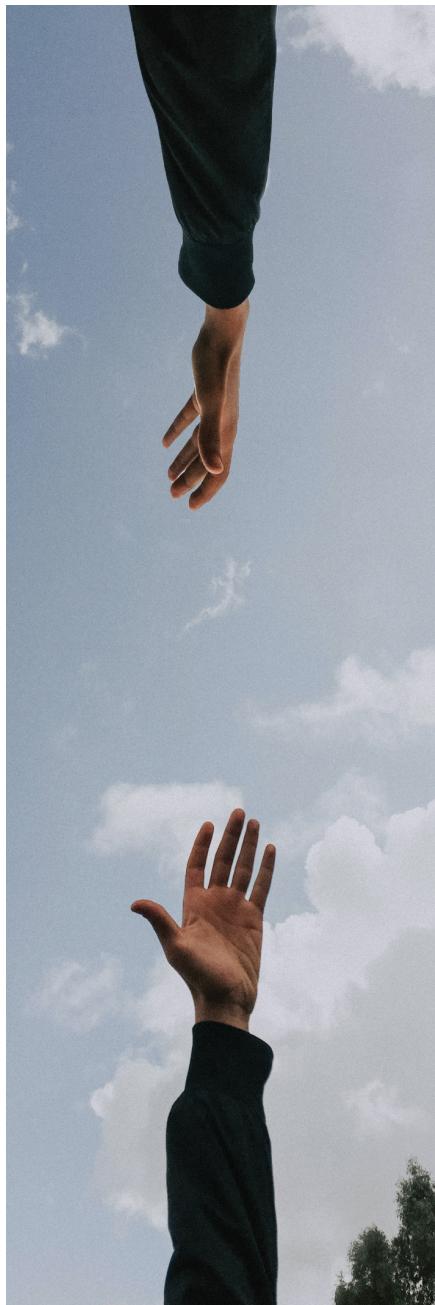


# Westworld

Official Newsletter of West of Scotland Housing Association

July 2023 Edition

## Supporting you through the cost of living crisis



[The results of our Cost of Living Survey](#)

[Opportunities to have your say](#)

[How West of Scotland and Willowacre Trust can support you](#)

[Updates on our Housing Allocation Policy and Value for Money Policy](#)

[Benefits and welfare updates](#)

### Upcoming tenant focus groups

New windows? Upgraded bathroom? Lower rents? We want to know what your priorities are for your home. Read more about our upcoming tenant focus groups on **page 5**.

### Our 2023 customer satisfaction survey

We're committed to listening to our tenants and using your views to improve our services. In August and September, we'll be working with Knowledge Partnership to undertake a customer satisfaction survey on our behalf. Read more on **Page 16**.



West of  
Scotland  
Housing  
Association

# Welcome



Welcome to our latest Westworld newsletter.

West of Scotland has always been more than just a landlord. Its founders were keen to ensure that they didn't just

provide a home for tenants, but that they supported those that needed help to live in their homes.

Our overall mission remains the same. That is why in this edition of Westworld we set out how we aim to help our tenants with a cost of living crisis that is clearly having a detrimental affect on the lives of many of our tenants and their households.

Over 80% of our tenants in a recent survey said they felt worse off as a result of this crisis.

Please take the time to read this edition to see the many ways West of Scotland HA or our subsidiary Willowacre Trust can assist you.

We are also keen to hear about your priorities for the future and continue to deliver Value for Money. We understand why low rents will be seen as attractive in challenging times, but lower rents would mean cuts in the services and improvements to your homes that we know are important to all our tenants. Please add your voice to this discussion so that we can get the right balance between affordable rents and high-quality services.

Remember, you can also hear about our latest news and updates on our Facebook page, WSHAScotland.

Best Wishes,

**Brian Gannon**  
Chief Executive

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# Cost of living crisis | The results of our tenant survey

West of Scotland Housing Association has the following Key Business Objective for 2023/24:

## To support our communities through a cost of living crisis and mitigate the Impact on our Organisation.

The cost of living crisis, particularly as a result of rising energy and food costs, is extremely challenging for many households and communities. We recently confirmed the impact of the crisis on those living in our homes through a comprehensive Cost of Living Survey of our tenants.

