

Queens Cross Housing Association

Tenancy
Sustainment
Strategy 2020 –
2025

www.qcha.org.uk
0808 143 2002
contactus@qcha.org.uk

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# CONTENTS

- 1. Foreword
- 2. Executive Summary
- 3. Who we are
- 4. What we do
- 5. Purpose of strategy
- 6. Where are now
- 7. Where we want to be

## FOREWORD

As we grapple with a range of issues including high levels of homelessness, a restricted welfare and benefits system, child poverty, an ageing population and the integration of health and social care, the issue of tenancy sustainability is increasingly important to us.

Experience suggests that tenancies fail when the issues our tenants are facing (be they financial or otherwise) become overwhelming.

Our tenancy sustainment strategy will be underpinned by building strong relationships with our tenants so they trust us and feel able to tell us when they are struggling and need help.

Building strong relationships means we can intervene and provide support at the earliest possible time and well before a tenant becomes overwhelmed.

Just now, welfare reform is a significant obstacle to tenancy sustainment. This is particularly true when tenants have been sanctioned and can no longer see how they can sustain their tenancy as a result.

Conversely, health and social care integration has the potential to assist tenancy sustainment. A benefit of the integration agenda is that our staff have a clearer understanding of how to make referrals and are able to build up positive working relationships that enable them to make those referrals at as early a stage as possible.

Partnership working is also fundamental to successful tenancy sustainment. For example agencies such as housing, police and fire services working effectively together can help identify and address vulnerability as the root cause of antisocial behaviour and reduce the danger of a tenant losing their tenancy.

Digital technology also has a role to play and we recognize that there are many ways in which digital solutions can improve access to our customer services and support people to manage their tenancy and live in the community.

Scotland's ageing population also has implications for tenancy sustainment. We need to ensure that the services we provide are suitable promote independence and tenancy sustainment for older tenants.

Going forward tenancy sustainment needs to drive the way in which we deliver services. We need to use our tenant profile information to make sure our resources are targeted in the right places. Traditional housing roles may have to be re-thought, particularly as the integration of health, housing and social care continues. Traditionally, housing officers are responsible for managing a particular "patch", based on property numbers and location. Going forward we will define these patches based on the amount of time housing officers actually need to spend with their tenants.

By taking a flexible approach, being open to new ways of working and actively exchanging positive experiences and best practice, we will equip ourselves to meet the ongoing challenge of tenancy sustainment and to achieve positive outcomes for our more vulnerable tenants.

# EXECUTIVE SUMMARY

The Association was committed to strengthening its approach to Tenancy Sustainment and being more proactive in identifying those who might be struggling even before the Covid pandemic impacted in March 2020.

The pandemic simply increased the requirement for us to do this.

The Association responded to the immediate needs of our communities by making proactive welfare calls, setting up a crisis fund and introducing emergency food deliveries. As the pandemic progressed we accessed funding to help to connect people, to get more tenants online and to provide activities to tackle loneliness.

We know that many of our tenants live on the margins of poverty and face a variety of health and wellbeing challenges. Our focus over the next 5 years will be helping new tenants get the right home and the right advice and support to get settled, both in their home and in their Queens Cross community. We will also work with existing tenants who either reach out to us or who we identify as needing some support.

We know that we cannot do this alone and will work with partners when they are better placed or better resourced to meet the tenant's needs. Our staff will be trained to understand the challenges our tenants may face and given the tools and the skills to work alongside tenants and improve tenancy sustainment and our customer loyalty.

This strategy was informed by the extensive consultation work with tenants, staff and stakeholders that was completed to inform our Business Plan 2020 to 2025 and feedback provided through the 2019 and 2020 Tenant Satisfaction Surveys and the 2019 and 2020 Rent Consultation exercises.

# PURPOSE OF STRATEGY

At Queens Cross we are committed to making a lasting difference to the day to day lives of the people in our communities by providing them with a high quality home, supporting them to live independently, to sustain their tenancy and to feel part of a community.

Tenancy sustainment is defined by Shelter Scotland as "Preventing a tenancy from coming to a premature end by providing the necessary information, advice and support for tenants to be able to maintain their tenancies"

Tenancy sustainment is important to us at Queens Cross because providing secure homes for people is what we do .... it's our core business. We strive to provide 'excellent housing in vibrant communities' which are exemplified by settled tenancies. We are also committed to preventing homelessness, challenging inequalities resulting from poverty and supporting the health & wellbeing of our tenants.

