



Spring 2026

# news update

HAPPY  
Easter



*Happy Easter to all our residents,  
from everyone at the Water Row Company*

[www.waterrow.co.uk](http://www.waterrow.co.uk)

# Group Chief Executive Welcome

As Spring arrives, I want to thank you for being part of our community. This season brings fresh energy, and we're continuing to focus on improving your experience by investing in our people and refining the way we work. Your feedback guides us, and we're committed to providing supportive services. Thank you for your continued partnership. Enjoy the sun whenever it appears!

**Caron Quinn** *Group Chief Executive Officer*



## WRC welcome Karen and Dovydas

**Karen and Dovydas have recently joined the WRC team on a temporary basis as Factoring Assistants. They've already made a strong impression. Both have settled in quickly, showing great enthusiasm, attention to detail and a willingness to learn.**

Their positive attitudes and friendly approach have helped them integrate smoothly into the team, and their hard work is already making a meaningful contribution.

We're delighted to have them on board and look forward to seeing them continue to grow in their roles.



## Farewell to James Berry

**James Berry has moved on from his role as Property Officer and we want to recognise the positive impact he had during his time with us.**

James brought a steady, solutions focused approach to his work and built strong relationships with colleagues, contractors, and residents alike. His commitment to maintaining high standards across the property portfolio has been genuinely appreciated.

We wish James every success in his next chapter.

## WRC says farewell to Peter Needham

**We also say goodbye to Peter Needham, who has served as Property Manager at WRC.**

Peter was a highly valued member of the team, his knowledge, calm and practical approach has made a real difference across the organisation. His commitment to ensuring our customer's needs were always met has been greatly appreciated.

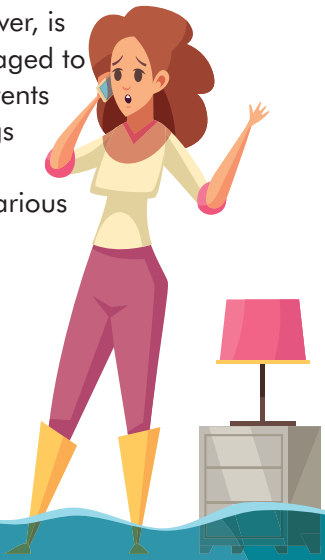
Peter leaves WRC with our sincere thanks and our very best wishes for the future.

# Contents Insurance Reminder

Please note (per your tenancy agreement) that we, as the Landlord, maintain a buildings insurance policy that covers the fabric of the property, such as structural elements and fixed installations.

We wish to remind that this policy does not include cover for tenants' own personal contents or belongings including any repair or replacement costs arising from damages or a loss.

Contents insurance is optional, however, is highly advisable. Tenants are encouraged to shop around to obtain their own contents insurance and ensure their belongings are adequately protected – there are many options available online with various providers.



# A reminder about parking at Water Row

Some homes at Water Row have their own allocated parking spaces. If your property isn't one of them, please do not use the car park. We've had a number of complaints about parking recently, and we're unable to intervene or monitor the situation. We rely on all residents to park responsibly and respectfully.

Please also avoid parking in front of the bin store gates. When these are blocked, the bins can't be emptied, which causes problems for the whole development.

We're disappointed to say that some of the correspondence we've received on this topic has been abusive. We'd like to remind all residents to be considerate and respectful towards neighbours, and those managing the development.

All residents have responsibility in keeping Water Row, which is your home and community, safe, tidy, and welcoming.

# Fire Safety Reminder – help keep your common areas safe!

To help keep the building you live in safe please remember to keep all communal stairways, landings and hallway areas completely clear of personal belongings and items.

Items left in these common spaces, even for a short time, can create fire risks such as blocking escape routes during an emergency, causing trip hazards, compromising fire safety systems (such as Automatic Opening Vents) and may also pose a risk if an item contains flammable or combustible materials.

Things like prams, bikes, bags, boxes, furniture, and rubbish can all become hazards without anyone meaning them to be so.

If you have items you're unsure about or need help finding storage solutions (such as bikes), please feel free to get in touch.

Thank you for your on-going co-operation and for helping keep your building safe.



# Notification to Owners regarding Building Insurance Requirements

The Water Row Company (WRC) on behalf of another owner, Govan Housing Association (GHA), is currently contacting all property owners who hold their own individual building insurance policies.

This is to request current details of your cover, including:

- The insurer
- Policy number
- Level of protection provided.

These details are required so that GHA can confirm that every property within the development is adequately insured.

