If you believe you should have received the payment but haven't, you can contact **Social Security Scotland** on **0800 182 2222**.

Why was it introduced?

The Winter Heating Payment was created to provide predictable, annual support for heating costs, replacing older schemes that were weather-dependent. This change aims to reduce uncertainty and help households plan for winter expenses more effectively.

Need more help?

Visit mygov.scot/winter-heating-payment for full details or call Social Security Scotland for advice.





Help available for energy debt in the UK

Even with assistance millions of people across the UK are struggling with energy debt. Falling behind on gas or electricity bills can feel overwhelming, but there is a wide range of support available from government schemes to charitable grants and advice services. Here's what you need to know.

1 Speak to your energy supplier first

If you're behind on your energy bills, your supplier is legally required to work with you to find an affordable solution. We would also recommend checking your bill and taking meter readings as estimated bills can cause the amount you are charged to be incorrect.

Other help your supplier can give you if you are in energy debt can include:

- **Payment plans:** Spread your arrears and ongoing usage over a longer period.
- **Payment breaks or reductions:** Temporary relief if you're in financial hardship.
- **Access to hardship funds:** Some suppliers offer grants to clear or reduce debt.

- **Priority Services Register:** Extra support for vulnerable customers, such as those with health conditions or disabilities.
- **Fuel Direct Scheme:** Where energy debt repayments to be deducted directly from benefits.

2 Charitable Support

Charities and trusts offer grants and advice to help clear energy debt:

British Gas Energy Trust

- Independent charity funded by British Gas, open to customers of any supplier.
- Offers energy debt write-off grants (up to £1,700 for non-British Gas customers and up to £2,000 for British Gas customers).
- Applicants must usually have sought money advice before applying.

Other Supplier Funds

Many energy companies run their own hardship funds, such as:

- Scottish Power Hardship Fund

- EDF Energy Customer Support Fund
- Octopus "Octo Assist" Fund
- OVO Energy Fund

If your supplier has a scheme, you'll need to apply directly.

Where to get advice

You can contact our advice team who have staff trained to deliver energy advice and can help negotiate with your energy supplier. They can be contacted on **0141 583 4123** or by email at adviceteam@paisleyha.org.uk

- **Advice Direct Scotland** by phone on **0808 196 8660**. Free guidance on grants and negotiating with suppliers.
- **StepChange Debt Charity** online at www.stepchange.org. Specialist debt advice and help applying for energy grants.

If you're struggling with energy debt, don't ignore it, help is available.

CHALLENGE POVERTY WEEK



Between 6th October and 10th October 2025, we were proud to stand with communities across Scotland to highlight the actions we can all take to tackle poverty and inequality. Each day focused on a key theme, and we lined up activities and resources to support our tenants and local residents.

Monday 6th October

Better Jobs, Pay, Hours, Conditions and Workers' Voice

Paisley Housing Association is committed to fair work and proud to be a Living Wage Employer. Fair pay and good working conditions make a real difference in tackling poverty.

- We promoted our links to Invest in Renfrewshire and gave advice on joining a union.
- **Drop-in Surgery at Glenburn** - We held for tenants to come along and speak to our team.

Tuesday 7th October

Warm Homes, Green Travel, Safe Climate

Keeping homes, warm and energy bills down is vital.

- **Energy Advice Drop-in** - We invited tenants to drop in to meet our team to get advice on their energy bills.

Wednesday 8th October

Social Security, Building a Foundation for a Better Life

Social security is a lifeline for many families.

- **Benefit Check Drop-in** - We invited tenants to drop in to meet our team to get advice on their benefits.

Thursday 9th October

Better Investment in Our Communities

Strong communities are key to tackling poverty.

- We provided information on how we support initiatives like St Mirren's Fit & Fed, STAR Project, and the Erskine Veterans Fund.
- **Drop-in Surgery at Foxbar** - We held a drop-in surgery for tenants to meet our team.

Friday 10th October

Better Investment in Life's Essentials

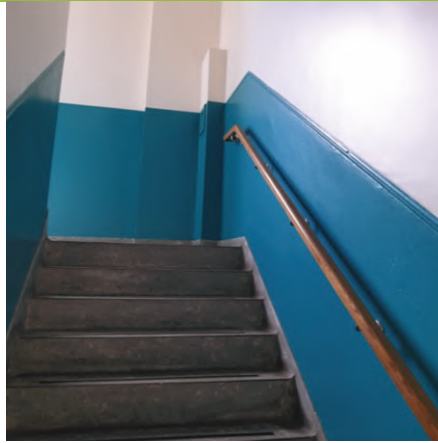
Everyone deserves access to life's essentials.

- Our staff collected donations for Renfrewshire Foodbank.



We hope to get more involved in Challenge Poverty Week in 2026.

If any tenants would like to get involved in helping us design activities for this that would benefit the local community, you can contact us on **0141 889 7105** or email **admin@paisleyha.org.uk**.



Contractors Update

Paint, Gutter & Roof

We are delighted to announce that we have appointed a new contractor James Mearchant and Sons to manage our Gutter and Roof Anchor contract. Work is scheduled to begin shortly and will consist of:

- **Gutter Maintenance or Replacement** – ensuring proper drainage and preventing water damage.
- **Roof Anchor Works** – repairs and testing to maintain durability and safety.

Cyclical Painter work

We're pleased to share that our cyclical painting contractor, JS McColl, is making excellent progress on both internal and external works as part of our scheduled programme. This initiative focuses on refreshing and protecting the property's surfaces with high-quality finishes to enhance durability and appearance.

They have recently completed Argyle Street; Queen Street; Castle Street and currently progressing Stock Street

We're excited to see these improvements take shape and will continue to keep you updated as the project advances.

Do you need an adaption in your home?



At Paisley Housing Association, we are committed to helping our tenants live safely and comfortably in their own homes. Thanks to funding received from the local authority, we can provide adaptations for tenants who have mobility issues or disabilities, who are struggling to manage to live freely in their homes.