There is a cost associated with failed tenancies, a financial cost to the association and a personal cost to individuals and families who lose their home.

The Association uses eviction as a last resort and has a low rate of tenancies ended by formal action taken. We do not have a robust understanding of why tenancies fail but are aware that a greater number of tenancies end within their first year than is desirable and a number of properties are abandoned each year.

Annual Return on the Charter (includes deaths)	2017/2018	2018/2019	2019/2020
Percentage of new tenancies to applicants who were assessed as statutory homeless by the local authority sustained for more than a year	97.44%	91.23%	93.18%
Percentage of new tenancies to applicants from the landlord's housing list sustained for more than a year	82.06%	80.87%	88.98%

This strategy sets out our approach to tenancy sustainment, the services we currently provide, where we plan to be in 5 years time and how we plan to get there.

#### Our strategy will ensure we comply with regulatory standards.

In the Scottish Social Housing Charter, the Scottish Housing Regulator has established standards and outcomes relevant to tenancy sustainment by which landlord performance can be measured.

Standard 11 is refers specifically to tenancy sustainment:

**11: Tenancy sustainment -** Social landlords ensure that *tenants get the information they need on how to obtain support to remain in their home; and ensure suitable support is available, including services provided directly by the landlord and by other organisations.* 

However the following are all relevant:

- **1: Equalities -** Social landlords perform all aspects of their housing services so that *every tenant has their individual needs recognised, is treated fairly and with respect, and receives fair access to housing and housing services.*
- **2: Communication -** Social landlords manage their businesses so that *tenants ... find it easy to* communicate with their landlord and get the information they need about their landlord, how and why it makes decisions and the services it provides.
- **3: Participation -** Social landlords manage their businesses so that *tenants ... find it easy to participate in and influence their landlord's decisions at a level they feel comfortable with.*
- **4: Quality of housing -** Social landlords manage their businesses so that *tenants' homes, as a minimum, meet the Scottish Housing Quality Standard (SHQS) when they are allocated; are always clean, tidy and in a good state of repair; and also meet the Energy Efficiency Standard for Social Housing (EESSH) by December 2020.*
- **5:** Repairs, maintenance and improvements Social landlords manage their businesses so that: *tenants'* homes are well maintained, with repairs and improvements carried out when required, and tenants are given reasonable choices about when work is done.
- **6:** Estate management, anti-social behaviour, neighbour nuisance and tenancy disputes Social landlords, working in partnership with other agencies, help to ensure as far as reasonably possible that tenants and other customers live in well-maintained neighbourhoods where they feel safe.
- **7, 8 and 9: Housing options -** Social landlords work together to ensure that:
  - people looking for housing get information that helps them make informed choices and decisions about the range of housing options available to them
  - tenants and people on housing lists can review their housing options.
  - people at risk of losing their homes get advice on preventing homelessness.
- **13: Value for money -** Social landlords manage all aspects of their businesses so that *tenants receive* services that provide continually improving value for the rent and other charges they pay.
- **14 and 15: Rents and service charges -** Social landlords set rents and service charges in consultation with their tenants and other customers so that:
  - a balance is struck between the level of services provided, the cost of the services, and how far current and prospective tenants and service users can afford them
  - tenants get clear information on how rent and other money is spent, including details of any individual items of expenditure above thresholds agreed between landlords and tenants.

# WHO WE ARE

#### **Our Vision**

Excellent housing in vibrant communities

# OUR VISION EXCELLENT HOUSING IN VIBRANT COMMUNITIES.

#### **Our Values**

#### Respect

We see the positive in everyone, especially our tenants. We treat everyone fairly, regardless of age, race, gender or background. We ask for opinions even if we know we might not like what we hear. And we address people's concerns in any way we realistically can.

#### Integrity

What we say in public is the same as what we say behind the scenes. If we say we'll do something, we mean it. Our tenants can count on us to solve their problems and make sound decisions.

#### **Aspiration**

We want the best for all our current and future tenants. We're not afraid to strive for things that won't be easy – or try things that haven't been done before. We seek out opportunities and welcome change. If it doesn't turn out as planned, we learn and improve and then we try again.

