

SPRING 2024 ISSUE

NEWSLETTER

News from Clydesdale Housing Association



Rent Consultation Results 2024-25

We are pleased to announce the results of the recent rent consultation conducted by Clydesdale Housing Association.

As you will be aware, we have a legal duty to consult with tenants on an annual basis to seek their views on our rent charges and service provision.

As part of our rent setting from the 28th of March 2024 to the 27th of March 2025, every tenant has been invited to express their views.

Historically there has always been a low response rate to the consultation exercise. However, this year, the Association received 349 responses of the 733 surveys issued. This represents 47.6% of our tenants and is a fantastic result.

After carefully considering your feedback, it is clear that the overwhelming majority have opted for the lowest proposed rent increase of 5%. We appreciate your input, and the Management Committee made the decision to confirm a rent increase of 5%, aligning with the majority's choice.

We're dedicated to offering you affordable, high-quality housing, and we thank you for taking part in this consultation.

Please visit our web site for further information on the rent consultation process 2024/2025 Rent Consultation Results | Clydesdale Housing (clydesdale-housing.org.uk)



Rent Affordability



Rent affordability is about the ability of an individual to pay the rent we charge, and we are very much focused on charging rents which tenants can afford. We need to achieve this whilst raising enough income from rents to fund services and the investment needed to protect the quality of your homes.

When we review rent levels, we use a recommended industry tool developed by the Scottish Federation of Housing Associations to check the affordability of our rent charges for a range of household types. We appreciate that every tenant's circumstances and household budgets are different however, this tool provides us with a strong indication of how affordable our rent charges are.

Clydesdale Housing Association has always taken care to keep rent levels as low and affordable as possible. We have a strong track record in this, and our rent levels compare very well to the other rural housing associations and Scottish average rents.

In our recent Tenant Satisfaction Survey, we were told that:

- **1%** of our tenants said they always have difficulty paying their rent,
- **13.5%** of our tenants said they occasionally have difficulty paying their rent and
- **85.5%** of our tenants said they never have difficulty paying their rent.

Tenants told us their greatest financial concern is fuel bills.

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



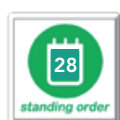
Direct Debit

- You can call us on 0808 175 6288 or call us to arrange an appointment at our office at 39 North Vennel, 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 0808 175 6288



Standing Order

You can call us on 0808 175 6288 or call us to arrange an appointment at our office at 39 North Vennel, Lanark and we will ensure you have the appropriate form.

Having difficulty paying your rent?

We know that many people are facing new challenges just now, perhaps experiencing a drop in income and having to negotiate the benefits systems for the first time.

We are here to help and it is important that if you are worried about paying your rent that you do not delay in contacting us.

We will work with you to make realistic repayment arrangements and can arrange support and advice where necessary. If you have had a change of circumstance please get in touch by contacting your Housing Officer on 01555 665316.



It's important you pay your rent on time. Every Clydesdale Housing Association tenant is due to pay their rent on or before the 28th day of every month.

How do I tell DWP my rent has increased?

You can tell DWP your rent has increased by logging into your online Universal Credit Account from 28th March and checking your "To do list", Click on the "Confirm your housing costs" message from DWP.

You will be asked the following:

- Has your rent changed? -
You should select "Yes"
- Did your Housing cost change on 28th March?
You should select "Yes"

You will then be shown your current rent details and asked the following questions:

- Are you still charged monthly for your rent? -
You should select "Yes"
- How much is your new rent? -
You should enter your new monthly rent

amount; you can find your new rent amount on your recent rent increase letter.

Once you have completed all of the required information you will see a summary of your answers.

If you have made a mistake, you can go back and change your answers. If you are happy with the information you provided, select "confirm" to complete your "To-Do"

If you are not sure how much your rent will be on 28th March 2024, please contact the office on 0808 175 6288.

If you do not have an online Universal Credit account, you can tell DWP about your rent increase by calling the Universal Credit Helpline on 0800 328 5644, open Monday to Friday 8am to 6pm.

Freedom of Information

The Freedom of Information (Scotland) Act 2002 (FOISA) gives everyone a right of access to information held by Scottish public authorities. The aim of the Act is to increase openness and transparency by allowing people to access information about how decisions are taken and how public services are delivered. FOISA has applied to Housing Associations since 11th November 2019.