There is still funding available, and we strongly encourage any tenant who is finding daily living difficult, whether it's getting in and out of the bath, using the kitchen, or needing taps and fittings adapted - **act now**.

Paisley Housing Association can only carry out adaptations that have been referred to us by an Occupational Therapist. If you require this, you will need to discuss your needs with them and ensure the necessary adaptations can be arranged before the funding runs out.

To arrange an assessment by an Occupational Therapist, please contact the Adult Service Request Team (ASeRT). They will help schedule a visit to evaluate your needs.

You can reach ASeRT in either of the following ways:

Phone: **0300 300 1380**

- Press 4 for services for an adult
- Then press 1 for a new request

This will connect you directly to the ASeRT team.

Email: **adultservicesreferral.sw@renfrewshire.gov.uk**

Planned Programme of Works – Update for our customers

As in our previous Editions this year we want to continue to keep you up to date on the investment we're making in your homes. Our Planned Programme of Works is designed to ensure that properties are safe, modern and comfortable. Below is an update on the main programme as we near the end of the year.

Oliphant Court – Lifts and new seating

We are delighted to share that the lift upgrades at Oliphant Court are now complete, and new seating has been fitted as part of our ongoing improvements. Thank to all the tenants for their patience and suggestions during this process.



This project is a great example of our **"Your Feedback, Our Focus"** commitment. Tenants told us that reliable lifts and comfortable seating were priorities, and we listened. By acting on this feedback, we've delivered changes that make a real difference to everyday living, improving accessibility, convenience, and comfort for everyone in the building.

We're proud of the collaborative effort that brought this project to life and grateful to tenants for sharing their views. Your input helps us shape the improvements that matter most.

Boiler Replacement Programme 2024-2025

We're excited to share some great progress on our Boiler Replacement Programme. Our contractor, PH Jones, has now completed 93 new boiler installations, fitting 'A' energy rated Worcester Bosch Greenstar 4000 Boilers.

These new boilers are already making a difference, helping to make our homes more energy efficient, reducing running costs, and keeping tenants warm and comfortable.

Tenant feedback has been fantastic for the boilers:

"The engineer fitted the boiler quicker than I anticipated and left a tidy job!"

Boiler Replacement Programme 2025-2026

If you receive a letter with a survey date from PH Jones, and the proposed date is not suitable please contact PH Jones to rearrange so you don't miss out.

This year's programme is part of our ongoing commitment to improving comfort, reducing energy costs, and supporting sustainability across our homes. We look forward to sharing updates and tenant feedback as the work progresses.

Kitchen Replacement Programme 2025-2026

We're delighted to share an update on our Kitchen Replacement Programme.

Our contractor, CCG, is working at pace completing around 10 installations per week, and this will continue right through until March 2026. CCG is more than 30% complete with over 90 kitchens fitted so far.

Tenant feedback has been fantastic:

"Great service, would not hesitate to recommend service or company to anybody."

"Excellent workmanship with all work, beautiful kitchen."



Important reminder

We have experienced a high number of **No access** visits. If you receive a survey request from CCG, please make every effort to accommodate the appointment or contact CCG straight away if you need to rearrange. Together, we can ensure this programme benefits as many tenants as possible.



Orchard Street Development Update

Transforming Historic Tenements in Paisley Town Centre

Paisley Housing Association, in partnership with Renfrewshire Council and with funding from the Scottish Government, is continuing the transformational refurbishment of five vacant tenement buildings in the heart of Paisley.

The properties include the listed building at 33 Causeyside Street and the adjoining tenements at 3, 5, 7, and 9 Orchard Street. Working closely with Historic Environment Scotland and Renfrewshire Council, we remain focused on achieving modernisation that

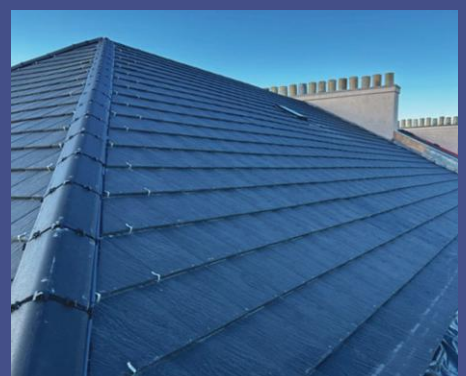
preserves the character of these historic buildings.

The works are progressing well following their commencement in summer 2024. Once complete, late next year, the project will provide 50 high quality, affordable homes in the town centre while supporting the retention of established local businesses within the blocks. The home internal improvements include new windows, doors, kitchens, and bathrooms, while external works feature stone repairs, re roofing, upgraded close doors, and newly

landscaped backcourts all designed to blend modern standards with historic charm.

We are pleased to report that the refurbishment is continuing as planned and remains on track. This project reflects our shared commitment to partnership working, housing regeneration, and delivering lasting social and economic benefits while protecting Paisley's architectural heritage.

We will continue to keep you updated as the work progresses!



Gas Safety- keeping you safe at home

Your safety is our top priority and that includes making sure your gas appliances are working properly.

Every year annually, we carry out Gas Safety Checks in all our properties with gas pipework or appliances.

These checks are **required by law** and help protect you, your family, and your neighbours.

What you need to know:

- **It's quick and easy:** The check usually takes less than an hour.
- **It's important:** Faulty gas appliances can lead to serious risks, including carbon monoxide poisoning.

When your gas check is due:

We'll send you a notification. Please contact us as soon as possible to arrange access. Most of our tenants are brilliant about this so thank you! If we can't get access after several attempts, we may need to **force entry** to carry out the check. We really want to avoid this, so please help us keep things simple and safe.

Need a Carbon Monoxide Detector?

If you don't have a working Carbon Monoxide Detector in place, please give us a call on **0141 583 4100** and we'll fit one **free of charge**. Thank you for helping us keep your home safe and sound.

