



Hire charges will be set as low as possible in order to maximise the use of the Hub and make it as affordable as possible. We are talking to a range of groups and organisations about their interest in using the Community Hub and how this could benefit local people. Organisations we are currently talking to:

- support people into work/education.
- offer support and advice for carers.
- organise activities for retired and semi-retired people.
- provide information and practical assistance on repairs and adaptations to vulnerable home owners and tenants of private landlords.
- offer listening services to local people.
- deliver advice and support to people with dementia, and their families.
- provide mental health & wellbeing support.
- train & support new and established local voluntary groups.

We are preparing grant funding applications to various funders to obtain financial help with the construction costs of the Community Hub. We should know the outcome of these applications in spring 2018.



New Offices: We have been renting office space since 2004 and we have decided that it is time to establish a permanent office base for the Association. The new office has capacity to meet our current and future needs. It will be fully accessible to those with a disability and better insulation levels will reduce our running costs.

Our Management Committee compared this option to the alternatives of renting offices in Lanark and buying/refurbishing empty High Street shop units in Lanark and Carluke. The choice of new build was based on a value for money analysis of each option. The analysis concluded that, as well as offering the best financial result for tenants' investment, the new build option would deliver the best overall outcome for service users, the Association and the wider community.

Our proposals have been presented to the Clydesdale Tenants' and Residents' Group and our architect was available to explain the designs to those who attended the 2017 AGM. The designs and ideas have received a very positive response.

Rent Increase Consultation Have your say



Each year our Management Committee considers how much rents will increase from the 28 March the following year.

In order for them to make that decision they need to get the views of as many of you, our tenants, as possible. Therefore as part of the annual rent consultation we have sent all of you a letter and newsletter advising you of the proposal and details of how this will impact on the weekly rent we charge you.

If this rent increase proposal was to go ahead, it would mean that from 28 March 2017 your rent would increase by 4.9%. As a result you would pay an additional $4^{1}/_{2}p$ for every £1 you currently pay in rent.

However, a final decision has yet to be reached so we will be in contact with you once this has been made.

In the meantime, please have your say on the proposal.

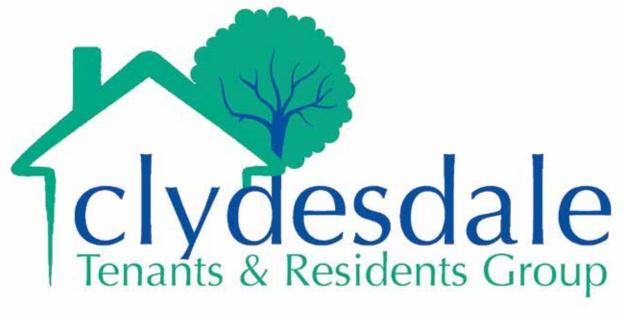


2018-19 RENT CONSULTATION

Have your say There are several ways you can have your say, you can:

- Complete the questionnaire we sent you and return it to us in the pre-paid envelope provided
- Telephone us at 01555 665316
- Email us at mail@clydesdalehousing.org.uk
- Contact us using the online comments form at www. clydesdale-housing.org.uk/ contact-us/
- Visit us at 99 High Street, Lanark ML11 7LN

If you have any concerns about your rent, please do not hesitate to contact your Housing Officer on 01555 665316 or email us at mail@clydesdale-housing.org.uk or complete our on-line form at www.clydesdale-housing.org.uk/contact-us/



Be a good neighbour

It's in the winter, with short days and long cold nights, that many elderly and vulnerable people struggle most. It's at this time of year that we should all ask ourselves how much we know about our neighbours. Whether we'd notice if they went away for a while, or if it would register if they developed a serious health condition or illness and whether there might be something we could do to help if they did.

The winter cold can be distressing to some and a phone call or a knock at the door can make all the difference and can brighten their day.

We have listed some winter warning signs for residents to be on the lookout for that could indicate if something is wrong:

- Newspapers and post stuck in the letterbox;
- Curtains drawn during the day;
- Lights on during the day;
- A home in darkness when there should be someone at home;
- A dog barking all day or the cat scratching to be let in;
- · Bins not put out on collection days.

RTO member Jeanette Arneil said, "We want to make our communities more neighbourly and for individuals to let people feel they are not alone but have someone they can turn to. The Residents and Tenants Group are encouraging people to think of their neighbours and to support them in some small way"

Dealing with condensation

During the winter months, condensation is a common problem in homes. It's caused when draught proofed windows and doors are tightly closed and moist air from the warm living areas moves into the colder parts of the house.

All the air in and around your home contains water vapour. The warmer air is, the more water it contains. When that air makes contact with a cold surface, the water vapour turns into droplets of water and condensation is formed. As we go about our everyday lives at home, we produce moisture and steam in rooms such as kitchens and bathrooms and even in our bedrooms. At night our breath produces almost half a litre of water vapour as we sleep. That's why bedroom windows mist over on cold nights.

Condensation can be a problem in any property, no matter how old it is. It is often worse in homes that have been modernised, especially when new energy efficient windows have been fitted. Unlike older style windows, modern window units keep cold air outside and warm moist air that causes condensation inside.