Any owner is entitled to request confirmation that other owners have appropriate building insurance in place. This ensures transparency and protects all residents from the financial and practical risks that arise when a neighbouring property is uninsured or underinsured.

## Why we need your Insurance information

Providing your insurance details allows WRC to:

- Ensure that all properties are covered for major risks such as fire, flood, storm damage, and structural issues.
- Avoid gaps in cover that could delay repairs or increase costs for all owners in the event of a claim.
- Maintain compliance with shared responsibilities under Scottish property law.

If you do not provide your insurance information within the requested timeframe, WRC will automatically include your property in the WRC group building insurance policy, and you will be charged accordingly. This ensures that the building as a whole remains fully protected, even where individual owners have not supplied their own policy details.

## The importance of proper Building Insurance

Building insurance is not just a formality it is a critical safeguard for your home and your financial security.

A comprehensive policy:

- Protects you from the high cost of repairing structural damage.
- Ensures that shared areas and adjoining properties are not put at risk by uninsured losses.
- Helps avoid disputes between owners when damage affects multiple units.
- Provides peace of mind that, in the event of an emergency, repairs can be carried out quickly and professionally.

In a shared building, one uninsured property can create significant risk for everyone else. That is why confirming insurance details is a standard and necessary part of responsible property management.



# Annual Management Fee Review

Following approval by the Water Row Company Board, they have managed to restrict the increase of your management fee to 4.6%.

As management fees vary across the portfolio depending on the individual site, the monetary impact will differ from development to development.

If you would like confirmation of your specific management fee and the revised amount payable, please contact the office and we will be happy to provide this.



## Changes to Invoicing Periods

Please note that our factoring invoice periods have now been amended to align with the financial year.

A summary of the revised billing periods is noted below for your information.

- 1 April – 30 June
- 1 July – 30 September
- 1 October – 31 December
- 1 January – 31 March

Should you have any queries, please let us know.

# Exploring a New Model for Building Reserve Funds in Scotland

A new report from Under One Roof, produced in partnership with Gillian Campbell Consulting and The MCS Foundation, sets out how Scotland could introduce mandatory Building Reserve Funds to help tenement owners plan and pay for essential maintenance.

With over 900,000 tenement flats across the country and around 45% showing disrepair to critical elements, owners often face major financial barriers when work is required. The report explores how other European countries such as Germany, the Netherlands, Ireland, Spain, and France use mandatory reserve funds alongside regular inspections and compulsory owners' associations to ensure buildings are properly maintained.

It emphasises that Scotland would need a phased approach due to limited professional management, low awareness, and a lack of suitable banking products. Key recommendations include introducing mandatory Building Reserve Funds supported by compulsory Owners' associations, five year building inspections, and block insurance, encouraging banks to develop appropriate account options, and enabling owners' associations to access credit to address the significant maintenance backlog.



# Are you properly insured against major tenement damage?

**Recent collapse of a fire damaged tenement in Glasgow has highlighted the importance of having adequate buildings insurance for your flat.**

Although the affected properties were unoccupied and no one was injured, the incident caused neighbouring homes to be evacuated, reminding all tenement owners of their legal duty to insure both their individual flat and the common parts of their building under the Tenements (Scotland) Act 2004. Inadequate or missing insurance can leave an owner facing huge personal costs or even the loss of their home. Many buildings opt for a common block policy, which can simplify claims and ensure consistent cover for the entire structure.

Whatever policy you choose, it's essential that it provides full protection for all common areas and covers risks such as fire, escape of water, storm, flood, and subsidence. Insurance should be based on the rebuilding cost, not the purchase price, and owners are encouraged to obtain a Building Reinstatement Valuation every three to five years.

## Grants

**Homeowners have responsibility for ensuring their homes are properly maintained. There is funding currently available to assist in certain property repairs. As a homeowner you can contact the grant providers to find out if the repairs to your building qualify for grant funding. If you have identified works that qualify for grant funding, as your factor we can assist in the repairs process.**

### Glasgow City Heritage Trust

Historic Environment Grants are available to property owners, commercial businesses and community groups in Glasgow who want to look after the historic environment. Guidance notes are provided, which outlines the eligibility requirements for projects and provides practical information about the grant process. If you believe your project meets the eligibility criteria, you are welcome to submit an enquiry.

For more information, please visit: <https://www.glasgowheritage.org.uk>

### Glasgow City Council

The role of the Council is to provide advice and assistance to help homeowners repair and maintain their properties.

If the Council has identified a project as a strategic priority and owners agree to take part in the repairs on a voluntary basis, then financial assistance may be considered, subject to the availability of resources.