CARBON MONOXIDE (CO) POISONING



Mould & Dampness. Spot it. Stop it

Condensation is a common cause of damp in homes. It forms when warm air hits cold surfaces, like windows or walls, turning into water droplets. Left untreated, this can lead to mould.

Steps on how to reduce condensation and keep your home healthy:

Step 1. Let fresh air in

- Open windows daily (even for 10 minutes)
- Use extractor fans in kitchens & bathrooms
- Close doors when cooking or showering

Step 2. Wipe down windows

- Wipe down windows and sills, to remove any moisture. Use a cloth and wring it out instead of letting it dry on a radiator

Step 3. Dry clothes safely

- Dry outside if possible
- Avoid drying clothes on radiators

Step 4. Control kitchen moisture

- Use lids when cooking
- Turn on extractor fans
- Open a window while boiling or frying

Step 5. Keep a steady temperature

- Low, consistent heating helps prevent cold surfaces
- Try to avoid very cold indoor temps

Step 6. Keep air flowing

- Leave gaps between furniture and walls
- Don't block vents or trickle vents on windows

Spot Mould? Act Fast. If you see any mould growth, contact our Asset Team immediately on **0141 583 4100**.

Together, we can make sure every home is healthier, more comfortable, and better protected.



Extractor Fans – Foxbar Improvements



We've been working hard to improve homes in Foxbar by installing **humidistat extractor fans**. These fans automatically adjust to moisture levels, helping to:

- Improve air quality and comfort
- Prevent condensation issues
- Reduce the risk of damp and mould

So far, we've successfully carried out **over 80 installations**, and tenants are already seeing the benefits.

Access reminder:

We still require access to a number of properties. If you have received a letter from us or from our contractor **LDA Contracts Ltd**, please get in touch as soon as possible so we can complete this important improvement.

Experiencing damp or mould?

If you are noticing any problems, please contact us immediately. We'll arrange an assessment and take the necessary steps to help resolve the issue.

Together, we can make sure every home is healthier, more comfortable, and better protected.



Christmas Fire Safety Reminder

Your safety is important to us, especially during the festive season. Christmas is a time for warmth, lights, and celebration, but it's also a time when fire risks can increase. Please take a few moments to read this essential guidance to help protect yourself, your household, and your neighbours.

Candle safety at Christmas

Candles are popular at this time of year, but they can be dangerous if not used carefully:

- Never leave candles unattended, especially in bedrooms or near Christmas decorations.
- Keep candles well away from Christmas trees, wrapping paper, and other flammable items.
- Place candles in sturdy holders and keep them out of reach of children and pets.
- Consider using battery operated LED candles for a safer festive glow.



Electrical & Plug Safety

With fairy lights and extra appliances in use, be extra careful:

- Avoid overloading sockets.
- Use surge protected extension leads, never daisy chain multiple extensions.
- Inspect cables and plugs regularly for damage or overheating.
- Unplug appliances when not in use.

Smoke Alarm Testing

Paisley Housing Association ensures your property is equipped with working smoke alarms. Please test your alarms at least once a month – press the test button until the alarm sounds. If it doesn't, contact us immediately. Regular testing is the best way to make sure your alarm is ready to alert you in any emergency.

Kitchen Safety Tips

Christmas cooking can be hectic, so remember:

- Never leave cooking unattended.
- Keep flammable items away from stoves and ovens.
- Always switch off appliances after use.
- Stay in the kitchen when using air fryers or open flames.



Stairwell Safety

A fire in a communal stairwell can be deadly, even a small bag of rubbish, can create enough smoke to fill the entire area.

- Keep stairwells clear of rubbish, decorations, and personal belongings.
- Ensure any bulk is placed in the bulk uplift area for pick up.

If a fire starts:

- Keep doors closed to prevent smoke entering your home.
- Dial 999 and ask for the Fire and Rescue Service.
- Provide as much information as possible to help emergency responders.



Legionella – what is it?

Legionella is a type of bacteria that can cause Legionnaires' disease, a serious lung infection that's contracted by breathing in tiny droplets of water containing the bacteria. While rare, it can grow in domestic water systems if the conditions are right, especially when water is stagnant and kept between 20-45°C.

Everyone is potentially at risk, but people with health conditions and those with weakened immune systems or chronic health conditions are more vulnerable. Thankfully, there are simple steps you can take to reduce the risk at home:

Keep hot water hot — above 60°C helps kill bacteria.

Keep cold water cold — below 20°C prevents growth.

Flush taps and showers for 10 minutes after long periods of non-use (e.g. after holidays).

Clean shower heads and taps regularly to remove lime scale and mould.

Report to us any unusual water issues like rust, discolouration, or strange smells.

These small actions go a long way in keeping your water safe and your home healthy.

What are we doing to keep you safe?

At Paisley Housing Association, we take water safety seriously and have several measures in place to protect you from Legionella risks. Here's what we're doing behind the scenes:

Cyclical inspections of communal water tanks where required - we'll notify you if access to your home is needed.

Flush and refresh water systems in empty homes before new tenants move in, including disinfectant of shower hoses and heads.

Maintain a water safety register to track all inspections and actions.

Ensure all staff and contractors are properly trained for water safety tasks.

Minimise risk with installing combi boilers — most of our homes don't store water, which reduces the chance of Legionella.

We're committed to keeping your home safe and your water clean. If you ever notice anything unusual, please don't hesitate to contact us.

Contact us methods

If you have any questions, concerns, or need to report a water issue, you can reach us in the following ways:



Phone: Call our office on **0141 889 7105**



Email: Send us a message at **admin@paisleyha.org.uk**



In Person: Visit your local office during opening hours



Online: Use the contact form on our website at **<https://www.paisleyha.org.uk/report-a-repair/>**

We're here to help, your safety is our priority.

