

ISSUE 3



LINKHOUSING

housing news

The newsletter for Link tenants

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- Tenant engagement strategy



Welcome to the winter edition of Housing News



This year has been difficult for everyone and despite the hope new vaccines offer, we look set to continue with restrictions for some time to come.

However, I look forward with optimism to the new year. Despite the challenges of Covid-19, Link continues to deliver essential housing services, keeping you safe in your homes.

In this edition of Housing News, we have provided information about how we will continue to support you. We've also shared good news stories about tenants and staff to show you can still expect the very best from us.

I hope you find the newsletter interesting and useful. Stay safe, enjoy the festive season and best wishes for the new year!

June Green
Chief executive of Link Housing

CONTINUING TO DELIVER ESSENTIAL HOUSING SERVICES

Tenant and staff safety is our priority and we're following Scottish Government and NHS advice as we continue to deliver essential services.



We're still working together, safely apart for our customers

To tackle the spread of Covid-19, Scottish Government restrictions continue. While many areas entered stricter lockdowns on Friday 20 November 2020, Link and partner services are classed as essential by the Scottish Government, so we can continue to serve our tenants and communities across Scotland.

You can find out more by reading the letter from Kevin Stewart MSP, Minister for Local Government, Housing and Planning. The letter can be found on our website in the 'Coronavirus information and advice' section.

Our service delivery for Link customers, including social housing tenants and mid-market rent tenants, is outlined below:

- Repairs will continue as normal (subject to Scottish Government guidelines and following safety measures)
- Essential home visits from housing, sheltered housing and retirement housing officers will continue (subject to Scottish Government guidelines and following safety measures)

For the latest guidance on Covid-19 and staying safe please visit www.gov.scot/coronavirus-covid-19/.

If you have any questions about our services please get in touch through the ZenDesk live chat on www.linkhousing.org.uk or call **03451 400 100**.

Response times for our enquiries, complaints, repairs and customer services teams may take longer than usual as our call handlers are working from home.

It's good to talk, so let us know if you change your number

When we're carrying out essential work, such as gas safety checks, it's important we're able to contact you. If you change your number, please update us by calling **03451 400 100** or emailing **csc@linkhalt.co.uk**

Most phone providers include 03 numbers such as 0330, 0333, 0345 and 0370 in their monthly free number plans. For any that don't, our 0345 number is charged at local rates no matter where you're calling from.



Check your eligibility for Scottish Child Payment



What is Scottish Child Payment?

A new payment for eligible families to help towards the costs of looking after a child. It's £40 paid every four weeks for each child under six. It's administered and paid by Social Security Scotland.

Payments will start in February 2021 but applications can be made now. This is to help manage the expected high number of claims.

Who can get it?

People may be eligible if they, or their partner, are the parent or full-time carer of a child who will be aged under six on 15 February 2021 and get at least one of the following benefits:

- Child Tax Credit
- Income Support
- Pension Credit
- Working Tax Credit
- Universal Credit
- Income-based Jobseekers Allowance (JSA)
- Income-related Employment & Support Allowance (ESA)

How many children can qualify for Scottish Child Payment per household?

Every child under six in a qualifying family will get a payment.

How do people apply?

Applications can be made through the Social Security Scotland freephone helpline on **0800 182 2222**, by post or online at **mygov.scot/scottish-child-payment**.

What if the child turns six before Monday 15 February 2021 or there is some other change?

Children six years old or older on 15 February will not be eligible. People need to notify Social Security Scotland if their circumstances change at any point.

When will people get a decision?

Social Security Scotland will start notifying successful applicants from 15 February.

How will people be paid?

It will be paid into their chosen account.

What can people use the money for?

It is up to the person on how to use this to help support their family.

Does it affect other benefits?

No, it will not be treated as income for UK benefits and tax credits.

SUPPORTING OUR TENANTS DURING TOUGH TIMES

Gail's been a Link tenant since 2011. She used to live with her four young children in Edinburgh's New Town but, with her family growing, her three-bedroom flat became unsuitable.