#### **Our Strategic Aims**

What we want to do: We have 5 clear objectives:

- Building and sustaining popular neighbourhoods
- Creating and supporting greater life opportunities for all
- · Developing greener spaces and community wellbeing
- Being a dynamic and listening community partner
- Treating people equally and with respect

Underpinning these is our ongoing commitment to excellent customer service and equalities and diversity. These are central to our values and are woven through how we will deliver all of our objectives.



### WHAT WE DO

Since 1976 Queens Cross Housing Association (QCHA) has been at the heart of the community here in North West Glasgow.

We remain a grassroots organisation run by local and community representatives and service providers. Since we started, we've grown from managing just a few properties to looking after more than 4,300 homes.

We're a community based social landlord and, as well as providing low cost housing, we run services where individuals, friends and families can socialise, develop skills, get support and advice, have fun and get to know their neighbours.

Our aim is for Queens Cross to be a welcoming and vibrant community and we encourage all sorts of city, national and local partners to work with us, recognising our strengths and investing in the future for everyone who live and work in our communities.

#### Linkage with other QCHA Strategies

Our Business Plan is underpinned by ten strategies that provide some detail about how we will achieve our strategic aims. There are clear synergies between this strategy and the other nine

- 1. Customer First incorporating Tenant Participation
- 2. Value for Money incorporating Procurement
- 3. Asset Management
- 4. Development
- 5. People
- 6. Equality and Diversity
- 7. Digital Business
- 8. Health & Wellbeing incorporating Housing Support
- 9. Tackling Poverty

### WHERE WE ARE NOW

#### Introduction

#### Statement of objectives

Our Tenancy Sustainment Strategy aims to ensure that the Association provides effective housing and related services that comply with our legal and regulatory landlord obligations in respect of tenancy sustainment and deliver against our strategic priorities.

Our objectives include minimising tenancy breakdown, preventing homelessness and promoting stable and sustainable communities through:

- 1. Prevention & relationship building ensuring that prior to and from the commencement of any tenancy, steps are taken to identify issues which could affect tenancy sustainment. We spend time with new tenants to ensure they settle into their new homes and are able to manage their tenancy both financially and to fulfil their tenancy obligations. We use our tenant profile information to identify vulnerable people and potentially vulnerable groups so that our services are tailored to meet their needs.
- 2. Early intervention recognising signs that an individual is struggling to manage their tenancy and engaging quickly to help people deal with the challenges they face.
- 3. Tenancy Support liaising with and signposting to appropriate agencies to ensure that individually tailored support is provided where required throughout a tenancy, catering for the changing needs of household members. Recognising that people have different needs at different stages in life / their tenancy and delivering flexible responses.
- 4. Partnership Working establishing partnership arrangements with agencies, especially the Glasgow Health & Social Care partnership, who are able to assist in sustaining tenancies where appropriate.
- 5. Enforcement action as a last resort we recognise that enforcement action should be a last resort in dealing with a failing tenancy but that we also have an obligation to other tenants and community members to actively and appropriately manage failing tenancies.

#### The outcomes we expect from this approach include:

- · high levels of tenant satisfaction
- good levels of tenant engagement with the Association
- stable and sustainable communities with high demand across our stock
- low turnover and void levels, low void rent loss and associated void costs
- few tenancy breakdowns, such as abandoned tenancies and evictions;
- prevention of homelessness;

#### 1. Understanding our tenant profile and identifying vulnerability

We know that having good insight into the make-up of our tenant base, their needs and potential vulnerabilities is fundamental to developing and delivering the right services. To this end we have carried out two 'Getting to Know You' surveys (in 2014 and 2017) and a 'Getting To Know You Better' in 2016 focused on health issues. 'Getting To Know You 3' was completed in March 2020 and used to inform our 2020-25 Business Plan.

We understand that our tenants can face a range of challenges that can impact on their ability to manage their homes including:-

Mental health difficulties / learning difficulties / physical health problems / young tenants with limited experience / anyone in the first year of tenancy / threatened by ASB / domestic abuse / harassment or hate crime / low income / substance or alcohol abuse / history of homelessness / refugee status recent confirmed / ex offender / ex services / lone parent / child in household / pregnancy / older people / bereavement / hoarding behaviour

We recognise that a failing is often a symptom of vulnerability rather than the cause and look for ways to help people using the five objectives detailed above.

#### 2. Housing Options approach

We adopt a Housing Options approach to assist and advise people who contact us seeking accommodation. We spend time with people discussing their housing need and considering their options as part of the application and allocations process to ensure that a home with QCHA is the right solution to their housing needs.