In areas where condensation builds up regularly, surfaces can stay damp for a long time, and mould can begin to grow.

What's the difference?

Condensation isn't the same as damp but the two problems are often confused. We need to deal with them in very different ways.

Condensation

Condensation can cause mould to form in your home, usually on decorative surfaces such as wallpaper, where it can cause permanent damage. This mould and its spores carry a musty smell that is often associated with a damp house and can sometimes cause health problems. Black mould is not a sign of rising damp as it can only grow in the pure water associated with condensation.

The best way to deal with mould is to remove it from walls using a special fungicidal wash, which should be used in line with the manufacturer's instructions. Special paints are also available that will delay the return of the mould, but unless you take steps to reduce condensation it will eventually grow back.

Damp

Rising or penetrating damp can also cause problems in your home, although it's less common than condensation. You can usually identify damp because it is often associated with a tide mark at the edge of the damp area.

Rising damp is caused by a failed or 'bridged' damp-proof course. This allows moisture in the ground to rise up through the ground floor walls of your home, sometimes to a height of one metre. Penetrating damp is usually caused by overflowing pipes or gutters, holes in the roof, cracks in walls, or poor brick work.

If the Technical Services team think that damp is causing a problem in your home they will arrange for a survey to be carried and, if necessary, for your property to be repaired.

Creating great Customer Engagement

We have:

- focused on the findings from our customer satisfaction surveys to identify
 where we perform well but also areas where we can improve since 2015
 we have introduced a rolling programme of monthly independent surveys
 to give us feedback from customers who have recently received a service
 from us
- reviewed complaints and compliments on the services that we provide and where necessary have learned lessons and changed how we do things
- worked with the Scrutiny Panel to review key service areas and support them in presenting their findings on service improvements to our Management Committee
- provided welfare benefit advice for tenants to help them manage their household income and pay their rent



places to live

Investing in your home

From April 2017 to October 2017 we have:

- spent £428,000 on maintaining your homes through routine repairs
- carried out gas safety checks to 100% of our properties
- spent £507,000 on major works to improve your homes

What next?

From December 2017 to March 2018 we will be investing an additional £892,459 towards improving homes.





Festive Period Repairs Service

When our offices are closed, our repairs service will be restricted to an emergency repairs service only. This means that from 4pm on Friday 22nd December 17 until 9am on Thursday the 4th January 18, we will only respond where an emergency repair is needed.

What you can do to help

Before the office closes for the festive period please make sure:

- you can set and adjust your heating controls
- you can reset tripped circuit breakers
- you can get access to and turn off your water mains stop valve
- you know how to check/top up your gas or electric pre-payment meter (where applicable)

Heating breakdowns can be a particular problem at this time of year if spare parts have to be sourced and suppliers are closed for the holidays.

Please try to have at least one alternative heater available to use until a repair can be carried out.

Utilities firms should be contacted when mains supplies of electricity, gas or water are affected. To report emergency repairs, call our out of hours service John Frood & Sons on

01555 663927 or 07563 384282



Our Technical Services Team



A massive well done to our wonderful staff

We would like to say a massive well done to all of our wonderful staff who have helped raise £130 for Wear it Pink. It has been an absolute pleasure to support such a deserving cause and what great fun the team had fundraising.

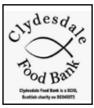


Our Christmas food packs for those in need

Our staff have donated food packs for individuals and families who find themselves in food poverty for all sorts of reasons this Christmas.

Our food packs will take some of the pressure off while they concentrate on resolving the other issues in their lives.

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Your Rent Convenient ways to pay

There are various easy and convenient ways for you to pay

All Pay

- Go to www.allpay.net and enter your payment card or reference number
- You can download the allpay app for compatible mobile devices
- You can phone 0844 557 8321

Direct Debit

 You can call us on 01555 665316 or pop into our office at 99 High Street, Lanark and we will help you set up a direct debit

Clydesdale Housing Association

- All debit and credit card payments can be made to us by calling 01555 665316
- Alternatively, you can call into our office at 99 High Street, Lanark and pay by card

Standing Order

 You can call us on 01555 665316 or pop into our office at 99 High Street, Lanark and we will ensure you have the appropriate form.

If you're worried about paying, we can provide advice. We can also provide rent statements on request and discuss the most suitable option for paying your rent. Please contact your Housing Officer to check that you're up-to-date with your payments or if there's an easier way to pay.



Universal Credit Update

You may have heard that benefits are changing with the introduction of Universal Credit (UC). This replaces Income Support, Job Seekers Allowance, Housing Benefit, Working Tax Credit, Child Tax Credit and Employment and Support Allowance.

Full UC is being rolled out over the next year for new claims and changes in circumstances. It is expected that:

- the national roll-out of the full digital service to be completed by September 2018.
- plans to start transferring people who are still on existing benefits or tax credits onto Universal Credit from July 2019.
- plans to complete this process by March 2022.

The Department for Work and Pensions has advised that this process will require the claimant to complete a UC claim form online and attend the Job Centre to agree and sign a Claimant Commitment. Once in receipt of payment, the claimant will be required to pay their rent from their UC payment.