For more information, please visit: <https://www.glasgow.gov.uk/grantsforpropertyrepairs>

# Smart Meter Upgrade Project – April & May

Over the months of April and May, the WRC team will be visiting every landlord meter across our sites to request the installation of a smart meter. This initiative is part of our ongoing commitment to improving energy accuracy, efficiency and transparency.

Smart meters provide real time readings directly to the supplier, eliminating the need for estimated bills and reducing the risk of inaccuracies. With more precise data, we can better monitor usage, support sustainability goals and ensure fair and consistent billing. The Water Row Company will be requesting smart meter installations directly from the energy supplier for all landlord meters. Please note that while these requests will be submitted promptly, installation times may vary depending on the supplier’s availability.



# Help us keep your records up to date

As part of our ongoing commitment to providing a smooth and reliable factoring service, we are carrying out a routine check of owner contact details.

If you have recently changed your phone number or email address, or if you are not entirely sure what contact details we currently hold for you, now is the perfect time to let us know.

Keeping your details accurate ensures we can reach you quickly with important updates. It also helps us keep everything running efficiently for you and your neighbours.



# Landlord Electricity Meters

In the meantime, as Property Factor, The Water Row Company continues to take periodic readings from the common electricity meters. These readings are passed to the energy supplier to help maintain accurate billing. However, receiving meter readings more frequently would further improve accuracy and ensure that charges remain fair for all residents.

If you live within the development and are willing to assist by providing occasional meter readings, we would greatly appreciate your support. If you can, please contact our office with your most recent landlord meter reading. The WRC will contact the supplier to request an actual reading for your next bill. Your participation will contribute to more precise billing for you and your neighbours.



# Benefits & Money Advice

Water Row Company's Money Advice Service is on hand to assist our tenants with all money and benefit related enquiries.

*My hours have reduced at work and I'm struggling to pay my rent.*

*I have a health condition and am unable to look for work.*

*My cooker has broken and I can't afford a new one.*

*I've lost my job, what can I do?*

Our advice is free, confidential and independent – call us now to make an appointment with one of our advisors.

**Please call our Money Advice Service on 0141 440 0308 or email them at [moneyadvice@waterrow.co.uk](mailto:moneyadvice@waterrow.co.uk)**



## Our service can assist you with...

- ▶ Benefit Checks
- ▶ Income Maximisation
- ▶ Assistance with claiming and managing all benefits such as Universal Credit, Housing Benefit & Personal Independence Payment
- ▶ Applications to the Scottish Welfare Fund and other charitable grants
- ▶ Appeals including first-tier tribunal representation
- ▶ Council Tax & rent arrears
- ▶ Debt advice including debt relief options such as bankruptcy
- ▶ Budgeting advice

## Local Authority Assistance to help those impacted by the Benefit Cap

If your benefit entitlement is impacted by the benefit cap, the Scottish Government has provided funding to local authorities to help mitigate the impact of this.

If you are subject to the benefit cap you can apply for a Discretionary Housing Payment (DHP) from your local council. DHP's are normally capped at the amount of your housing costs but for cases involving the benefit cap, the amount you may be paid can be in excess of this if the amount your benefits are reduced by because of the cap are higher than your rent amount.

If you are impacted by the benefit cap and need assistance with making an application, please contact our Money Advice service for an appointment.



# Scrapping of the two-child limit for Universal Credit

**The UK government is in the process of changing the law that will see the current 2 child limit on Universal Credit scrapped and is scheduled to come into effect from April 2026.**

The vast majority of households currently receiving Universal Credit with a third or subsequent child born after 6 April 2017 onwards do not receive additional amounts for these children.

The scrapping of the 2 child limit will result in those with a Universal Credit claim who are responsible for more than 2 children having an additional child element amount added for a third and any additional children on the claim.

It is worthwhile ensuring that you have all children living with you noted on your claim ahead of these changes in April 2026 to ensure that you do not miss out. You can view details of children on your claim on your online journal.

Although the 2 child limit is being scrapped, the benefit cap remains in place. If you have more than 2 children and do not notice an increase in your entitlement from

April 2026 you should check your Universal Credit statement to see if you are being impacted by the benefit cap. If you are subject to the benefit cap there is additional support you may be entitled to claim from the local authority.

If you need any assistance to check your benefit entitlement or to check if you have any grounds that would exempt you from the benefit cap, please contact the Money Advice service for an appointment.