EPC Reform – what owners need to know

The Scottish Government has responded to its consultation on reforming Energy Performance Certificates (EPCs), with new regulations coming into effect from **31 October 2026**. These changes are designed to make EPCs more accurate, easier to understand, and more useful for property owners.

Under the new system, EPCs will have a redesigned format and updated rating scale, aligning Scotland's approach with England and Wales so that ratings are directly comparable across Great Britain. This means you'll receive clearer information about your property's energy efficiency and carbon impact, along with practical guidance on how improvements could reduce energy use and lower bills.

Importantly, EPCs issued under the old 2008 regulations will no longer be valid once the new rules are in force. Any future EPCs will need to meet the new 2025 requirements, so owners should be aware of the transition and plan accordingly.

These reforms are part of Scotland's wider commitment to achieving net zero emissions, and EPCs will play a key role in helping owners understand how their homes and buildings can contribute to that goal.

Very energy efficient - lower running costs

(92 plus) A

(81-91) B

(69-80) C

(55-68) D

(39-54) E

(21-38) F

(1-20) G

Not energy efficient - higher running costs

Launching our new Customer Guide to Factoring Services

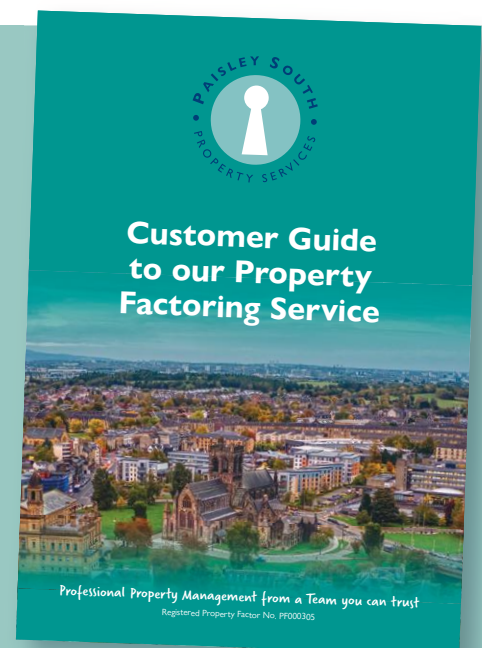
We're excited to launch our New Customer Guide to our Factoring Service, giving owners clear and practical information about how our service works and the benefits it provides.



At Paisley South Property Services, we know your home is one of your most important investments. That's why we're committed to delivering a factoring service that is reliable, transparent, and tailored to your needs.

We're also looking to expand our service within Paisley, and we'd encourage any factored owners who may be unhappy with their current service or who are thinking about making a change to get in touch with us. Switching to Paisley South Property Services means peace of mind, excellent customer care, and a service that puts your property first.

You can find our new Customer Guide now on our website at <https://www.paisleyha.org.uk/factoring/> where you'll discover everything, you need to know about how we manage repairs, maintenance, and value for money.



Invoices and Management Fees

We want to keep all owners fully informed about the invoicing schedule and management fees for the upcoming period. Transparency is key, and this article outlines what you can expect.

November 2025 Invoice

July– September 2025 This invoice covers all property-related expenses incurred during July, August and September. It ensures that operational costs are accounted for promptly and fairly.

October – December 2025 (Management Fee)

The management fee for the final quarter of the year will be on the November invoice. This fee covers the professional services provided by the management team, including administration, financial oversight, and day-to-day property management.

Below are ways you can pay, and your next invoice will be issued on 28th February 2025.

Factoring Payments & Support

Easy ways to pay, help if you need it

Paisley South Property Services is here to make things simple and supportive.

Ways to pay your Factoring Bill

Debit / Credit Card

Call **0141 840 5017** or 0141 889 7105 and press **option 3** to make a payment.



Allpay Card

Use your card at any shop displaying the PayPoint symbol. Local outlet list available from our office or at www.allpay.net. Need a new card? Just contact us.



Direct Debit (Preferred Method)

Email steffani.mcdonald@paisleyha.org.uk or call **0141 840 5017** and Steffani will help you set this up.



Bank Transfer

Use your online banking to send payment to:
Bank of Scotland, Account Number: **06000792**,
Sort Code: **80-09-29**



Important: Include your agreement reference from your invoice.

Need help or advice?

If you're having difficulty paying your factoring bill, support is available.

Advice Works

Free money advice and help with benefits, forms, and appeals.

Call **0300 300 1238**

Visit www.renfrewshire.gov.uk/adviceworks

Citizens Advice Bureau

Free advice on money matters and benefits. Call **0800 085 7145**

Visit www.citizensadvice.org.uk/scotland

Our Welfare Benefits Service

Factored owners can access free, confidential support from our Advice Team. Call **0141 583 4123** to make an appointment. We'll help you check that you're receiving all the benefits you're entitled to.

We're here to help — whether it's making a payment or getting advice. For more information, contact our office or visit our website.

How to get in touch with us – for owners

At Paisley South Property Services, we believe good communication is key to providing a reliable and responsive service. Whether you have a question, need help with something, or want to give us feedback — we're here to listen.



Email us

You can contact us by email at: admin@paisleyha.org.uk
We aim to respond to all enquiries as quickly as possible.



Call us

Need to speak to someone directly? Give us a call on **0141 889 7105**, we're happy to help.



Visit our website

Our website is a useful place to find information, updates and service details.



Visit us in person

Prefer a face-to-face chat? You're welcome to visit our office, just give us a quick call beforehand to book a time that suits you.





Shopping Online — Simple Safety Tips

Shopping online is easy and often cheaper than going to the store. But it can also be risky. Some criminals try to trick people into paying for things that never arrive. They make fake ads, create fake websites, and send messages to steal your money or personal details.

Here are simple tips to keep you safe when shopping online, especially during big sales like Black Friday and the festive season:

1 Be careful how you pay

- Never send money straight to someone's bank account. Use safe payment methods like credit or debit cards, or trusted payment apps (like PayPal).

