



Cube and Loretto Housing Association Partnership

Our proposal to tenants outside Glasgow

January 2021

 A graphic consisting of two overlapping speech bubbles, one light teal and one darker teal. The text "Have your say" is written in white inside the top bubble.

Have
your
say

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Our proposal to join Loretto Housing Association

Over recent months, we've been talking to tenants and stakeholders about Cube outside Glasgow joining its sister organisation, Loretto Housing Association (Loretto), as part of Wheatley Group.

Feedback to date has been overwhelmingly positive and the next stage is to ask tenants for formal approval to join Loretto. This will be done in a confidential ballot, carried out by Civica, formerly known as Electoral Reform Services.

Ballot papers will be sent to all tenants on or before 7 January 2021. The deadline for responding is 5pm on 5 February 2021.

Before you vote, please read again the details and reasons why we believe joining Loretto is good for Cube tenants and their families. These were in the original booklet sent to you in November 2020.

In this proposal, we've taken on board what you've told us in recent months and answer and address questions and issues you've raised. Remember, if you'd like to discuss anything with someone in person, contact your local housing officer or call our customer contact centre on 0800 027 3456.

Stronger together

The Cube board unanimously believes joining Loretto would deliver more for tenants.

Loretto would become your landlord and joining a housing association with existing homes where you live would provide several major benefits to you, your family and local community. These include keeping rents even more affordable, more investment in your home, done more quickly and the opportunity to build a greater number of new homes.

A reminder of the benefits

- **Rents** – there would be a guarantee to cap increases at no more than 1% for three years
- **Improvements** – £7 million investment in Cube homes outside Glasgow over the next five years
- **New-build homes** – 500 new homes built by a combined Cube and Loretto
- **Supported living properties** – no change to the current service
- **Repairs** – no change
- **Housing services** – no change (other than the benefits set out in this proposal)
- **Staff** – they'll continue to provide the same high-quality, locally based service, and there will be NO job losses
- **Jobs, apprenticeships and training** – access to hundreds of opportunities linked directly to the proposal
- **Your landlord** – Loretto would become your landlord
- **Your rights as a tenant** – all would continue
- **Paying your rent** – no change
- **Tenant voice** – strengthened through up to three Cube tenants joining the Loretto Board and more tenants involved in scrutiny and governance, including digital online engagement
- **Anti-social behaviour** – no change, with the continuing support of Wheatley's Community Improvement Partnership
- **Applying for a new home** – no change

What joining with Loretto means for you

Loretto would become your landlord. There would be a number of improvements and benefits for all our tenants. Details are set out below:

	What would joining Loretto mean?	What would happen if Cube tenants outside Glasgow did not join Loretto?
Rents	<p>There would be a guarantee to cap increases at no more than 1% for three years.</p> <p>This would mean a reduction in the average rent for a 2-bed property of £645 over the next three years compared to what Cube would have to charge if it stayed on its own.</p>	<p>We would have to increase rents at 1.7% in April 2021, then 2.4% and 2.9% in the following two years.</p>
Investment and improvements in homes	<p>£7 million of investment in homes and communities on customer priorities including improving windows, doors, kitchens and the local environment.</p>	<p>We would continue to invest in improving your homes, but at a much slower rate and with less money available.</p>
New-build homes	<p>Financial capacity for hundreds of new social rented homes, over and above what Cube could deliver on its own, tailored to the needs of people in the communities we serve.</p>	<p>Cube would continue to develop but the hundreds of additional homes as a result of joining with Loretto would not be built.</p>
Repairs service	<p>There would be no change to your current repairs service.</p>	<p>There would be no change to your current repairs service.</p>
Housing services	<p>There would be no change to your housing service and housing officers will continue to work locally to meet your needs. You would continue to receive the service you enjoy currently including 24/7/365 service through our contact centre, on-line services and the full range of wrap around services available currently such as, welfare benefits advisors, fuel advisors and access to free high quality furniture and emergency food for vulnerable families.</p>	<p>There would be no change to the service you enjoy currently.</p>
Our staff	<p>Staff will continue to provide the same locally based, high quality service you have come to enjoy.</p> <p>There would be no job losses as a result of what is proposed.</p>	<p>Staff would continue to provide services, as now.</p>

What joining with Loretto means for you

	What would joining Loretto mean?	What would happen if Cube tenants outside Glasgow did not join Loretto?
Jobs, apprenticeships and training	Cube tenants would have access to an additional 300 job, training and apprenticeship opportunities as a direct result of the new investment we are proposing to make.	The additional opportunities would not be available although Cube tenants would still be able to access employability opportunities alongside other Wheatley Group tenants.
Your landlord	Loretto would become your landlord.	Cube would remain your landlord.
Your rights as a tenant	All your rights as a tenant, such as security of tenure and the right to succession would continue although your tenancy agreement would be with Loretto rather than Cube.	All your rights as a tenant, such as security of tenure and the right to succession will continue.
Paying your rent	There would be no change to how you pay your rent, although we would communicate with you as a Loretto tenant.	There would be no change to how you pay your rent.
Tenant voice	A stronger tenant voice through up to three Cube tenants on the Board of the combined Loretto and Cube, more tenants involved in scrutiny and governance and modern online digital engagement approaches that help tenants to shape priorities in ways that fit with their day-to-day lives.	Cube will continue to make sure the views and priorities of tenants are understood and reflected in decision making including through tenant members on its Board.
Anti-social behaviour	There would be no change as to how we deal with anti-social behaviour, you would have access to the expertise of Wheatley's ground-breaking Community Improvement Partnership which sees police and fire officers seconded to work closely with housing staff.	There would be no change to how we deal with anti-social behaviour.
Tenants that live in supported living properties	There would be no change to the support you receive and you would continue to occupy your home as now.	There would be no change to current arrangements.
Governance	Your landlord would change from Cube to Loretto and Loretto's Board would become responsible for ensuring your needs as a tenant are met. There would be up to three places on the new Loretto Board for Cube tenants. You would have the opportunity to become a Member of Loretto.	Cube would continue to be your landlord and be run by its Board.
Your tenancy agreement	There would be no change to the terms of your current agreement or your rights, although it will be with Loretto rather than Cube.	There would be no change to your current agreement.