## Changes to the Limited Capability For Work Related Activity amount in Universal Credit

**From 6th April 2026 the UK government are introducing changes to the Limited Capability For Work Related Activity element in Universal Credit.**

A reduced Universal Credit health element rate of £217.26 per month for new claimants will be introduced, compared to the higher rate of £429.80. If you have declared a health condition on your Universal Credit claim before 6th April 2026 and later found to have limited capability for work related activity as a result of this, DWP have confirmed that you would be awarded the higher amount.

Those meeting the Severe Conditions criteria, those with a terminal illness and **all existing** Universal Credit health claimants pre 6th April 2026 will continue to receive the higher rate.

For all other new claimants from 6th April 2026 with health issues they will still require to satisfy Universal Credit that they have **limited capability for work related activity** to receive the extra amount of £217.26. If you get assessed as only having **limited capability for work** you will not receive any extra financial support.

If you need any advice on health related elements on Universal Credit please contact our Money Advice team for an appointment.

# Changes to the rates of benefits from April 2026

By the end of March 2026 all legacy income based benefits will end and the transition to Universal Credit will be complete.

From April 2026 Social security benefits across the UK will increase by 3.8%.

Universal credit		2025/2026	2026/2027
		Monthly	Monthly
Standard allowances	Under 25	316.98	338.58
	25 or over	400.14	424.90
	Both under 25	497.55	528.34
	One or both 25 or over	628.10	666.97
<b>Elements</b>			
Only / eldest child	Born before 6 April 2017	339.00	351.88
Other children		292.81	303.94
Disabled child	Lower rate	158.76	164.79
	Higher rate	495.87	514.71
Limited capability for work		158.76	158.76
Limited capability for work and work-related activity		423.27	217.26
	Pre-2026 claimant, severe conditions criteria claimant or claimant who is terminally ill	423.27	429.80
Carer		201.68	209.34
Childcare costs	Up to 85 per cent of costs / upper limit per month for one child	1,031.88	1,071.09
	Up to 85 per cent of costs / upper limit per month for two or more children	1,768.94	1,836.16
Work allowances	Higher rate	684.00	710.00
	Lower rate	411.00	427.00

Child benefit	2025/2026	2026/2027
	Weekly	Weekly
Only / eldest child	26.05	27.05
Other children	17.25	17.90

Maternity allowance	2025/2026	2026/2027
	Weekly	Weekly
Standard rate	187.18	194.32
Threshold	30.00	30.00

There are significant changes for those with more than 2 children on their Universal Credit claim and for new claimants of the Limited Capability For Work Related Activity element. We provide further details on those changes in our benefit update articles.

The New and Basic State Pension will increase by 4.8%.

State pension		2025/2026	2026/2027
		Weekly	Weekly
New State Pension		230.25	241.30
<b>Pension credit</b>		2025/2026	2026/2027
<b>Minimum Guarantee</b>		Weekly	Weekly
Single		227.10	238.00
Couple		346.60	363.25
Severe Disability	One Qualifies	82.90	86.05
	Two Qualify	165.80	172.10
Carer		46.40	48.15
<b>Savings Credit</b>		Weekly	Weekly
Threshold	Single	198.27	208.07
	Couple	314.34	329.75
Maximum	Single	17.30	17.96
	Couple	19.36	20.10

# Scottish Benefits

For benefits administered by Social Security Scotland the new rates of benefit from April 2026 are outlined in the below table:

Pension age disability payment	2025/2026	2026/2027
	Weekly	Weekly
Lower Rate	73.90	76.70
Higher Rate	110.4	114.60

Adult disability payment		2025/2026	2026/2027
		Weekly	Weekly
Daily living	Standard rate	73.90	76.70
	Enhanced rate	110.40	114.60
Mobility	Standard rate	29.20	30.30
	Enhanced rate	77.05	80.00

The National Living Wage will rise by 4.1%, from £12.21 to **£12.71** per hour.

The National Minimum Wage for 18 to 20-year-olds will increase by 8.5%, from £10 to **£10.85** per hour.

For 16 to 17 year-olds and apprentices it will increase by 6% from £7.55 to **£8.00** per hour.

Child disability payment		2025/2026	2026/2027
		Weekly	Weekly
Care component	Lowest	29.20	30.30
	Middle	73.90	76.70
	Highest	110.40	114.60
Mobility component	Lower	29.20	30.30
	Higher	77.05	80.00

Carer support payment		2025/2026	2026/2027
		Weekly	Weekly
Carer support payment		83.30	86.45
Carer supplement		–	11.70
Additional person		–	10.40

Scottish child payment		2025/2026	2026/2027
		Weekly	Weekly
Per child		27.15	28.20





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