2 Check Websites Properly

- Scammers make fake websites that look real. Check for spelling mistakes, poor design, and read reviews on trusted sites. Make sure it's the official website.

3 Don't Click Blind Links

- Don't click links in random emails, texts, or social media messages. They might lead to fake sites.

4 Look for Secure Payment Pages

- When paying, make sure the web address starts with 'https://' and shows a small padlock symbol. This means the page is secure.

5 Avoid Counterfeit Goods

- If something is extremely cheap and looks too good to be true, it probably is. Buy from shops you know and trust.

6 Beware of "Free" Offers

- Free offers often hide extra costs or scams. Be careful.

7 Delivery Scam Alerts

- Scammers pretend to be delivery companies and ask for payment or personal details. Real delivery companies don't do this.

8 Fake Discounts

- Watch out for fake sales during big events like Black Friday. Compare prices on trusted sites.

Phishing Scams and Fake Websites

Phishing means scammers send fake emails pretending to be from real shops or delivery companies. They want you to click a link and give your details. **Tip:** Don't click links in suspicious emails. Type the shop's address into your browser instead.

Fake websites look real but are designed to steal your money. **Tip:** Check the web address carefully. If it looks odd or ends in something unusual (like .net instead of .co.uk), don't trust it. Use search engines to find the official site.

Extra Safety Tips

- Turn on extra security for your accounts (called Two-Factor Authentication). It sends a code to your phone when you log in.
- Use strong passwords with a mixture of letters, numbers and symbols and don't reuse them. A password manager can help you remember them.
- Don't shop on public Wi-Fi unless you use a secure app called a VPN.
- Check the shop's return and refund rules before you buy.
- Make sure the shop's contact details are real and match their official website.
- Keep your phone or computer updated and use antivirus software to stay safe.

Reporting Scams

If you think you've been scammed, report it at Action Fraud (<https://www.actionfraud.police.uk>) or call 0300 123 2040.

What's on in Paisley this December

The holiday season is in full swing, and Paisley is lighting up with festive cheer! Whether you're looking for family fun, musical moments, or a cosy community gathering, there's something for everyone and best of all, many events have been completely free.

Here are some highlights:

Family Fun

Santa's Pit Stop & Magical Express

Land Train • Paisley town centre •

Throughout December Free festive fun for families, with Santa visits, street entertainment, and rides for children.



Music & Entertainment

Festive Choir Performances

Various Paisley town centre locations

Weekends in December. Local choirs spreading cheer with free performances.

Winter Warmers at Paisley Central Library

Paisley Central Library, High Street • Various dates in

December Drop in for free hot drinks, crafts, and conversation.

These sessions are designed to bring warmth and connection to the community during the colder months. Check OneRen's website for the full schedule.

Take Note - Free Parking

Council Car Parks Across Paisley • 1 December to 3 January Enjoy up to 2 hours of free parking while you shop, explore, and celebrate in town.



If you're attending an event around Paisley, visit...

Paisley is a town rich in history, architecture, and green spaces – perfect to explore before or after attending an event.

Paisley offers both tranquil escapes and dramatic views. For those interested in Paisley's industrial heritage, the Paisley Museum tells the story of the town's textile past. Renfrewshire, highlighting the town's striking skyline of historic churches, mills, and civic buildings.

Together, these places reflect Paisley's blend of architectural grandeur, cultural heritage, and natural beauty, making it one of Scotland's most fascinating towns to explore. Below are 15 interesting places to visit in Paisley.

- 1. Paisley Museum & Art Gallery** – The memory of the interior is a big draw for many as it holds a special place in people's thoughts, so shows how much an impact it can make.
- 2. Barshaw Park** – The serenity of sitting on one of the benches watching the world go by and having a great view of Paisley's landscape. You can take it easy or use the outdoor gym, there is also a hidden garden which is a real Paisley treasure and often overlooked.
- 3. Saucel Hill** – Sitting at the top of this hill, which is close to the hustle and bustle of the busy life in town makes it seem a million miles away.
- 4. Glenniffer Braes Country Park** – It's a hit with many visitors, the beauty of living in Scotland is you can be in the countryside within 5 minutes and with stunning views of the town and quiet peaceful soundings this place helps most people gather their thoughts for the day.



5. **Oakshaw area of Paisley** – This historic area is abundant in fascinating buildings and has a story around every corner, from Meetinghouse Lane, The Wynd, PACE Theatre, The High Church with its steeple and associated history, The Gaelic Chapel, Thomas Coats Observatory and the old school building of John Neilson make Oakshaw a must visit.
6. **The Statues of Paisley** – Paisley has many fascinating statues, and each tells the story of a segment of the town's history, from Paisley's poet Robert Tannahill and The Coats brothers through to modern-day Scouts statue and lots more. Don't miss Witherspoon's statue at the front of The University of the West of Scotland and our glorious Cenotaph right in the centre of town.
7. **The Sma' Shot cottages** – This really is a place where you can walk through Paisley's history and meet some fascinating people. There is so much to see, from the original looms and the cottage set up as a museum of the time, to a relaxing cup of tea from a china cup in the café.
8. **Thomas Coats Observatory** – Look outwards towards the universe of which Paisley is of course the centre. This place is astronomical!
9. **Paisley Town Hall** – Paisley's magnificent Town Hall has recently been refurbished outside and in for the recent visit of the Royal National Mod. You will find helpful information about the town at the main desk, lovely event space and a great venue for any kind of party, of course being Scottish we need no excuse.
10. **Paisley Abbey** – Parts of the Abbey date back to 1163 when it was a Cluniac Monastery, it has been frequented by many Scottish Kings. William Wallace was educated here. This is the most prominent building on this list, and it is rightly so, this is a must-visit.
11. **Anchor Mills** – Right next to the Hamills waterfall on the River Cart which flows right past this building. This now renovated building is the least visited of all our places due to it being a business centre and private housing, this is usually only open to the public once a year on Doors Open Day, with the beautiful atrium being the main attraction.
12. **The Hamills Waterfall** – As mentioned above, this is a place so close to the town centre with many fishermen trying their luck in a now healthy river. This is an excellent place for photographs and some peace and quiet.
13. **Town Centre Walk** – Follow the Heritage trail and you will be guided around most of the buildings and statues of the town, information on this can be had from the Town Hall.
14. **Woodside Cemetery** – The resting place for many of our ancestors, the walk around the cemetery is likely to be an informative look at the stories of people who are now at peace. The Beild is just as you enter the cemetery and is home to the 7th Paisley Scouts in their newly refurbished centre.
15. **Thomas Coats Memorial Church** – The Baptist Cathedral of Europe also features on our list of favourites and when you see this Gothic Style building you will see just why. If you know someone who studied at Paisley's University