Her dream move was a four-bedroom house with a front and back garden for her children to play in, but knew properties like that are rare in Edinburgh, so felt her best chance for moving to a larger property would be a mutual exchange.

Gail logged her details onto 'HomeSwapper' and soon, people got in touch to discuss an exchange. However, with her home being in the centre of Edinburgh, people were put off by the council tax band and lack of parking.

After exhausting the mutual exchange option, Gail reached out to Link and was put in touch with our helpful housing team. Investigation of Gail's housing circumstances revealed wider issues. In addition to overcrowding, there were major works required due to leaking pipes.



Our Edinburgh housing team managed to secure a permanent move for Gail and her family, and she has now moved into a four-bedroom, new build house in the north of the city, with front and back gardens.

The move has transformed Gail's life. Her children love playing in the garden, giving Gail space to relax and enjoy the peace inside. Asked how Link staff had helped her, she said: "Lesley (housing coordinator) has been amazing, and I can't thank her enough. Throughout the whole move, she was on the phone daily to update me. She's been fantastic and has gone out of her way to help."

With Covid-19 causing disruption to many aspects of our lives, it's never been more important for social housing to continue supporting those in housing need.

Gail continued: "Link has always been quick to carry out repairs and keep me informed. My recent experiences have shown me housing services are vital during the pandemic and I'm glad we have Link keeping us secure in our home."

Have you heard of Warm Home Discount?

It's a grant of £140 which is paid to your electricity account (whether it is a standard meter or a prepayment meter). There are two groups which qualify:

Core Group customers qualify if on 5 July 2020 all of the following apply:

- their energy supplier is part of the scheme www.gov.uk/the-warm-home-discount-scheme/energy-suppliers
- their name (or their partner's) is on the bill
- they are getting the Guarantee Credit element of Pension Credit, even if they also get Savings Credit.

Broader Group customers who are on a low income can apply direct to their electricity supplier if they meet the following criteria:

- their electricity supplier is part of the scheme www.gov.uk/the-warm-home-discount-scheme/energy-suppliers
- they are on low income
- they get certain means-tested benefits.

The funds available for this scheme are limited so it is important customers apply to their energy supplier as soon as possible.

Warm Home Discount Helpline: **0800 731 0214**
(Monday to Friday, 8am to 6pm)



WINTER ENERGY-SAVING TIPS!

- Use heavy curtains and close them when it gets dark to keep heat in.
- Keep your radiators clear and avoid putting furniture against them.
- Drying washing on the radiators will make your house colder and damper
- Only turn on the heating and hot water when you are in the house.
- Regularly bleed your radiators to avoid cold spots.
- Set your thermostat to between 18°C and 21°C degrees.
- You can keep warm without turning up the heating by putting on an extra layer of clothing and wearing socks to avoid cold feet.

We've signed up with Home Energy Scotland, which provides free, impartial energy advice and support to Link tenants and customers. It can provide help for households to:

- Reduce fuel bills
- Save energy
- Keep homes warmer
- Reduce carbon emissions

If you are finding it difficult to pay for gas and electricity, have problems with condensation or are unsure how to operate your heating system properly, please contact us on **03451 400 100** and we can arrange to refer you to Home Energy Scotland for advice.

Partnership discussions with Weslo

During the past few months, we have been in discussions with Weslo Housing Management about them becoming part of the Link group. This would see Weslo homes and staff members transfer over to Link.

Who is Weslo?

Weslo Housing Management is a registered social landlord providing affordable social housing throughout West Lothian, Edinburgh and Lanarkshire. They own and manage 2,300 homes, factor 3,500 homes and also provide a private rented, mid-market service.

Why is Link in discussions with Weslo?

A partnership between Link and Weslo presents great opportunities for us both, as we share the same values of providing quality services to tenants.

Geographically, we operate in the same locations, so by combining our resources, we can provide better services for tenants in those areas. The merger would also see us becoming the biggest social landlord in West Lothian and Falkirk,

improving the way we can work with those councils. In addition, the proposal would also allow Link's commercial services, such as Link Property, to expand in these areas.