More about Loretto

Loretto is part of Wheatley Group, regulated by the Scottish Housing Regulator and a housing association, just like Cube.

It owns and manages over 1400 affordable homes in west-central Scotland including in West Dunbartonshire, Renfrewshire, North and South Lanarkshire. Like all partners in the Wheatley family, Loretto is firmly rooted in its communities, with customers having a real say on what happens in their homes and neighbourhoods.

Loretto again like all housing, care and property management organisations in Wheatley, provides a wide range of award-winning wraparound services for customers.

These range from creating jobs, apprenticeships and training opportunities to advice on money, welfare benefits and fuel.

Tenants are having their say

Every Cube tenant has been given the opportunity to share their views and thoughts on the proposal to join Loretto.

The vast majority we've spoken to so far say they plan to support the proposal.

Here's the main questions you've raised during our comprehensive consultation – and our responses.

The rent guarantee

As a strong point of principle, Loretto is committed to keeping rents being as affordable as possible – underlined by its three-year guarantee of no annual increase above 1%. It has absolutely no intention of having significant increases once the guarantee ends.

It will be for the new Loretto Board, which will include Cube tenants, to decide any future increases. As always, tenants will be consulted on any such proposals.

Planned investment

The improvement programme to refurbish Cube homes and communities has been, as you might imagine, a major point of interest.

How the £7 million earmarked will be spent – if the proposal goes ahead – will only be finalised after tenants have been fully consulted on the plans.

These include everything from windows, doors, kitchens, bathrooms, close and foyer upgrades, to door entry system upgrades, bike and bin sheds, painting and car parking.

What's the main reason for this proposal?

The sole motivation of the Cube board – and its number-one priority – is to protect and maintain the very best interest of Cube tenants. It believes this proposal best serves all tenants' interests, now and in the future.

Joining Loretto will ensure Cube tenants benefit from lower rent increases and more and faster investment in their homes and communities.

Cube is not in difficulty and will continue to operate and serve tenants if the proposal doesn't go ahead. However, its business plan simply isn't strong enough to offer the promises contained in the proposal to join Loretto, such as the rent guarantee.

Where is the additional money coming from?

This will be from a combination of rent income, Scottish Government grants and borrowing within an expanded Loretto business plan that includes Cube housing stock. The financial capacity available would be significantly stronger than anything Cube could do on its own.

Why now?

The proposal is being made now because the Cube board wants tenants to benefit from joining Loretto as soon as possible. Also, if a majority of tenants vote in favour in the January ballot, the rent guarantee can be applied as early as next spring.

Is everyone at Cube behind the proposal?

Cube's Board is firmly and unanimously in favour of joining Loretto. Staff also are fully behind the plan, knowing they'll not be affected by the change and will continue to support tenants as part of Wheatley and within Loretto.

Need more information?

You can contact us 24/7 every day of the week by calling our customer contact centre on 0800 027 3456.

Alternatively, talk to your housing officer or email us at talk@cubehousing.co.uk



What happens next?

Tenants will be asked formally if they want to join Loretto in a confidential ballot.

Every Cube tenant with a Scottish Secure Tenancy (SST), including joint tenants, will receive in the post a separate ballot paper.

Neither Cube nor Loretto will know how you decide to vote.

If a majority of tenants vote in favour, we'd hope to complete the change in late spring of 2021.

Have your say

You'll receive your ballot paper by Thursday 7 January 2021. The ballot period will run until 5pm on Friday 5 February 2021.

The ballot is being run by Civica, formerly Electoral Reform Services, which is an independent organisation.

How can I vote?

- **Post** – using the pre-paid envelope enclosed with your ballot paper.
- **Phone** – call the telephone number on your ballot paper and use the two-part security code provided.
- **Online** – visit the website set up for this ballot, using the two-part security code on your ballot paper.
- **SMS text** – send a message to the number on the ballot paper, using the two-part security code on your ballot paper.

Independent advice for tenants

Easy-to-access, free and impartial advice about the proposal is available from the Tenant Participation Advisory Service Scotland (TPAS).

TPAS is a highly-regarded independent organisation committed to maintaining best practice in advising tenants. They can be contacted on:

- **Freephone:** 0800 049 5761
- **Email:** lesley.baird@tpasscotland.org.uk
- **Web:** www.tpasscotland.org.uk
- **Facebook:** TPAS Scotland

**Look out for your
ballot paper arriving
at your home**



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