FOISA requires that all housing associations/co-operatives in Scotland must produce and maintain a publication scheme. This must detail all the key information that we publish and how you can access it. Our Guide to Information is our publication scheme and contains links to where you can find all of the information listed online (updated in October 2023). We have broken this down into classes to make this easier for you to access.

CHA has adopted the Scottish Information Commissioner's (SIC) Model Publication Scheme (MPS), and our Guide has been approved by the SIC.

If you want to find out more about FOI, the Information Commissioner has published a short guide to your rights under FOISA, which you can access by [https://www.itspublicknowledge.info/Your Right To Know – A Guide to FOI in Scotland](https://www.itspublicknowledge.info/Your-Right-To-Know-A-Guide-to-FOI-in-Scotland)

If you have any questions about FOI, please contact our Data Protection Officer (DPO), Elizabeth Miller, by:

e-mail at elizabeth.miller@clydesdale-housing.org.uk

telephone on 01555 678768; or writing to:

The Data Protection Officer, Clydesdale Housing Association, 39 North Vennel, Lanark ML11 7PT.



You're Right to Privacy and Confidentiality

We collect and hold a range of "personal information" about our tenants, residents, and other service users. We do this for several legitimate reasons as part of our everyday business and service delivery activities. There are strict laws however, regarding how we collect, store, and use such information.

You may have heard of "The Data Protection Act." If so, you'll perhaps know that this important law aims to protect your right to privacy and confidentiality. It does so by giving you certain rights in relation to how information about you is gathered, used, recorded, and shared by companies and organisations.

Our You're Right to Privacy and Confidentiality leaflet explains a bit more about Data Protection, how it affects you, and what we do to ensure we meet the legal requirements and demonstrate good practice. <https://www.clydesdale-housing.org.uk/wp-content/uploads/2016/11/Data-Protection-Leaflet.pdf>

Our Data Protection officer can be contacted at elizabeth.miller@clydesdale-housing.org.uk. A full Fair Processing Notice including details of how we retrieve, use, share and manage data from all client groups can be found online at <https://www.clydesdale-housing.org.uk/?s=fair> or by request from our office.

Energy savings tips

Cooking Fridges & Freezers

Ensure air can circulate around the back of the fridge or freezer and keep the back dust free

Never put hot food directly in a fridge or freezer. Let it cool first.

Defrost your fridge or freezer regularly to keep it working efficiently.

Other Appliances

Remember not to leave your laptops and mobile phones on charge unnecessarily.

Turn your appliances off standby mode to save £99 per year.

Towel dry your hair rather than using your hairdryer to save energy.

Heating

Turn down your main thermostat by 1° and save £144 per year The recommended temperature is 18°.

Try a hot water bottle instead of an electric blanket, it's cheaper and keeps you just as warm.

Keep extra blankets nearby, so you can throw them on if you feel cold at night.

Lighting

Turn your lights off when you're not using them and save £36 per year.

How many lights do you have on in a room?

If you have the main light on, do you need the lamp on too?

Keep bulbs clean. A layer of dust will cut down on the light it offers

Cooking

Only fill the kettle with the amount of water that you need and save £15 per year.

Boil water quickly in the kettle, then transfer to a pan on the hob for steaming and boiling vegetables or pasta.

Always use the right sized pan for your cooking ring and remember to cover your pots and pans - using less energy to heat your food.

Washing

Wash at 30° and reduce use by one run a week save £50 per year

Don't wash up under a running tap and avoid rinsing your plates, as this wastes excess water

Where possible, dry your washing outside.

Don't hang washing over radiators as this can cause condensation and cost more in heating

Lighting

your home takes up around 6% of your annual electricity use. Replacing each bulb with an energy-efficient LED will cost around £3 but can save up to about £14 a year per bulb.

CHA- Supporting our tenants with their energy costs.



With the help of funding from the Scottish Housing Fuel Support Fund, CHA has been granted £60,060 to support the delivery of energy efficient small appliances for our tenants. With this funding CHA has purchased and currently distributing 462 Ninja Speedi appliances to tenants.

Unfortunately, the funding amount means that we are unable to purchase a device for all of our tenants. We therefore reviewed our 2022 Tenant Satisfaction Survey results to see who should be prioritised to receive the energy efficient small appliances.