What's the process?

Link and Weslo are developing a joint business case that will focus on finance and service delivery structure. This will be followed by a period of consultation with Weslo tenants who will have a chance to vote in a ballot towards the end of March 2021.

If the tenants vote in favour, Weslo should join the Link group at the end of April.

We'll keep you up to date with progress on our website and in the spring edition of the newsletter.

WHAT'S IN A NAME? WIN A £50 GIFT CARD!

In 2021 we will launch our new lettings website where people looking for housing with Link can view and bid on the properties we have available for social rent.

The new system, which will replace HomeHunt, has improved features and will give more information to help people find their ideal home.

We would like tenants to come up with a catchy and unique name for the new website. Any tenants with an eye for design are encouraged to supply a logo to complement their suggested name.

In return, we will give a £50 gift card to the person who makes the winning suggestion! The winner will be chosen by our project team.

Please send your suggestions to getinvolved@linkhaltd.co.uk and the winning entry will be picked in January 2021.



KEEPING YOU SAFE

Smoke alarm upgrades

In line with new Scottish Government legislation, we will be carrying out mandatory smoke alarm upgrades over the coming months. The upgrade should take no longer than one hour and is essential to ensure the safety of you and your family.

What happens next?

If your home has been identified as requiring an upgrade, you will receive a notification letter from our planned maintenance team, followed by another letter with an installation date. If the appointment is not suitable, you can contact our team to rearrange.

Before our electrician attends, we will ask you to let us know if anyone in your household is self-isolating due to Covid-19 or whether anyone is shielding, over 70 or pregnant. All visits to your home will be carried out in accordance with government guidelines.

To help maintain social distancing, it is important you stay in another room while our staff are working in your home. Our teams have been trained in effective health and safety practices, hand hygiene and the use of PPE, including wearing masks and/or other appropriate protective clothing. They will maintain a safe distance and clean down any areas they have been working in when their task is complete.

Staying in the UK after it leaves the European Union?

The EU Settlement Scheme has been set up to allow EU citizens to get the immigration status they need to continue to live, work and study in the UK.

Czy jesteś obywatelem Europejskiego Obszaru Gospodarczego? Unijny Program Osiedleniowy pozwala obywatelom Unii Europejskiej i członkom ich rodzin ubiegać się o status, którego potrzebują, aby nadal mieszkać, pracować i studiować w Wielkiej Brytanii po Brexicie. Możesz złożyć wniosek za darmo na stronie **Gov.uk**. Jeśli potrzebujesz pomocy, możesz zadzwonić do lokalnego Citizen Advice Bureau pod numer **0131 510 5510**, wysłać email eucitizens lub zadzwonić na infolinię wsparcia obywateli UE **0800 916 9847**.

The EU Settlement Scheme allows EU citizens and their family members to apply for the status they need to continue to live, work and study in the UK after Brexit. You can apply for free at **Gov.uk**. If you need help to apply you can phone the local CAB office on **0131 510 5510**, email EU Citizens or call their Support Helpline **0800 916 9847**.

The deadline is 30 June 2021, but we recommend you apply now.

Blocked drains!

We've been having problems recently with blocked drains at a couple of our new build developments.

When we investigated this, we discovered it was caused by a large volume of wet wipes and other non-flushable items being flushed down the toilet. This caused the pipes to be completely blocked and back up under the building.

To reduce the chance of experiencing blocked drains, follow our tips below:

Bathroom

Never flush wet wipes, nappies, hygiene products, cleaning wipes, cotton wool, medical waste bags or any other materials in the toilet. The toilets are not designed to cope with these materials.

Make it easy for yourself, keep a bin in the bathroom for you to quickly, safely and hygienically dispose of all the 'never flush' personal items.

Kitchen sink

Fat, oil, food waste and grease in liquid form may not appear to be harmful as they don't get stuck in the plughole, but as they cool they congeal, harden and stick to the inside of drains and sewers.