The aim of the survey was to better understand how the crisis is affecting our tenants and their households and identify how West of Scotland and Willowacre Trust can better support them in the challenges they face.

We had the highest ever response to a West of Scotland survey with 748 responses. We are extremely grateful to all who took the time to complete the survey, particularly those who also left comments and suggestions. In the coming months we will be in touch with those individuals who left their details to see how we can support them on an individual basis.

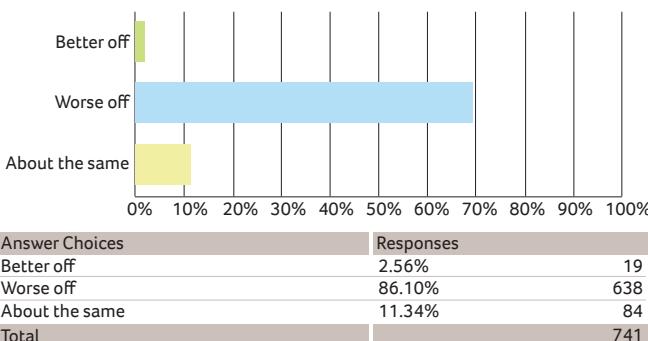
We know we can't solve the cost of living crisis for our tenants - but we wanted to identify what we can do to mitigate the worst of it for our households and communities.



### The graphs below summarise some of the tenant survey results:

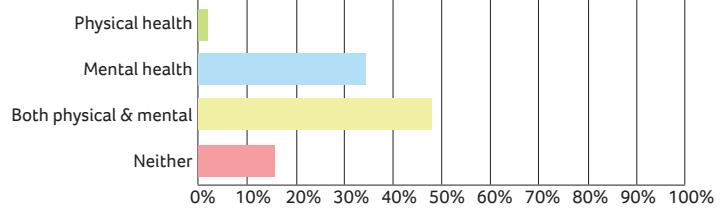
Q1 Compared to this time last year, do you feel financially:

Answered: 741 Skipped: 7



Q2 Has the cost of living crisis affected your:

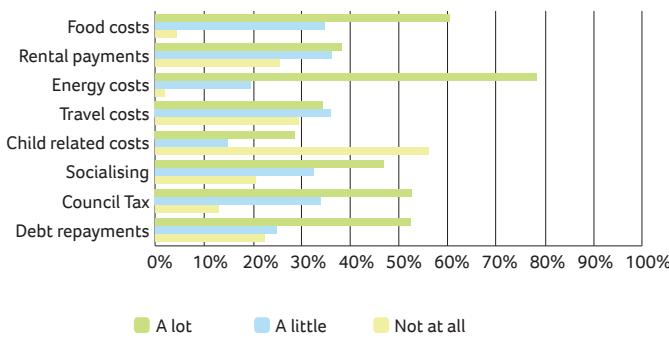
Answered: 743 Skipped: 5



Q3 Are you struggling with any of the following:

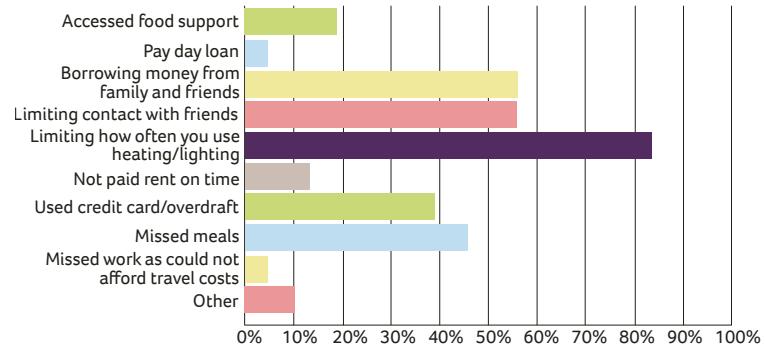
Answered: 728 Skipped: 20

How worried are you?



Q4 What steps have you had to take to cope with the cost of living crisis?