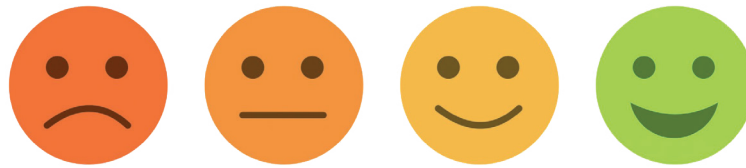
The review results showed that single parent families and tenants living in properties with 3 or more bedrooms were finding it either fairly or very difficult to afford their energy bills. Based on this information our Management Committee decided that we should offer the appliance to those tenants who met this criterion, and any surplus appliances will be given to all other tenants on a first come first served basis.

Joe Gorman, Chief Executive said: “We recognise these continue to be difficult times for our tenants, so we were delighted to receive the funding from the Scottish Federation of Housing Associations to support the delivery of the small appliances”.

How we have supported out tenants during these difficult times

Fund	Amount awarded to CHA	When the award was made	How we supported our tenants
Scottish Housing Fuel Support Fund	£132,600	April 2021	£170 to support fuel costs for all tenants
Scottish Housing Fuel Support Fund	£132,600	December 2021	£170 to support fuel costs for all tenants
Scottish Housing Fuel Support Fund	£172,00	December 2022	£250 to support fuel costs for all tenants
Scottish Housing Fuel Support Fund	£60,132	August 2023	£130 energy saving devices to 462 tenants

In under 3 years CHA have secured funding totalling £497,332 to support our tenants



Your Voice, Your Home: We Want Your Feedback!

Very Happy Tenant from Kirkmuirhill

It was a good thing, and I was surprised to get the Ninja Speedi. I have been enjoying it and it has arrived at the right time as my current air fryer broke down.



Very Happy Tenant Symington

Many thanks to CHA for the Ninja gift and everything else you do for tenants. It is much appreciated. Keep up the great work.



Very Happy Tenant Carnwath

Great machine and has helped with cooking. It's good quality and versatile.



Very Happy Tenant Carluke

Very happy with the Ninja Speedi. It has made dinner time with my kids a lot easier. Meals are more interactive as my kids can safely get involved. Superb and life is loads easier as I have a busy working life. I can make healthier meals more conveniently.



Very Happy Tenant Kirkfieldbank

Absolutely incredible and phenomenally kind. The ladies in the office downplayed the gift when I collected, but they didn't have to chase the funding. My main oven broke in 2022 and I haven't been able to replace it yet. The Ninja Speedi has made a big difference to our quality of life and my daughter can use it to bake cakes. It is an incredible machine, and I would highly recommend it.



Very Happy Tenant Rigside

Very happy – excellent. Happy with the quality of the Ninja Speedi



Very Happy Tenant Carnwath

Absolutely amazing. Cooking times have halved, and I can cook a full meal in it. It saves me having to put the hob on. It's an amazing and generous thing for CHA to do. Thank you.



Very Happy Tenant Lanark

Unexpected gift and happy with the quality of the appliance.



Happy Tenant Lanark

Very efficient. Would suit family better.



Say hello to our new Housing Officers

CHA is delighted to welcome 2 new staff members to its team. Julie Stirling and Lauren Miller will take on the roles of Housing Officer – Julie & Lauren join the association, and both have an extensive housing management background.

Times are tougher than ever, and our Housing Team are here to support you.

- with paying your rent,
- managing your rent arrears,
- allocating properties
- investigating and concluding tenant dispute,
- liaising with external agencies for serious anti-social behaviour complaints
- and much more

All of this means that some of our tenants might find themselves with a new Housing Officer. We will be in contact with you soon with details on who your Housing Officer is and how to contact them.



Did you know that CHA has a successful Registered Tenants Organisation who work on tenant's behalf to consult with the Association over key policy decisions and effect change?

Their main purpose is to improve housing services and conditions for all residents living in the areas that Clydesdale Housing Association operate.

This is a warm and welcoming group of people who value the work of the Association and wish to work together with us to get the best outcomes for our tenants.

The group meets every 6 weeks with members of Clydesdale Housing Association senior staff to discuss ongoing housing services and to make sure that tenants and residents' concerns are prioritised.