This builds up over time, which can cause blocked pipes and flooding. These should not be flushed down the toilet either. You can dispose of these in the general waste bin.



Leaking gutters or running downpipes – let us know!

At this time of year when the leaves are falling from trees and we have an increase in rain, roof gutters can get blocked, causing water ingress and damage to property and belongings.

If you see leaking gutters, downpipes or any water escapes, please report them. The sooner we know, the sooner we can attend to them.

Please contact csc@linkhaltd.co.uk or **03451 400 100**, or report it using the MyLink app.

Valuing complaints and feedback update

If things go wrong, we want to put it right. Staff are encouraged to record any expression of dissatisfaction about service failure as part of the complaints process.

April to September 2020 performance

We received **109** compliments and positive feedback on our services.

We received **192 stage one** complaints and **16 stage two** complaints (compared to 231 and 17 at the same time last year)

43% of frontline complaints were upheld and **11%** were resolved

96% of frontline complaints were responded to in full within SPSO target of five days

On average, we resolved **stage one** complaints within **three working days** and **stage two** complaints within **16 days**

0 complaints upheld by SPSO

Eight lessons learned from complaints were recorded. These were related to contractor performance, communication and customer service themes. Lessons focus on action to resolve and repair customer relationship, how to prevent it happening again and sharing learning with staff.

Tenants rated Link 4 out of 5 stars in terms of how we handled the complaint.

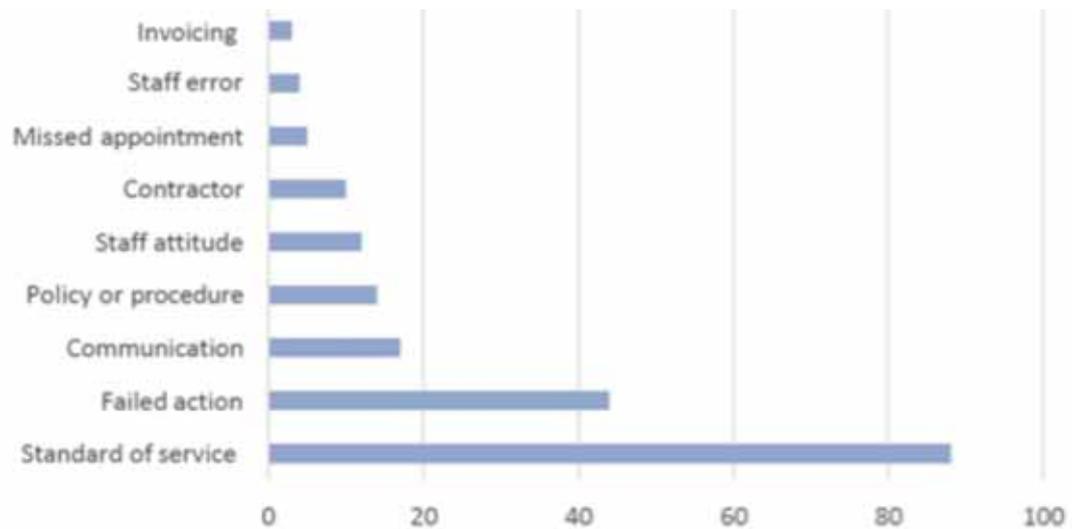
However, we know there are still aspects of tenant satisfaction we need to improve, as 44% of tenants stated it was difficult to make a complaint and 72% of tenants felt staff did not understand how tenants felt about the issue they were complaining about.

We want to work with you to resolve complaints and encourage you to give us full information to be able to do this. We encourage those supporting vulnerable tenants to access the complaints process and speak to us about any communication or other support needs. There is lots we can do to support tenants to make a complaint, including providing a range of ways to do it (phone, email, MyLink app, ZenDesk live chat) we can also provide information in a range of formats on request.