Answered: 727 Skipped: 21



We have used these survey results to help develop a draft Cost of Living Crisis Action Plan for the organisation. This sets out a series of tasks to assist with the crisis where we can. Some of the areas we are considering are:

- Contact all respondents to the survey and follow up directly with all 391 tenants who requested additional support
- Develop a Cost of Living Crisis Communication Plan to promote existing WSHA/Willowacre Trust services
- Engage with energy providers regarding Smart Meter installation
- Make application to Fuel Support Fund to increase our Energy Advice Services, energy efficiency measures (small appliances) and debt relief
- Develop new partnerships with Credit Unions
- Create list of partners and agencies who can support tenants with social isolation
- Create a Tenant Garden Support Plan (gardening equipment library)
- Identify possible food support projects such as “Grow your own” schemes, allotments etc
- Review money advice service/resource and identify funding opportunities to increase services if required
- Issue air fryers in our starter packs
- Review our Asset Management Strategy to consider prioritising investment which helps reduce energy use (windows, showers, energy efficient boilers)
- Consult with tenants on rents, investment & service delivery choices and value for money
- Review processes to support new tenants with move-in costs
- Consider giving greater transfer priority to tenants in under-occupying homes
- Review our service charges to ensure affordability and value for money for tenants

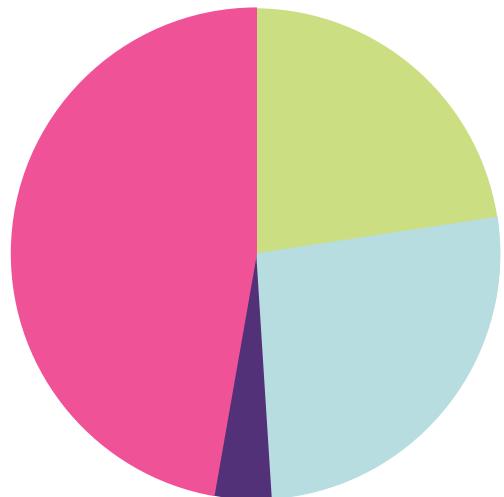
The finalised action plan will be made available to tenants, and we'll keep tenants updated with our progress, highlighting ways you can be involved and continuing to do all we can to support our communities.



# Have your say | As the Cost of Living Crisis continues, what do you think our priorities should be?

As part of the ongoing crisis, there has been a lot of focus on the rents that landlords charge. This focus was a result of the Scottish Government putting in place a temporary rent freeze (which was removed in April to allow social landlords to increase rents).

Our Cost of Living Crisis survey of our tenants demonstrated, however, that the key impact on household finances is not rent but rising energy and food costs – see pie chart below:



Household cost 2022/23	Price inflation
Rents	5.9%
Food	20%
Gas	36%
Electricity	17%

Like all social landlords we've always worked hard to minimise any increases in rent to ensure the rent we charge remains affordable for our tenants. Some tenant campaigners say that we should prioritise low rents and consider freezing rents. We understand this, but we believe it doesn't reflect the views of most tenants who want to see a balance between affordable rents and high-quality services and investing in tenants' homes. A few years ago in England the Government asked housing associations to cut rents by 1% each year over a three year period. It's now very clear that this has had a significant detrimental effect on services and led to poor maintenance of tenants' homes. Over the last few years we have worked very hard to ensure that we remove unnecessary costs from our business and operate in the most efficient way possible so that tenants get value for money from the rent they pay (read more about our Value for Money Strategy on page 11).

In 2023 we want to begin a new dialogue with tenants around rents, service delivery and investment and set out more clearly what the choices are, so that tenants understand better the link between what they pay in rent and how this covers the cost of service and investment. One of the ways you can get involved with this conversation is attending our upcoming tenant focus groups.

## Tenant focus groups this August

Over the coming months, we'll be meeting with tenants to discuss what your priorities are in terms of rents, services and our investment in your homes.

If you'd like to be involved in these discussions – and we hope you will – you can join us at one of our online sessions on Thursday 24th August: session 1 at 3.30-4.30pm, or session 2 at 6.30-7.30pm. Find more information at [westscot.co.uk](http://westscot.co.uk).