The meetings are held in our Community Hub in Lanark and the group is actively seeking new members.

If you are interested in becoming a member of the group or would like to attend a meeting to get a feel for the work of the group and help decide if you would like to become a member then please call the Corporate Services Team on 0808 175 6288

Embracing Diversity and Promoting Equality

We are committed to ensuring that every tenant and other customers have their individual needs recognised, is treated fairly and with respect, and receives fair access to housing and housing services

We aim to make it as easy as possible for you to access information about us and the services we provide. Our newsletter, policies and letters are available in various formats, such as large print, audio or Braille - please let us know if you would like us to arrange this for you. As members of Happy to Translate, we can offer interpreting and translation services where necessary. Our office can be accessed by wheelchair users and we also have induction loop technology in our office to help customers who may have a hearing impairment.

We do our best to help our tenants stay in their homes. If you are having difficulties living in your home, you may be able to have the property adapted to suit your individual needs. Examples of medical adaptations include fitting handrails in your home (or outside your home) or possibly replacing your bath with a level-access shower.

To find out if you are eligible, please contact the Social Work Department who will ask an Occupational Therapist to visit you to carry out an assessment. If the Occupational Therapist agrees that work is required, we will do this as soon as we can.



Keeping your home safe



Gas, Electrical, Asbestos, Legionella. Damp, Mould and Condensation

Our Technical Services Team are working hard to ensure your homes are safe and that we are meeting our obligations according to the law and all housing regulations for landlords.

Electrical Safety

CHA also has a responsibility to carry out basic safety checks to ensure electrical installations work safely. The law requires us to ensure the installations in our homes are safe when a tenant moves in.

You should never try to carry out your own electrical repairs and always let us know if you suspect an electrical problem in your home.

During your tenancy we may also carry out a periodic electrical inspection. These are recommended to take place every 5 years to make sure there is no deterioration due to damage, wear and tear or other environmental factors such as overloading or corrosion.

Gas Safety

As your landlord, we're responsible for making sure any gas appliances and pipework in your home are safe and working normally. So, we carry out annual gas safety checks in all of our properties with a gas supply. The law also applies to you in ensuring that you allow us access to your home to carry out the annual Gas Service Inspection.

To ensure we meet our obligations, we programme gas servicing every 10 months. This allows time for any replacement parts that might be needed and to work around your availability.



Asbestos Safety

The use of asbestos was banned in the UK in 1999, however, a lot of our housing was built or refurbished before this time and some properties may contain asbestos materials. Products containing asbestos can look the same as those that do not, so you should always be careful.

In line with legislation and Health and Safety Executive's guidance, it is our policy to leave asbestos containing materials that are in good condition in place. We ask our contractors to assess homes for asbestos during improvement or alteration work, and will tell you about any possible risks.

CHA operates an asbestos management system which allows us to monitor and manage the presence of asbestos containing materials within our housing stock. This system is reviewed regularly to ensure our contractors' and tenants' safety. We will make sure that any material containing asbestos is kept in a safe condition. If we need to remove any material

containing asbestos from your home, we will use a specialist contractor.

The asbestos found in houses presents a low risk and is unlikely to harm your health.

It is important to remember that as long as asbestos containing materials are in good condition, they do not pose a significant risk to health.

Other safety inspections and servicing requirements exist for services such as:

- Fire alarms and emergency lighting systems
- Water Hygiene and the prevention of legionella

It's important you allow access whenever asked so we can identify any potential risk to your home and your safety.

If you have any queries about gas or other safety inspections, you can call our Technical Services Team on 0808 175 6288 option 1.

Keeping your home safe



Gas, Electrical, Asbestos, Legionella. Damp, Mould and Condensation



Legionella

The risk of contracting legionella in the domestic home is minimal and most protection from legionella has to be undertaken by people actually living in the home and using the water systems.

There are some simple steps that you must take to help protect you and those in your home:

1. You have to turn your shower on and run it for a few minutes at least once a week, preferably more often than this, to flush out stale water.
2. You have to make sure that you dismantle, scrub and descale your showerheads and shower hoses at least once every 3 months or earlier if scaling is evident. This is easily done by removing the shower hose and head and leaving it soaking for half an hour in white vinegar then scrubbing off any deposits. You should then rinse it in warm water to wash off the vinegar.
3. If you have a spa type bath you have to make sure you clean it with appropriate approved chemicals at least once weekly.