We have:

- approved the new model complaints handling procedure set out by the Scottish Public Services Ombudsman (SPSO) in September. You can view the procedure at <https://linkhousing.org.uk/media/5129/complaints-handling-procedure-customer-information.pdf>;
- organised webinar training to support staff with complaints handling;
- hosted a complaints network with the Scottish Public Services Ombudsman to share best practice and learning; and
- consulted with tenants and staff on the expected behaviours policy to promote positive communication between staff and customers.

Complaints by category



Charter Report Card

We recently published our Charter Report Card for 2019/20. In it you can find information on how we are performing in several areas, including:

- Customer satisfaction
- Housing quality and maintenance
- Anti-social behaviour
- Rents and service charges
- Value for money
- Access to housing and support

The Charter Report Card is based on information we send annually to the Scottish Housing Regulator (SHR).

We've included our performance during the past three years and compared it to the Scottish average. You can also see how we compare to individual landlords in your area by using the Comparison Tool on the SHR's website www.scottishhousingregulator.gov.uk/landlord-performance. This website has information on the performance of all Scottish social landlords.

You can find our Charter Report Card on our website. If you would like a paper copy, please call us on **03451 400 100**.



Tenant engagement strategy

We launched our new tenant engagement strategy in September to coincide with Scottish Housing Day!

We hosted an event on Microsoft Teams which involved a presentation from our tenant engagement team, bite-sized talks from actively involved tenants and a discussion on the value of social housing.

Despite Covid-19, we were delighted to use technology to meet with tenants and discuss housing services. The strategy document is currently being designed and printed and will soon be available on our website.

CALLING ALL ARMCHAIR CRITICS!

One of the new opportunities we've introduced in our tenant engagement strategy is our Armchair Critics Panel.

This new tenant panel will (mostly) be asked to provide views on the printed and digital communications we send to tenants. So, if this sounds like it might be your cup of tea, get in touch! Call us on **03451 400 100** or email **getinvolved@linkhaltd.co.uk**

We'll ask you to complete online surveys or attend Microsoft Teams meeting from the comfort of your own home! Full training and support will be provided.

Our small but dedicated group of armchair critics has already provided views which we incorporated into this year's Charter Report Card.

Digital inclusion - Successful application to Connecting Scotland Fund

Covid-19 has affected people in so many ways and has caused many of us to feel socially isolated, particularly those who don't have the means to get online.

To support these tenants, we successfully applied to the Connecting Scotland Fund for 50 iPads and MiFi units that will be distributed to those most in need.

We will also be appointing digital champions over the coming weeks to help our tenants get connected and make the most of online resources.



Update from the Tenant Scrutiny Panel

Like everyone else, the Tenant Scrutiny Panel (the Panel) has been severely affected by Covid-19. Our face-to-face meetings and scrutiny inspections are on hold. However, we have moved to online meetings and continue to be very involved.

We have received briefings from June Green, chief executive of Link Housing, who explained the work done by Link to continue delivering essential housing services.

We felt we wanted to hear about gas servicing delivery, as entry into homes could be difficult with restrictions imposed by Covid-19 measures. Gas servicing is on track with Link's in-house service engineers coping with service requirements.

We have used our additional time at home to carry out other activities, for example, reviewing our terms of reference and attending and presenting at national webinars.

In addition, we met with Link staff on Microsoft Teams to discuss the content and layout of the Charter Report Card, and review the evidence Link collects when submitting its annual assurance statement to the Scottish Housing Regular.

We hope to return to our normal scrutiny activities soon. However, we will continue to work towards the activities in our business plan, to ensure we're working effectively with Link to monitor and improve performance.



Recruiting new members

During the recent tenant satisfaction survey, many Link tenants said they would be interested in finding out more about the Panel.

An online event will be held in 2021 to provide more information. If you'd like to take part, contact our tenant engagement team on getinvolved@linkhaltd.co.uk

Promoting the Panel

We currently report to the Link Housing Board and will work with Link Housing to report our activities more widely to tenants, sharing our inspection reports and other key documents, such as our terms of reference on the website.