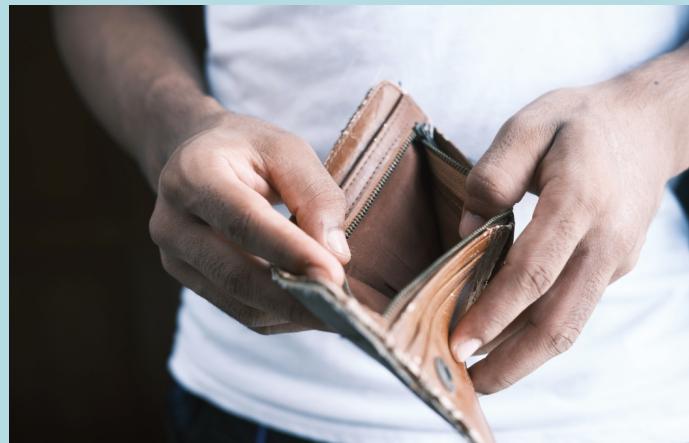
If you would prefer to attend an in-person focus group, please do get in touch with us at [haveyoursay@westscot.co.uk](mailto:haveyoursay@westscot.co.uk). **All attendees, either in-person or online, will be entered in prize draw to win one of three air fryers.**

# Cost of Living Crisis | Ways we can support you

## Struggling to pay your rent? We can help you maximise your income

We fully recognise the ongoing impact that the increase in cost of living is having on our customers and communities. However, it is also important that you continue to pay your rent, on time, each month.

Should you be having trouble doing so, please contact our Income Maximisation Team on **0141 550 5059** or our Welfare Rights Team on **0141 550 5662** who can arrange to see you in our office, Charing Cross Hub or at home to carry out a benefits check in order to maximise your income. Our Money Advisor Darren Foy can also offer advice with any other debts you are struggling to pay and you can contact him on **0141 550 5664**.



## Money saving tips and more about cost of living support available

Another great resource for online money advice is [moneytothemasses.com/resources](http://moneytothemasses.com/resources). You can also contact Willowacre Trust's Money Advice Officer on **0141 550 5646** (see page 8 for more).

## NEW cost of living payments

The Department of Work and Pension's first Cost of Living Payment of 2023 was in April of this year. The total across 2023/24 will be £900 across three instalments, with additional support for pensioners and people with disabilities.

The Cost of Living payment will be paid to people who receive the following benefits:

- universal credit
- income-based jobseeker's allowance
- income-related employment and support allowance
- income support
- pension credit
- working tax credit
- child tax credit

Department for Work and Pensions has issued the following schedule for payment dates:

- £301 – first payment during spring 2023 (between 25 April and 17 May, 2023 for most people on DWP benefits, and between 2 and 9 May, 2023 for most people on tax credits and no other low income benefits)
- £300 – second payment during autumn 2023
- £299 – third payment during spring 2024

## What other cost of living payments exist?



An additional £150 disability payment will be awarded to people who receive any of the following:

- disability living allowance
- personal independence payment
- attendance allowance
- Scottish disability benefits
- Armed Forces independence payment
- constant attendance allowance
- war pension mobility supplement

The payment will be made in the summer.

The payment will be tax-free, will not count towards the benefits cap, and will not have any impact on existing benefit awards.

Some Local Authorities are still offering Tenant Hardship Grants if your income was affected during Covid and resulted in rent arrears accruing during this time. If you are on part housing benefit or part Universal Credit and struggling to cover your rent, you may be able to apply for a discretionary housing benefit payment to help bridge the gap.

To find out if you might be eligible contact a member of our Income Maximisation Team on **0141 550 5059** or our Welfare Rights Team on **0141 550 5662**.

## Have you downloaded our tenant app?

Our new tenant app is great way to keep in touch with us and have all your rental and repairs information on your phone and at your fingertips.

You can pay your rent in moments, report a non-emergency repair, contact us with a complaint and arrange a visit from one of our team.

It's quick and easy to download – simply scan the QR code here, or you can also search 'West of Scotland Housing Association' on Google Play or the App Store.