#### 3. Affordable Homes

We aim to provide affordable homes and have developed a rent model that is clear and consistent. We have tested the affordability of our homes using the SFHA and Housemark Affordability toolkit. Our Rent Setting Policy is underpinned by affordability and our long term financial plans are mostly limited to inflationary increases.

We are also working to make our homes as energy efficient as possible in order to minimise the amount our tenants spend on energy and ensure our homes are warm and support good health.

#### 4. Allocations that meet housing needs

When we allocate a home we ensure that the property offered is suitable for the household's medium to long term need and circumstances. Moving into a new home is exciting but expensive and can be stressful. The start of a tenancy is the start of the long term relationship with Queens Cross that is critical to tenancy sustainment. To help build that relationship we:

- Match your needs to the home we offer
- Let you a home that meets our Lettable Standard and the Scottish Housing Quality Standard
- Explain how to pay your rent and advise you on your entitlement to housing benefit

- Help you understand your responsibilities as a tenant and highlight the important parts of your tenancy agreement that will help you maintain your tenancy.
- Provide targeted support and additional contact with tenants we know are vulnerable
- Your Housing Officer will visit you at least twice within 2 months of you moving in to see how you
  are settling in and offer further advice and support.

#### 5. Tenancy Sustainment team

Our tenancy sustainment team has two roles:

- To build a relationship with applicants for QC housing and ensure they receive the support and advice they need to prepare them for accepting and managing their QC tenancy.
- To develop a network of contacts with a range of support agencies so that they can support Housing colleagues to support individuals who are struggling to manage their tenancies.

A tenancy sustainment fund is provided annually to support provision of goods or services that will help a tenant deal with a crisis such as emergency fuel top ups or one off furniture items.

#### 6. Housing Management

Our housing management service is based around the four neighbourhoods of Westercommon, Dundasvale, Queens Cross and Woodside. Each area is served by a small team of housing officers so that tenants can be confident they are working with a knowledgeable, experienced team.

Each Housing Officer manages around 300 homes, ensuring they have time to get to know their tenants, identify those who are vulnerable and to identify those who need additional help.

In addition to our housing officers a range of staff from across the Association will visit tenants at home and are trained to notice indicators that suggest a household may be struggling to maintain their tenancy. We have mechanisms for all staff and contractors to raise any concerns with our housing management teams so that appropriate tenancy support can be arranged.

We have a robust approach to tenancy management and ensure that breaches of tenancy are addressed. Concerns about anti-social behaviour are dealt with in a way that supports tenancy sustainment for both the individual raising a concern and the tenant complained about.

#### 7. Financial inclusion

We provide advice to tenants about the financial benefits (housing, welfare and health related benefits) available to them and assist tenants to ensure they are claiming everything they are entitled to. We provide basic debt and money advice and where people have more complex debt issues we support them to access more specialist services.

Our team was strengthened by the addition of an energy advisor in 2020 who works with individuals to manage their home energy bills, switch suppliers, ensure they have the most appropriate meters and deal with energy debts.

#### 8. Estate Services and our CCTV hub

Queens Cross provides an estate caretaking and emergency repairs service all day, every day. We have Estate Caretakers based on site in each of our multi-storey neighbourhoods and in the CCTV hub at Queens Cross.

This means that Estate Caretakers are our 'eyes and ears' when the office is closed. They will often notice when a tenant's health changes or a vulnerable person appears to be at risk.

Our Estate Services team play an important role in keeping our neighbourhoods clean and safe. In addition to cleaning common areas and responding to any emergency situations they carry out security patrols through the night. The visibility and presence of our Estates teams enhance the safety of our communities which is important for tenancy sustainment.

#### 9. Home Team and Handyperson Service

The Association has a Handyperson Service which works flexibly across our stock helping to maintain a clean and safe environment for homes not served by a caretaker base.

A Home Team service is available to any vulnerable tenants who have support provided by the Association. Supported tenants can request help with household tasks such as hanging curtains, moving furniture and dealing with loose carpets.

#### **Supported tenancies - Queens Cross Wellbeing**

We have three Wellbeing services that help individuals with particular support needs to maintain a tenancy:

- · housing first for young people
- for people age 60+
- for good mental health

#### **Wellbeing for Young People**

We provide a home for young people aged 16 to 25 who are at risk or have experienced homelessness. Every young person we work with is different ... most have experienced an unsettled childhood. The service is commissioned by Glasgow HSCP.