Planned maintenance

In August, we met with June Green and the asset planning manager to discuss Link's plans for planned maintenance. We agreed how important it is that tenants know what work would take place in their homes. Next year, Link will produce a draft leaflet in January outlining proposals for planned works and share this with tenants.

Retirement round-up

Christmas cheer at Morar Court

Tenants at Morar Court, Falkirk, put a noticeboard up in the main foyer to say although they couldn't celebrate Christmas with their usual celebrations, they could still make a child smile on Christmas morning by donating gifts to the Salvation Army, using the funds they raised for their Christmas party.



The other tenants in the building loved this idea and purchased toys and gifts for children of all ages from birth to 16 years. The Salvation Army collected an incredible total of 81 unwrapped presents that will be gifted to families with children in the Falkirk and Grangemouth area.

A second collection has been arranged for the end of November! Well done everyone, a great team effort!

Spreading festive cheer

After attending training on intergenerational work, one of our sheltered housing officers, Nancy Jack, put on her thinking cap to see how she could spread some Christmas cheer for the tenants and kids at Auchinbee Nursery.

She asked the manager of the nursery if the children who usually visit the sheltered development at Christmas would like to sprinkle some magic dust on the paths so Santa doesn't forget to visit the tenants of Glen Lyon Court.

Of course, the kids loved this suggestion and, as they sprinkle the magic dust, the tenants will be able to wave to the children from their window, keeping everyone socially distanced and safe!

The event is planned for 22 December. In their Christmas outfits, the children will shake bells so the tenants can hear them coming and will then give their best rendition of Jingle Bells.

Beware of bogus callers!

Police Scotland has released an alert relating to recent incidents of a male bogus caller presenting as a police officer (both over the phone and in person).

The scam involves a call to advise a police officer will attend your address in relation to issues with your bank account. The rogue "police officer" who attends requests your bank card and PIN number, and proceeds to access the account.



Sadly, it's that time of year where we are likely to see an increase in scams of this type. These callers employ a variety of tactics. They may tell you they are attempting to make a delivery but, for some reason, require bank details. They may also use more alarming tactics, for example, threaten legal action in relation to unpaid bills or taxes.

Please remember the following advice from Police Scotland:

- Have you been called out of the blue?
- Were you asked to share personal information?
- Do you feel pressured into a quick response (such as giving your bank account details)?

If the answer is yes, it's probably a scam.

- Do not respond to any unsolicited automated messages telephone calls, these are undoubtedly scams. Just hang up.
- Do not ask for, or accept, a direct dial phone contact for them.
- Always protect your personal details (including bank PIN and account details, passwords to any accounts, address, date of birth).

Anyone with information can contact Police Scotland by phone: **101** or contact Crimestoppers anonymously by phone: **0800 555 111**.

GIVING OUR STAFF THE SKILLS TO SUPPORT TENANTS WITH DEMENTIA

There are approximately 90,000 people living with Dementia in Scotland, around 3,000 under 65. As the population continues to grow older, the risk of more people developing dementia increases. Dementia has also become the second most common cause of death in Scotland.

In recognition of these issues, the Chartered Institute of Housing Scotland, Healthcare Improvement Scotland and Alzheimer Scotland launched the Housing and Dementia Framework in October 2019. The Framework is designed to support housing organisations to think about how they can better support people to live well with dementia.

We signed up to the framework and began looking at how we could equip staff to recognise the signs and symptoms of dementia.

In collaboration with Age Scotland, a bespoke, online training programme was developed and a total of 86 staff across our housing teams attended.

The feedback from staff has been overwhelmingly positive. They have gained a deeper understanding of dementia, the issues faced by tenants and family members living with dementia and more specifically, how this relates to housing. This includes what we can do to improve communication with tenants living with dementia and a better understanding of the simple changes that can be made to a person's home to help promote independent living.

Going forward, our teams have committed to put their learning into practice and, as an organisation, we will continue to invest in the learning and development of our teams so we can ensure we deliver the best service to our tenants and customers.