# How Willowacre Trust can support you



Willowacre Trust is West of Scotland Housing Association's charitable subsidiary, and it is through them that we can provide much needed advice and practical help and support to our tenants.

The cost of living crisis and the associated energy price increase has meant an exceptionally challenging year for our tenants, but Willowacre aims to be a compassionate and knowledgeable support service to turn to, whatever your needs.

Here is just a snapshot of how Willowacre assisted WSHA tenants in the last year - particularly in response to the cost of living crisis - and some of the ways they might be able to help you.

## Advice and practical help to track and reduce your energy use

Willowacre's Energy Advice Officer helped nearly 600 individual tenants get the assistance they needed to keep on top of their energy usage, by accessing top-up energy vouchers for tenants in need, helping tenants access smart meters and apply for warm home payments. Willowacre also secured funding to deliver over 400 air fryers and slow cookers, storage containers and recipes to our tenants to help reduce their energy use.

## Helping you get digital and stay connected

Going digital can help you stay connected to the people you care about, access information quickly and easily, and enable you to keep a better eye on your finances. With this in mind, Willowacre's Digital Participation Officer loaned out nearly 400 digital devices to tenants - 250 of which had built-in data packages to help people who were struggling stay connected and manage their money. They also provided 94 digital drop-in sessions and workshops, teaching tenants how to use digital devices to access banking, shopping, and to socialise safely online.

## Money advice

Last year, Willowacre's dedicated Money Advice Officer provided support to over 200 tenants with individualised guidance on budgeting and reducing outgoings, alongside helping tenants to deal with debt issues, applying for vouchers and grants for tenants in need, and helping individuals access food support.

## Upcycling to make the most of used goods

Willowacre's upcycling project has been well used, with items such as couches, tables, fridges, freezers and washing machines being upcycled and delivered out to tenants. These items can be a real lifeline for tenants who are taking up a tenancy or where they need to replace broken items.

## Food parcels

Last year, Willowacre delivered nearly 250 food parcels to tenants who were struggling to feed their families in the face of rocketing food costs. They developed partnerships with locality-based food banks, which helped increase capacity and ability to deliver fresh food directly to tenants. They also secured funding to provide over 500 'meals-in-a-bag', complete with recipe and all the ingredients needed.

## Handyperson service

Willowacre's extremely popular handyperson service completed an impressive 190 jobs for our older tenants and those with disabilities, with jobs including painting, assembling furniture, fitting curtain poles and garden tidies. Our tenants often comment on the positive difference this service makes, helping with the jobs they can no longer manage.

## Support for older people

Within our sheltered and community-based sites, the older persons team have delivered a range of services such as wellbeing calls, afternoon teas, Sunday lunches, exercise sessions, groups, events, and activities. These services support increasing social connectivity, improving health and wellbeing.

Willowacre Trust has been here to help WSHA tenants for over 40 years, and the aim of our friendly, hard-working team is to be proactive in delivering services and projects which improve the lives of our tenants and help them feel as supported as possible. You can find out more about the services Willowacre offer on our website [westscot.co.uk/willowacre/willowacre-home](http://westscot.co.uk/willowacre/willowacre-home), or call **0141 550 5600** + choose option 3 for Community & Support Services (Willowacre Trust).



# How we're listening | New strategies for housing allocation and value for money

## Our new Allocation Policy

West of Scotland, along with all Registered Social Landlords (RSL), have a waiting list for housing and a policy which explains how we allocate our empty homes and who has priority for them. It is normally called an Allocation Policy.

Our new policy, which is based on bands rather than points, is about to be introduced. Whilst retaining much of our current policy regarding which applicants have highest priority, this new policy simplifies the way we administer our list and will make it clearer for tenants where they sit in the order of prioritisation. We detailed all of this last year and when we consulted with tenants and waiting list applicants. We felt



however that the new banding policy needed to be tweaked in some parts to make it better reflect the current points-based policy. Following this, we consulted again with all waiting list applicants and tenants in May this year on proposed changes and they were in favour of them. These include changes to categories:

- **Overcrowding** – this describes applicants who need a larger house due to the size of their current home and the number of people who need housed with them. Following consultation, applicants who are one bedroom overcrowded will be placed in the Medium Band, the High Band for two bedrooms overcrowded, and the Urgent Band for three or more bedrooms overcrowded
- **Under occupation** – this describes applicants who need a smaller house due to the size of their current home and the number of people who need housed with them. Following consultation, all social housing tenants who have more bedrooms than they need in their current home will be placed in the Medium Band
- **Non-secure accommodation** – this is a small change to make it clearer that this category applies to applicants who have received a Notice to Quit from their private landlord or have been asked to leave their tied tenancy. A separate band exists for homeless applicants

We will be moving to the new policy and banding of applicants in the coming weeks. All applicants will be written to advising them of the band they have been placed in and also asking for an update if their application has changed in any way since they applied. This is called a Waiting List Review.

## Existing tenants needing to move home

If you live in a West of Scotland home and need to move, have you considered other options? All social rented tenants have a right to exchange with any other social rented tenant, subject to satisfying certain criteria. This can be a quicker way to secure a move, although it does depend on someone else needing a house of your type and size and who want to move to your area. If a Mutual Exchange like this might be of interest to you, please contact Customer Services and a member of staff can provide you with more information.

We also have what is known as our annual Lettings Strategy. As part of the strategy for 2023/24 we have included a focus on existing tenants wishing to move who need to move to a smaller home (perhaps to reduce their costs), which will in turn free up a larger house for someone. While tenants still need to apply via our waiting list, and we can only let a small number of homes each year to tenants under occupying their home, it may be of interest to you if you need to move to a smaller house. If it is of interest, please contact Customer Services for further advice.



## Value for money strategy



In March this year, we consulted with our tenants in respect of our Value for Money Strategy. The feedback from our Tenant Advisory Group was that while they wanted us to ensure we make efficiencies and achieve value for money, it was important to them that these savings did not impact on services to tenants or quality of materials used in their properties.

Feedback from the wider tenant group was focused around rent increase and what we would be doing to minimise the rent increase for our tenants. The strategy demonstrates how the implementation of this Plan over the past three years has enabled us to apply below-inflation rent increases. Reflecting on this, and responding to tenant feedback, we will continue to

focus on where we can make efficiencies but ensure we do not reduce quality in respect of tenant services or homes. The Value for Money Strategy details at length how we will do this and can be found at [westscot.co.uk/policies](http://westscot.co.uk/policies).

We will report to tenants on an annual basis on the progress made on the strategy and the impact it has in respect of achieving value for money.

**If you have any queries about the strategy and wish to feedback on the strategy, please contact Jennifer Cairns at [Jennifer.cairns@westscot.co.uk](mailto:Jennifer.cairns@westscot.co.uk) or by phoning 0141 550 5600.**

# Tackling damp and mould in your home

In January 2023, our Board received a report on WSHA's approach to tackling dampness and mould in our homes. This report noted our current approach but, in light of recent renewed scrutiny around this problem, also recommended changes to ensure we have a more robust approach to tackling this issue. After also consulting with tenants earlier this year, WSHA now has an updated policy in place, the main changes being:

- We aim to adopt a zero-tolerance approach to damp and mould
- WSHA will focus on property solutions to dampness and mould and will not use tenant's "lifestyle" as a reason for any issues found
- WSHA will not solely rely on tenants reporting dampness and mould and will develop a pro-active strategy to identify properties at greater risk of these issues
- We will never close cases until we are certain that reported dampness and mould is no longer a problem
- Introduce new service standards for responding to reports of dampness and mould as below:
  - Visit a tenant's home within three working days when they report dampness or mould to us
  - Complete remedial work within six working days unless a specialist contractor is required.  
In these cases we will look to complete remedial work within the timescales proposed by the specialist contractor
  - We will follow up each completed damp and mould related repair within six weeks of any work being carried out
  - We will schedule further visits every six months until both the tenant and the Association is happy that the issue has been resolved
  - All logged repairs must have evidence of at least three attempts to contact the customer

The new service standard – **We will visit a tenant's home within 3 working days when they report dampness or mould to us** – has been added to our Customer Care Charter and we will monitor and report on it in line with our Customer Care Charter quarterly reporting.