Paisley named Scotland's Town of the Year – Well Done!

Paisley has been officially crowned Scotland's Town of the Year in recognition of its ambitious regeneration and community-led transformation. The prestigious



award, organised by Scotland's Towns Partnership, celebrates towns across the country that are leading the way in creating vibrant, inclusive, and sustainable communities.

Judges praised Paisley for reaching a critical point in its "resurgence," following unprecedented investment in its future. This accolade reflects the dedication of local people, businesses, and organisations who have worked together to shape a brighter, more dynamic future for the town

An Appeal from Renfrewshire Foodbank!

Reverse Advent Calendar

Christmas can be a difficult time for many, especially those living on a low income. Your support can make this time a little bit easier.

Last December & January, Renfrewshire Foodbank provided emergency food to over 1800 people. We expect this year to be even busier.

For 30 days between now and Mid-December please consider donating an item a day from our Advent Calendar.

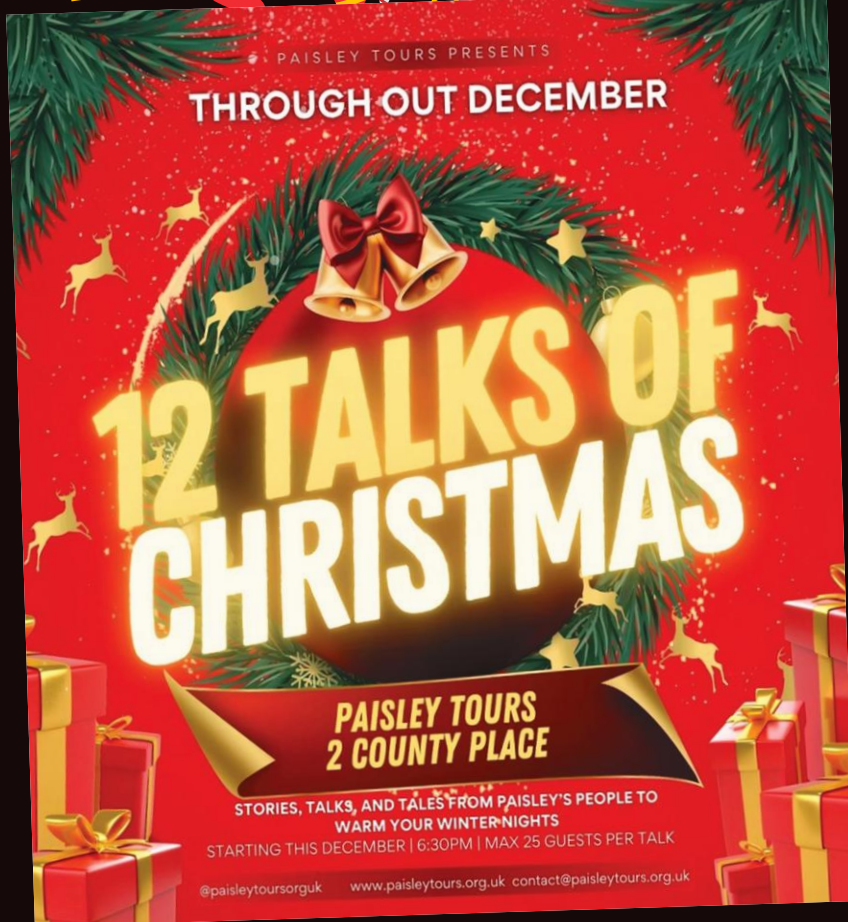


Christmas 2025

1 Tinned Soup	2 Shampoo	3 Christmas Chocs
4 Tinned Tomatoes	5 Pet Food	6 Baked Beans
7 Deodorant	8 Biscuits	9 Tinned fish
10 Small jar of coffee	11 Razors	12 Jam
13 Crisps	14 Breakfast Cereal	15 Shaving Gel
16 Small packet Tea Bags	17 Diluting juice	18 Chocolate Bars
19 Tinned Potatoes	20 Cleaning Spray	21 Tinned Vegetables
22 Cooking Sauce	23 Toilet Roll	24 Rice Pudding
25 UHT Milk	26 Tinned Fruit	27 Shower Gel
28 Instant Noodles/ Cup Soup	29 Tinned Meat	30 Bottle of sauce (e.g. Ketchup)

Renfrewshire Foodbank
E Block Rear, Westway, Porterfield Road, Renfrew, PA4 8DJ
Monday - Friday 9am - 2pm

Registered Charity in Scotland (SC044200)



Paisley's 12 Talks of Christmas: Twelve Nights of Stories, Heritage and Festive Cheer

This December, **Paisley Tours** invites locals and visitors to step inside the story of Scotland's largest town with *The 12 Talks of Christmas* – a brand new festive series of heritage evenings at **Paisley Tours Heritage Hub, 2 County Place**.