Low-cost Initiative for First-Time Buyers

LIFT

If you want to buy your own home but don't think you can afford the full price, the Scottish Government's LIFT scheme could help.

In this example, the Scottish Government contributed 40% of the price and will get the same percentage back when the property is sold. In most areas, buyers can choose to increase their equity share to 100% over time.

LIFT is open to:

- First-time buyers
- Social renters
- People with a disability who have a housing need
- Members of the armed forces and veterans who have left the armed forces within the past two years
- Widows, widowers and other partners of service personnel whose partner has lost their life while serving in the armed forces within the last two years
- People aged over 60 who have a housing need

The LIFT (Low-cost Initiative for First-Time Buyers) Open Market Shared Equity (OMSE) scheme helps first-time buyers and other priority groups – including current social tenants – get onto the property ladder by contributing up to 40% towards the price of a home.

Buyers fund the remainder themselves, usually through a combination of mortgage and deposit, and own the property outright.

Kevin, a previous social tenant, recently bought a home with the help of LIFT; “LIFT helped us buy our first home. Council rent was £416 a month, our mortgage is £230 a month. We will be able to pay more mortgage off, repay government money, and own our own home.”

LIFT example

A couple with a household income of £20,000 per annum (made up of salary and benefits) found their rental accommodation was unsuitable due to disability. They bought a three-bedroom home in Fife through LIFT:

Property price: £79,000
 Buyer deposit: £3,400
 Scottish Government contribution: £31,600

Properties purchased through the scheme must be advertised for sale on the open market, e.g. on a website, and be within the price threshold for the area. The size of property that can be purchased depends on how many people are in the household.

Eligibility criteria apply. For more information, visit www.linkhousing.org.uk/LIFT or text 'LIFT' to **66777**.



Christmas opening times

Our offices are closed over the Christmas period, however, we are still available to take calls reporting repairs and enquires about factoring, during the following hours:

FESTIVE OPENING HOURS

Thu 24 Dec – 9am - 3pm
Fri 25 Dec – closed
Sat 26 Dec – closed
Sun 27 Dec – closed
Mon 28 Dec – closed
Tue 29 Dec – 9am - 5pm
Wed 30 Dec – 9am - 5pm
Thu 31 Dec – 9am - 3pm
Fri 1 Jan – closed
Sat 2 Jan – closed
Sun 3 Jan – closed
Mon 4 Jan – closed

Call **03451 400 100** to speak to a member of staff.



LINKHOUSING



The National Skills Academy Construction



Ways to pay your rent

There are a number of options available to make it easier to pay your rent:



Phone Call us Monday to Friday 9am - 5pm to pay, set up a direct debit or arrange a payment plan. **Call us on 0330 303 0801 option 1.**



Online banking Set up online banking with your bank to make payments directly to us. Remember to quote your account number.

Bank of Scotland sort code: 804121
Account number: 00548273



allpay Call allpay on **0330 041 6497** or go online to **www.allpay.net** to pay by credit or debit card.

You can also download the allpay app (via Apple App Store, Windows Phone store and Google Play) onto your mobile phone to pay by credit or debit card.



Pay in person at any Post Office, or Paypoint terminal located in shops or supermarkets. You can make a payment in person by cash, cheque, credit or debit card. If you need an allpay card call the Customer Service Centre on **03451 400 100** to request one.



Cheque or postal order Please ensure your name, address and account number are written on the reverse of the cheque or postal order. Send a cheque or postal order to:
Link Housing Association Ltd, Watling House, Callendar Business Park, Falkirk FK1 1XR

Emergency contact numbers when the office is closed

Gas boiler and heating repairs

- Call **03451 400 100**

Other emergency repairs

- Call **0800 783 7937** (out-of-hours service provided by **Bield 24**)
- Call **Lochaber HA** on **01397 702 530** if you live in **Fort William** or **Skye**. Call **Lochalsh HA** on **01478 612035** if you live in **Kyle of Lochalsh**. If you live in **Oban** call **West Highland Housing Association** on **01631 566451** or **Hanover** on **0300 323 1170**.



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