4. You should make sure that you run water through all the hot and cold water taps throughout your home on at least a weekly basis.
5. Temperatures above 60°C will kill Legionella bacteria so make sure that the temperature of the hot water in your boiler/cylinder is set at a minimum of 60°C. Beware of burns and scalding and take extra care if you have children.

Legionella can survive in low temperatures, but thrive at temperatures between 20°C and 45°C.

These are very simple steps to help protect you in your home and minimise any exposure risk. These precautions are even more important if you are over 50 years of age or suffer from ill health. If you would like more advice on this matter please contact a member of staff at our office to discuss.

Help us keep you safe by allowing access to your home promptly.

When your next safety check is due, our contractor will send you a letter with an appointment date and time. Please use the contact details on the letter to inform the contractor if this date/time is not convenient for you so that the appointment can be rearranged. Failure to comply with the gas safety appointment could result in legal action being taken against you/your tenancy.

On completion of the Gas Service, we'll provide you with a copy of the relevant certificate within 28 days so you too have assurance that your gas appliances are safe to use.

Tenant's Right to Repair scheme

For small urgent repairs

Under the Housing (Scotland) Act 2001, Scottish secure tenants and short Scottish secure tenants have the right to have small urgent repairs carried out by their landlord within a given timescale.

When you report a repair, we will advise you if your repair qualifies and the maximum timescale we must complete your repair within. We may need to inspect your property first to see if your repair qualifies.

A list of repairs and timescales is provided below. If these repairs are not started within the timescales provided in the scheme, you have the right to contact us to ask for the alternative contractor.

1 day

- Blocked flue to open fire or boiler
- Blocked or leaking foul drains, soil stacks or toilet pans where there is no other toilet in the house
- Blocked sink, bath or drain
- Loss of electric power
- Partial loss of electric power
- Insecure external window, door or lock
- Unsafe access to path or step
- Significant leaks or flooding from water or heating pipes, tanks, cisterns
- Loss or partial loss of gas supply
- Loss or partial loss of space or water heating where no alternative is available
- Toilet not flushing where there is no other toilet in the house
- Unsafe power or lighting socket or electrical fitting
- Loss of water supply

3 days

- Partial loss of water supply
- Loose or detached banister or handrail
- Unsafe timber flooring or stair treads

7 days

- Mechanical extractor fan in internal kitchen or bathroom not working

Should you request this, or should the alternative contractor fail to complete the repair within timescale you may be entitled to compensation. The compensation only applies to jobs included in the Right to Repair scheme.

You do not need to make a claim for this compensation we will pay this automatically to you. If the repair is not started by the target date you may be entitled to £15 compensation with a further £3 for each working day beyond target until the repair is completed. The maximum compensation claim is £100 in any claim.

For more information contact our Technical Services team on 0808 175 6288.





Office closure details

Our staff and Committee would like to wish all of our tenants a Happy Easter

This year we will close for the Easter break from

**5pm on Thursday
the 28th March 24**

**and open on
Tuesday the 2nd April 24.**

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)

Out-of-hours emergencies

If you have an emergency repair and need to report it when the office is closed please call: **01555 435944**. Remember the quicker you tell us and the more information you can give us about the repair the better.



HAPPY TO TRANSLATE

Getting in touch...

39 North Vennel, Lanark ML11 7PT

telephone 0808 175 6288

Email us at: mail@clydesdale-housing.org.uk

Send us an online message: www.clydesdale-housing.org.uk/contact-us/

Please contact us if you have specific needs and would like us to consider adapting the way we deliver services to you.

Office Opening Hours

Monday, Tuesday & Thursday 9am to 5pm

Wednesday 10am to 5pm

Friday 9am to 4pm

Clydesdale Housing Association Limited is a not-for-profit housing association registered under the Co-operative and Community Benefits Societies Act 2014. It is also recognised by HM Revenue and Customs as a Scottish charity and is registered with The Scottish Housing Regulator under the Housing (Scotland) Act 2001 as a registered social landlord. Registered no.: 2237R(S) Scottish Charity: SCO34228 Social Landlord no.: HAL 93