There are two tiers to this new community based housing first model and this provides the flexibility that makes it work.

Wellbeing Service for Older People:

There are two service strands available to for people aged 60 and above.

The Older Persons Wellbeing Service helps people manage their tenancy as age related health and mobility concerns reduce their confidence. We ensure regular contact so that people can live independently and at home in their community.

The Intervention Service provides tailored support when someone's unwell; providing assistance until they recover or longer term arrangements can be made.

#### Wellbeing for good mental health

Our project supporting people experiencing or recovering from mental health related issues is also commissioned by Glasgow GHSCP. It provides help with budgeting and shopping, medication prompts, dealing with letters and form filling, accessing training or education and liaising with other services. We also help look after people's emotional wellbeing.

#### 10. Social Regen / Social Inclusion

We recognise that people have more chance of sustaining their tenancy and seeking support if they are actively involved in a thriving community. We offer a range of activities for people of all ages to engage in that encourage social interaction and build community cohesion.

#### 11. Equality Diversity & Inclusion

We aim to promote equality of opportunity, eliminate discrimination and harassment and foster good relations as an organisation and service provider. To deliver on our commitments we have an Equality & Diversity working group with an annual action plan who ensure that equality and diversity considerations are integral to everything we do. To help tenants sustain successful settled tenancies we ensure we are accessible to all and inclusive in approach.

We are a Third Party Reporting Centre which means our staff are trained to deal with people experiencing hate crime and we have signed the 'Make A Stand' pledge so we can support victims of domestic violence.

#### 12. Partnership Working

Effective tenancy sustainment and delivery of our ambitious programmes cannot be achieved without involving partners from a range of organisations including Glasgow Health and Social Care Partnership, and third sector organisations. We actively identify those organisations who are well placed to assist us and ensure that we work together to achieve positive outcomes for our tenants.

#### 13. Using technology

Technology has the potential to make a huge contribution to supporting and improving the health and wellbeing of our tenants as well as tenancy sustainment.

We explore opportunities to be more efficient by using technology allowing us to focus resources where they are most needed. For example the QC App which delivers self-service options for those most capable, freeing up our time to support more vulnerable tenants to access services.

We have also committed to the Technology Enabled Care (TEC) in Housing Charter and have pledged to use technology in redesigning services, providing preventative and supportive TEC solutions for existing and future tenants that deliver better health outcomes enabling people to live independently in our communities.

### WHERE WE WANT TO BE

#### 1. Better understanding our tenants needs and vulnerabilities

We will use our triennial 'Getting to Know You' survey results (the most recent being 2019) to better understand our tenants needs and ensure we tailor services to help people manage and maintain their tenancy.

We will ensure our QL database clearly identifies people with known vulnerabilities to help staff in the day to day delivery of tailored services.

We will identify tenants who have not had contact with the Association in the last two years and will proactively seek contact with them.

We understand that families who have experienced homelessness and those in poverty are at a higher risk of homelessness in the future. In 2021 we were awarded funding for a family support project worker to support young parents and their children and improve their chances of sustaining their tenancy.

#### 2. A more transparent approach to Allocations

We will continue to underpin our approach to meeting housing needs with a Housing Options approach and have reviewed our Allocations Policy, in consultation with tenants and applicants, to ensure it gives suitable priority to the legislative reasonable preference groups, meets the relative needs of applicants, and supports vibrant communities.

By understanding applicant's circumstances and preferences we will aspire to make a housing offer that delights and meets their long term needs.

To improve access to our housing we will engage with Glasgow City Council and other partners on a city wide Common Housing Register.

Responding to what tenants and applicants have told us we are moving to a Choice Based lettings approach that will deliver greater transparency. We will work with our neighbouring Associations to explore the potential for a North West or City wide approach to Choice Based allocations.

#### 3. Affordable Homes

We will continue to monitor the affordability of our rents and consider affordability in our pre-tenancy discussions with applicants. We will also look at the potential fuel costs and household running costs.

We will work rigorously to prevent rent accounts falling into arrears, encouraging tenants to develop regular payment practices and build a credit balance over time and making early contact if a payment is late. We will also continue to raise awareness of the benefits that people are entitled to and support tenants to maximise their incomes through benefit claims.