If you believe you have dampness or mould in your home, please contact Customer Service team on **0141 550 5600** who will be able to arrange a visit from to identify the cause of mould.

You can read the fully updated Damp and Mould Policy over on our website at:  
[westscot.co.uk/damp-and-mould](http://westscot.co.uk/damp-and-mould)



# What you can do to reduce dampness and mould in your home

## Reducing condensation and dampness:

Condensation is the number one cause of dampness and mould in a home. Help reduce it by:

- Ventilating your home as much as possible by opening windows, vents and using extractor fans
- Wiping any moisture from windows
- Keep kitchen and bathroom doors shut, particularly if you are cooking, washing, or taking a bath or shower
- Try to dry clothes, wherever possible, outside. If you are drying clothes indoors, open a nearby window to allow air to circulate
- Vent a tumble dryer to the outside, unless it is a self-condensing type
- Try not to allow saucepans and kettles to boil for longer than is necessary. Always put lids on saucepans (this also helps you save energy)
- If you don't have an extraction fan in the kitchen and / or bathroom, please contact us and we can arrange a visit by an electrician to confirm if they can be installed

## Preventing and treating mould:

Controlling the condensation in your home will help stop mould appearing, but if you do notice mould growing you should:

- Treat it straight away to stop it from spreading and causing more damage by sterilising the affected area with a suitable fungicidal wash (available from most DIY stores)
- Keep checking the affected area for at least a week. If mould reappears, re-treat with the fungicidal wash to make sure the area is thoroughly sterilised
- If treatment appears to have been successful, you can carry out any necessary redecoration. If not, please contact our team on **0141 550 5600** who will be able to arrange a visit from to identify the cause of mould

Mould or mildew growing on clothes should be dry cleaned.

Don't disturb mould using a brush or vacuum cleaner as you can risk increasing respiratory problems.

# Landscaping and grounds maintenance updates

## Reduction in complaints

Since Idverde became our grounds maintenance contractor in June 2021, we have seen a huge reduction in grounds maintenance complaints from 88 to 4 within the first 6-month period. We continue to work closely with Idverde to ensure they meet our standards and endeavour to deliver maintenance services right, first time, every time.



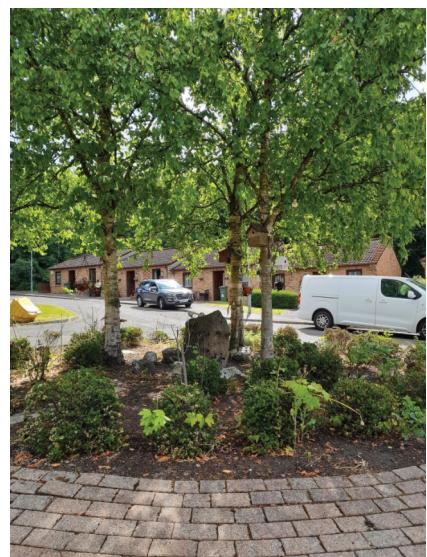
## Estate inspection with staff and tenants

It is important for us to seek the views of our tenants on the management of our estates. We recently completed an inspection in the Woodlands area of Glasgow along with staff and residents. We openly discussed areas of concern, for example: no access to front basement areas, ownership of land and lanes, fly-tipping, conservation areas, repair concerns, close cleaning, etc. It was a great opportunity for us to engage with residents, answer questions, seek opinion and inspect our areas together.

Related to this, we are launching quarterly surveys to proactively ask 150 tenants what they think of our close cleaning and grounds maintenance service. If you receive communication asking you to complete a short survey, please fill this in and help us to make sure you are receiving the best service. If you are dissatisfied with the current service we want to know, as this will help us learn and improve our service for the future.