We know some of our tenants will find this adjustment difficult, but we are here to help!

If you need help making a new claim to UC, understanding the transition processes or paying your rent with UC, please talk to your Housing Office.

We will ask you a few questions about what you may be affected by to ensure you get the right help and advice. Contact us on 01555 665316 or Email: mail@clydesdale-housing.or.uk or complete our on-line form at www.clydesdale-housing.org.uk/contact-us/

DIRECT RENT PAYMENTS

Are you making a new claim to Universal Credit or already receiving Universal Credit?

If so, you can ask for your rent to be paid directly to us. If you would prefer to pay your rent this way please speak to your Work Coach for more information.

If you are already receiving UC you will be able to apply for direct payments of your rent from January 2018.

You can also request payments fortnightly instead of monthly. Please talk to us before opting for this payment plan as it is not straightforward.

Universal Credit

Nifty (but thrifty) winter

The festive period can be a time of joy and happiness, but it can also be stressful if you are worrying about saving money to pay for bills or presents.

Warm home discount

You could get £140 off your electricity bill through the Warm Home Discount Scheme, a one off discount on your electricity bill which won the affect your Cold Weather Payment or Winter Fuel Payment. Check with your energy supplier to see if they are part of the scheme.

Cold Weather Payment?

A Cold Weather Payment is money to help with fuel costs during periods of very cold weather.

The period of cold weather must cover seven consecutive days, between 1 November and 31 March, when the average temperature must be zero degrees Celsius or below.

If you qualify for a Cold Weather Payment, you will automatically be sent the money. You do not need to make a claim.

Tell your Pension Centre or Jobcentre Plus office if you think you should have received a Cold Weather Payment but you have not had one.

Winter Fuel Payments

The Winter Fuel Payment is a tax free payment to people over pension credit age. For winter 2017 to 2018, this covers people born on or before 5 August 1953. This date changes every year as female state pension age rises. Despite the name the Winter Fuel Payment is not linked to expenditure on fuel.

In 2017/18 Winter Fuel Payments will be made to individuals born on or before 5 August 1953 (or couples where one person was born on or before this date).

As well as being over pension credit age you must normally live in the UK throughout the week of 18 to 24 September 2017.

If you have previously received a Winter Fuel Payment and there has been no change to your circumstances, you don't need to reapply. You should automatically get your payment this year.

If you have not received winter fuel payment before you can you can complete a claim form. Claims must be made by 31 March 2018.

To claim call the Winter Fuel Payment Helpline on 03459 15 15 15.

Dementia Cafes & Drop In's





East Kilbride The Village Centre Wednesdays, 1–3pm

10 January 14 February 14 March 11 April 9 May 13 June

Lesmahagow Auchlochan Douglas Suite Tuesdays, 1-3pm

9 January 13 February 13 March 10 April 8 May 12 June

Carluke St Andrews Church Fridays, 1-3pm

26 January 23 February 30 March 27 April 25 May 29 June

Burbank Gilmore & Whitehall Parish Church Thursdays, 1-3pm

25 January 22 February 29 March 26 April 31 May 28 June

Rutherglen Eastcroft Gardens Tuesdays, 1–3pm

30 Jan 27 Feb 27 March 24 April 29 May 26 June

Biggar Gillespie Centre Cafe Wednesdays, 1-2.30pm

31 January 28 February 28 March 25 April 30 May 27 June

Stonehouse Jubilee Club - Stonehouse Lifestyles Every Thursday. 1.30-3.30pm Call Chris Dickie on 01698 884537 before attending

Call Anna for more information on 01698 275300 or email aclements@alzscot.org

Our Community Groups are there to be enjoyed by anyone living with dementia or experiencing difficulties with their memory, including their families and friends.

All are welcome: people who can attend independently and/or for those unable to do so should come with a companion who can provide any support for them.

We don't provide transport for these groups and therefore it is your responsibility to get to and from this community activity, safely

Alzheimer Scotland - Action on Dementia is a company limited by guarantee, registered in Scotland 149069. Recognised as a charity by the Office of the Scotlish Charity Regulator, no. SC022315 160 Dundee Street, Edinburgh, EH11 1DQ, 0131 243 1453, www.alzscot.org



Office closure details

Our staff and Committee would like to wish all of our tenants a Merry Christmas and a very Happy New Year.

This year we will close for the Christmas/New Year break from 4pm on Friday 22nd December 2017 and will reopen on Thursday 4th January 2018 at 09.00am.

Detailed below is a list of telephone numbers, so that any emergency repairs you may have can be dealt with while the office is closed.

If you smell gas or suspect a carbon monoxide leak call the National Grid on - 0800 111 999 (Deaf and deafened people using a textphone (Minicom) should dial 0800 371 787 in an emergency)

All Other Emergency repairs, call John Frood & Sons on – 01555 663927 or 07563384282

Contact details: Office Address: 99 High Street, Lanark ML11 7LN. Tel: 01555 665316 Fax: 01555 666144

Email: mail@clydesdale-housing.org.uk Web: www.clydesdale-housing.org.uk Facebook: www.facebook.com/ClydesdaleHousingAssociation