Across 12 nights, local historians, artists and community voices will share the stories the made Paisley famous: the rise of the mills, the weaving of the Paisley Pattern, the songs of Robert Tannahill, the glory of St Mirren and the hidden secrets of **Paisley Abbey**.

If you'd like to find out more or reserve your place, please contact:

info@paisleytours.co.uk



Congratulations...

...to Paisley's Graduates – November 2025

Paisley Housing Association would like to extend our heartfelt congratulations to all those who graduated this November at the historic Paisley Abbey.

Graduation is a milestone that marks years of dedication, hard work, and perseverance. Seeing so many local people celebrate their achievements alongside their families and loved ones was truly inspiring. The Abbey provided a fitting backdrop for such a special occasion, filled with pride, joy, and community spirit.

Whether in further study, new careers, or personal ambitions, we wish the graduates every success for the future. From everyone at Paisley Housing Association, well done to the Class of 2025.

Paisley Family Winter Magic Competition

Show
us your
family's
creativity this
winter!

The theme is:

“Winter Wonders in Paisley”

Capture the magic of the season through:

- Artwork or crafts
- Short stories or poem

How to Enter

- One entry per family
- Submit by 28th January 2026
- Email us your artwork, crafts or poem at **www.admin@paisleyha** or drop off at the Association office, the opening details are on the back page.

Prize for the Winning Family

- Family Outing Voucher
(cinema, theatre, or ice skating)
- Certificate & recognition in our
newsletter and social media

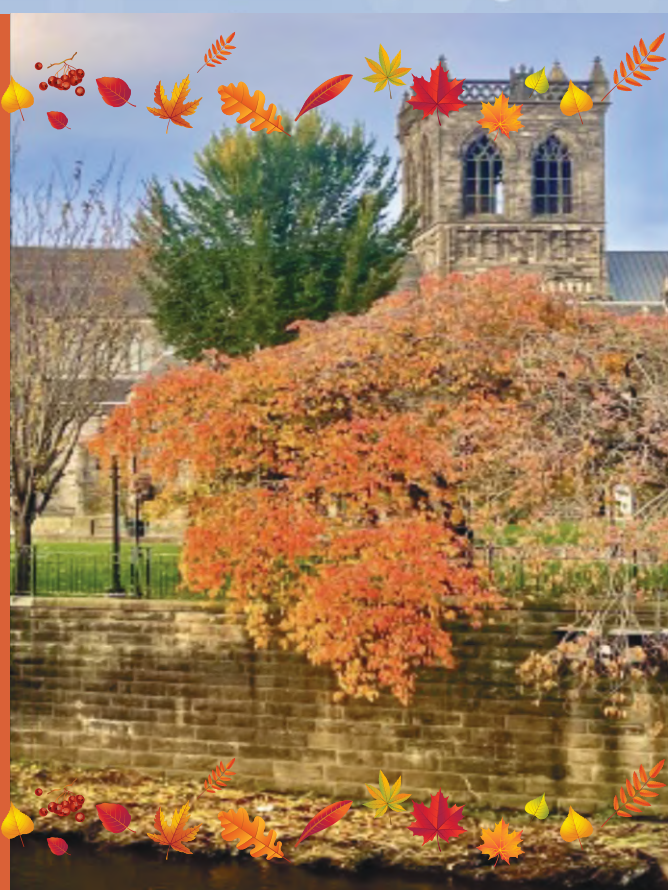
Winner will be announced in
the Association's Spring
Edition!

Our Autumn Competition Winner!

A huge congratulations to Jacqueline, whose entry truly captured *Autumn's Magic*!

It was wonderful to see Paisley through your eyes and to share in the beauty of the autumn season together. Thank you for celebrating with us and bringing the spirit of fall to life in such a creative way.

Well done Jacqueline, and thank you to everyone who took part!



Kids' Corner: Winter Fun in Paisley

Looking for ways to keep the little ones entertained this winter? Whether it's indoors or outdoors, Paisley has plenty of seasonal fun to explore. Here are some cool ideas to make the most of the festive season:

Crafty Christmas Creations

- Make your own snowflake decorations using paper and scissors.
- Create festive cards for neighbours or care homes — a great way to spread cheer.
- Try a DIY pinecone ornament with glitter, ribbon, and imagination!

Indoor Winter Adventures

- Build a cosy blanket den and read winter-themed stories.
- Host a hot chocolate tasting party with marshmallows, sprinkles, and whipped cream.
- Play winter bingo with items like mittens, snowmen, and fairy lights.

Outdoor Fun (Bundle Up!)

- Visit the Magical Express Land Train in Paisley town centre (weekends from 22 Nov to 21 Dec).
- Go on a festive scavenger hunt, look for twinkling lights, reindeer, and snowflakes.
- Try a winter walk challenge: count how many robins or frosty leaves you can spot.

Meet Santa & Friends

- Stop by Santa's Pit Stop during Winterfest for a gift and festive fun.
- Write a letter to Santa and drop it off at Paisley Central Library's special post-box.

Storytime & Warm Spaces

- Join Winter Warmers at Paisley Central Library for crafts, stories, and hot drinks.
- Check out OneRen's holiday activities for family-friendly events and workshops.



Santa returns to St. Enoch

Santa and his elves will be at the St Enoch Centre every weekend from 22nd November, plus Monday 22nd and Tuesday 23rd December, spreading some Christmas magic in the lead up to the big day.

Booking is not required, and it's free to meet Santa.

<https://st-enoch.com/meet-santa-2/>

·ST·ENOCH·
come on in



Winter Warmer Recipes

Staying warm during the winter months is essential. Here are some simple, tasty meal ideas to keep you and your family satisfied and cosy throughout the winter season.