If you would like to take an active role in helping us to manage our estates we have relaunched Rate Your Estate where you can participate with other residents to inspect and rate our estates. All the feedback we receive helps to improve our service. If you want to be involved, or think your estate is in need of an inspection please email us at

**haveyoursay@westscot.co.uk** or call our team on **0141 550 5600**.



## Summer grounds maintenance programme:

- Open space grass cutting throughout the Summer/Autumn months every 2/3 weeks (weather depending), with 13 cuts in total
- Tenants paying for individual grass cuts receive this service every 2/3 weeks (weather depending), with 13 cuts in total
- The first long-lasting herbicide application was completed early April 2023 with the second treatment beginning in July 2023
- Summer trimming and pruning of hedgerows and shrubs will take place late June until mid-September 2023

# Benefits and welfare updates

## Changes to local authority rent rebates and monthly rent portion payments

Unfortunately, there has been a delay in new rent and service charge information being provided to Local Authority Housing Benefit departments which has resulted in changes only being made to rent rebates from the end of May. Any changes will be backdated to April or May from when they were applied. You may shortly receive a letter from us to advise of a new monthly rent portion as a result of these changes.

**If you are in any doubt about what you should be paying for rent, please contact our Income Maximisation Team on 0141 550 5059.**

## Universal Credit is one of the biggest changes to happen in the benefits system

Although in place for new benefits claimants since 2018, soon everyone in Scotland receiving Child and Working Tax Credits, Housing Benefit, Income Support, income-based Jobseekers Allowance and income-related Employment and Support Allowance will instead receive Universal Credit. The move to UC is taking place in certain areas throughout Britain and will start with tax credit claimants. You don't need to do anything until contacted by DWP who will issue you with a Migration Notice, which should be responded to within three months from the date on the notice. If you receive one of these notices and are unsure how to proceed, **please contact our Welfare Rights Team on 0141 550 5662**



# Tenant support and wellbeing service

We know these are challenging times for everyone and we want to help tenants with the impact the cost of living crisis is having on mental health and wellbeing. That's why we offer tenants free access to a 24/7 Support and Wellbeing Service. The service is provided by Care First and includes:

- Unlimited access to 24 hour 365 days a year, confidential in-the-moment support from a Care First Counsellor
- Information and Advice Services (Lines are open from 8am – 9pm Monday to Friday) – this does not include any tenancy/housing advice
- Counselling, information and advice services
- 24/7 critical/trauma support
- Access to the Care first Lifestyle website

## INTRODUCING A NEW SUPPORT SERVICE

sodexo<sup>\*</sup> Care first



This service is totally confidential and WSHA has no involvement in the service provision.

You can access the service by visiting our website [westscot.co.uk/tenant-support-wellbeing-service](http://westscot.co.uk/tenant-support-wellbeing-service) and following the links to Care First's online portal.

## Customer satisfaction survey 2023 - with Knowledge Partnership

West of Scotland Housing Association is committed to listening to you and using your views to improve our services. To help us do this, we have commissioned an independent market research company, Knowledge Partnership, to undertake a customer satisfaction survey on our behalf.

The survey, which will be completed over the phone, asks about your views on the services that we provide, how we communicate with you, your priorities and how happy you are with your home and neighbourhood. If you are contacted by Knowledge Partnership I hope you will be able to take the time to take part in the survey. Your feedback is important, and it really does make a difference.

The survey will be carried out by a trained interviewer and will be entirely confidential, with the key findings of the survey report shared with tenants later in the year. To learn more about how Knowledge Partnership hold your data, please see the Privacy Statement at [www.kpartners.co.uk/privacy.php](http://www.kpartners.co.uk/privacy.php).

If you have any questions about the survey, please contact Knowledge Partnership on **0131 356 0385** or [surveys@kpartners.co.uk](mailto:surveys@kpartners.co.uk). Alternatively, contact Alistair Reid at West of Scotland on **0141 550 5600**.

These opportunities will be just the start of an ongoing discussion with our tenants around investment in their home. If you would like to contact us with ideas and comments anytime, please email us on [haveoursay@westscot.co.uk](mailto:haveoursay@westscot.co.uk).



For more information please contact:

t: 0141 550 5600

w: [westscot.co.uk](http://westscot.co.uk)

e: [customer.service@westscot.co.uk](mailto:customer.service@westscot.co.uk)

f: [WSHAScotland](#)

t: [WSHAScotland](#)