Where a tenant is struggling financially we will look at whether we have a suitable property with a lower rent that may meet their needs and help them explore other options that may be available to them.

# 4. More pre / early tenancy work so we build strong early relationships and trust with new tenants

We will strike a balance between the speedy allocation of properties and ensuring the applicant for a Queens Cross tenancy is supported to get their tenancy off to the best possible start. We will spend time with new tenants to ensure they settle in and understand what is available to them across the Queens Cross Community.

Moving home can be both exciting and stressful particularly on a limited budget. Our lettable standard will be reviewed to ensure that those who may struggle to decorate and furnish a home are able to access pretenancy support.

We will consult with tenants on a new Estate Management policy underpinned by a Good Neighbour charter that will set down clearly how we and they contribute to a vibrant community.

In particular we will build strong relationships with support providers in relation to Housing First tenancies and homeless people offered a new home under the Glasgow Council Rapid Rehousing plan.

A pilot Peer Navigators project will be rolled out in 2021 helping people with experience of homelessness to connect with their new to community and we will actively engage in this project.

#### 5. Flexible start up and furniture packs

In addition to unfurnished properties we will offer flexible affordable furniture and start up packages to help people manage the cost of setting up a new home. We will also work in partnership recycle unwanted furniture and white goods.

#### 6. Energy education

Keeping a home warm is central to tenancy sustainment and we will ensure new tenants understand how to efficiently use their heating system and how to access advice on managing their energy bills from the start of their tenancy.

Clear 'easy read' guidance information will be available for all tenants and targeted work will be carried out where we have oversight of energy consumption such as Westercommon (ground source heat pump system) and Woodside (Ecopod system).

Our energy advisor will work closely with our investment team to ensure that tenants understand the benefits and options associated with new heating systems.

#### 7. Support more widely available beyond GHSCP commissioned services

As commissioned support services are reshaped and funding is reduced we will seek ways to offer support to vulnerable mainstream tenants.

We will look to expand our Home Team Services to all tenants.

#### 8. Recognising and supporting people whose safety is at risk

In addition to identifying vulnerable people and ensuring regular contact is maintained. We will ensure our policies and procedures reflect our commitments to supporting victims of domestic violence and hate crime so they can live safely in our communities. We will embed our pledge to 'Make a Stand' and promote our services as Third Party Reporting centres.

#### 9. Staff training

Our frontline staff are the first point of contact for our residents and they are often first to notice when someone is vulnerable or their health and demeanour has changed. This is particularly true of our Estate Caretakers, Handpersons and Social Regeneration colleagues who are able to engage less formally with people and can use this to build trust.

We will train all of our staff to recognise vulnerabilities, to understand how adverse childhood experiences can impact and how to respond when they have concerns about a vulnerable resident or family. This will include training on Child & Adult Protection, trauma informed practices, mental health, suicide awareness and Dementia.

The Association will pilot the Housing & Dementia Framework in 2021.

#### 10. Using technology

We will continue to explore opportunities to be more efficient by using technology allowing us to focus resources where they are most needed. To this end we will promote the QC App to new tenants so they have self-service options available to access services.

We continue to seek ways to use Technology Enabled Care (TEC) in redesigning services, providing preventative and supportive TEC solutions for existing and future tenants that deliver better health outcomes enabling people to live independently in our communities.

#### 11. Continue to invest in Social Regeneration

The Association recognises its role as a community anchor and invests in social regeneration staffing, resources and activities as a way to reach out to and strengthen our communities. We are able to do this using income from a variety of sources including grant funding, sponsorship and donations from our subsidiary companies.

We will continue to explore and maximise funding sources to maintain a strong community regeneration approach.

#### 12. How we will get there and evidencing what we achieve

We will consider new ways to measure the Social Value of our approach to tenancy sustainment and the wellbeing of our communities.

An action plan supports delivery of this strategy and the Executive lead overseeing progress will be the Director of Neighbourhood Services.

A progress report will be brought to Board 2023 and 2025.

# NEED ANOTHER VERSION OF THIS DOCUMENT?

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#### **ARABIC**

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#### **URDU**

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# CONTACT US

QUEENS CROSS HOUSING ASSOCIATION, 45 FIRHILL ROAD, GLASGOW, G20 7BE 0808 143 2002 CONTACTUS@QCHA.ORG.UK WWW.QCHA.ORG.UK