Bangers and Mash with Onion Gravy

Ingredients

- 1/2 tbsp oil
- 8 sausages of choice
- 1 large onion, halved and finely sliced (yellow, white or brown)
- 2 garlic cloves, minced
- 3 tbsp flour (plain)
- 500 ml beef stock/broth

TO SERVE

- Mashed potato
- Peas

Method

1. **Cook sausages:** Heat oil in a large pan over medium high heat. Add sausages and cook, turning, until browned as much as possible all over and cooked through. Remove sausages onto a plate. Turn heat down to medium.
2. **2 tbsp oil remaining:** You need around 2 tbsp oil left in the pan. If you have much less, add a bit of butter or oil.
3. **Sauté onion and garlic:** Add onion and garlic, cook until golden brown – around 4 minutes.
4. **Cook off flour 2 minutes:** Add flour and mix through. Then cook, stirring constantly for 2 minutes.
5. **Gradually add beef stock:** Add about 3/4 cup of beef broth and mix into the onion so it becomes a sludge. Then add remaining beef broth and mix until combined. If it's lumpy, use a whisk to help make it smooth.
6. **Thicken gravy:** Simmer, stirring, for 2 to 3 minutes until the gravy thickens but is slightly thinner than you want – it will thicken more as you serve it.
7. **Season:** Season with salt and pepper to taste, try adding a pinch of sugar too..

Serve sausages with plenty of gravy, with mashed potato and peas



Classic Tomato Soup

Ingredients

- 4 Red Peppers
- 750gsm Tomatoes (fresh or tinned)
- 1 onion
- 3 garlic cloves
- 2 tbsp olive oil
- 750 ml stock (chicken or veg)
- Basil leaves and/or cream

Method

1. **Preheat the oven:** Set your oven to 200°C.
2. **Prepare the vegetables for roasting:** Halve the red peppers and remove the seeds. Place the peppers and unpeeled garlic cloves on a baking tray. Drizzle with olive oil and roast for 25-30 minutes until the peppers are soft and slightly charred.
3. **Sauté the onions:** In a large pot, heat one tablespoon of olive oil over medium heat. Add the chopped onions and cook until soft and translucent, about 5 minutes.
4. **Peel the garlic:** Once roasted, peel the garlic cloves and add them to the pot with the onions.
5. **Add the tomatoes and peppers:** Roughly chop the roasted peppers and add them, along with the tomatoes to the pot.
6. **Pour in the stock:** Add the stock and bring the mixture to a simmer. Let it cook for 20 minutes to allow the flavours to mix.
7. **Blend the soup:** Puree the soup until smooth. If the soup is too thick, you can add a bit more stock or water to achieve your desired consistency.
8. **Season and serve:** Season with salt and pepper to taste. Stir in some fresh basil for added flavour. For a creamier texture, swirl in a tablespoon of cream before serving.





Festive Support Notice

The festive season can be a difficult time for many, especially for those struggling and needing support. Below are services that are here to provide immediate support, whether you need urgent help or just someone to talk to.

Emergency Services

- Police, Fire, Ambulance (life threatening emergencies): 999
- Police (non emergency): 101
- NHS 24 (urgent medical help): 111

Food Banks in Renfrewshire

Renfrewshire Foodbank (Trussell Trust)

Provides three days of nutritionally balanced emergency food. Locations include Paisley Central Baptist Church (Lady Lane), Johnstone St Paul's Church and Renfrew Baptist Church.

☎ 0300 102 2500

✉ info@renfrewshire.foodbank.org.uk

Homelessness Support

Renfrewshire Council Homelessness Service

24 hour emergency support if you are homeless or at risk.

☎ 0300 300 1203

🌐 www.Housingadvice.hps@renfrewshire.gov.uk

Domestic Abuse Support

Renfrewshire Women's Aid

☎ 0141 561 7030 (Mon–Fri, 9am–4pm)

Scotland's Domestic Abuse & Forced Marriage Helpline:

☎ 0800 027 1234 (24/7)

Men's Advice Line

☎ 0808 801 0327

Police Scotland

☎ 999 (emergency) / 101 (non emergency)

ROAR – Reaching Older Adults in Renfrewshire

Helps older tenants combat isolation through befriending, wellbeing clubs, and support services.

☎ 0141 889 7481

🌐 roarforlife.org

Family Support Groups

Renfrewshire Family Wellbeing Service

Support for parents and carers with wellbeing challenges.

🌐 www1.renfrewshire.gov.uk/article/13943/Family-wellbeing-service

Barnardo's Threads (Renfrewshire)

Holistic family support for young parents/carers.

☎ 0141 884 6696

🌐 www.barnardos.org.uk/get-support/services/barnardos-threads-family-support

Families First Renfrewshire

Ensures children grow up happy, healthy, and ready to learn.

Mental Health & Crisis Helplines

Samaritans

☎ 116 123 (free, 24/7)

Breathing Space (Mental Health Support) (Mental Health Support)

A phone line for people feeling low, anxious, or overwhelmed.

☎ 0800 83 85 87

(Mon–Thu 6pm–2am, Fri 6pm–Mon 6am)

🌐 www.breathingspace.scot



Stay Connected

Don't miss out! follow us online for the latest updates and opportunities to get involved @ www.paisleyha.org.uk. Together, let's continue to build a vibrant, inclusive, and supportive community.



Scottish Housing
Regulator

SPSO

Scottish
Public
Services
Ombudsman



**MAKE
A
STAND**

Our homes, our people,
our problem.

We've signed the
Make a Stand pledge to
support people experiencing
domestic abuse, have you?

#makeastand
cih.org/makeastand

women's aid
until women & children are safe



Chartered
Institute of
Housing



Our Office

Paisley Housing Association
Assurance House
2 Lawn Street
Paisley PA1 1HA

Contact Details

Email: admin@paisleyha.org.uk

Tel: 0141 889 7105



<https://www.facebook.com/paisleyha/>

Opening Hours

Our staff work flexibly from
our office and from home.

Our office opening hours are:

Monday to Thursday:
9 am to 5 pm
(reception closes at 4pm)

Friday: 9 am to 4 pm