

NEWSLETTER

SUMMER 2025 ISSUE

0808 175 6288

www.clydesdale-housing.org.uk

Scottish Housing Regulator

The Scottish Housing Regulator (the Regulator) is a non-ministerial department responsible for regulating social housing in Scotland - it carries out this regulatory function to protect the interests of people who receive the services of social landlords. The Association is required to submit an Annual Assurance Statement to the Regulator every October. The Annual Assurance Statement provides assurance to the Regulator that Clydesdale HA complies with all regulatory requirements that apply to social landlords and the SHR's Standards of Governance and Financial Management.

Representatives from the Regulator visited the Association in May 2025 as part of a programme of visits to a number of social landlords in order to understand how Clydesdale HA assures itself about compliance with regulatory requirements.

Our Chairperson and management team participated in discussions that focused on:

- ▶ How Clydesdale's Management Committee go about the Annual Assurance Statement process.
- ▶ Finding out how Clydesdale HA assures itself that it meets regulatory requirements concerning compliance with tenant and resident safety duties.
- ▶ Finding out how Clydesdale HA assures itself that it is meeting its loan conditions with lenders through its financial planning processes and performance monitoring.

After providing some background information to the Regulator, the visit took place on 13 May. Our Chairperson, Hazel Galbraith and our Management Team participated in the discussions with the Regulator's Team.



CHA Chairperson Hazel Galbraith



Visit – May 2025

The visit went well with the Regulator recognising areas of positive practice and identifying additional areas for some improvement:

Our Positive Practice	Areas for Us to Improve
Our new Tenant Safety Scorecard provides a clear and succinct way for the Management Committee to view compliance and performance quickly	Use of the Association’s existing technology to create a central evidence library that demonstrates compliance with regulatory and assurance requirements
Our quarterly tenant newsletter always includes information on tenant safety issues and emergency contact details	Use of our technology to make the Association’s Annual Assurance Action Plan openly available to the Committee
<p>Our approach to replacing smoke/fire detection equipment earlier for certain client groups</p> <p>Training provided to our frontline staff on the Annual Assurance Process and its importance</p> <p>Improvements we have made to our Committee reporting format that tie in with regulatory standards and assurance compliance.</p> <p>Concise and informative reporting to our Committee on the Association’s loan covenants.</p>	Include projected year-end loan covenant values to the Association’s existing quarterly reports

After the visit, our Chairperson, Hazel Galbraith said, “We enjoyed the opportunity to meet the Regulator’s team and showcase the work of the Association in these areas.

Recognition by the Regulator of the great work done by staff to ensure the safety of our tenants and residents was well received. Our Management Committee and staff are now considering how to implement the suggested improvement areas.”

The Regulator will shortly produce a report summarising their findings from the programme of landlord visits. This is intended to support landlords as they develop their next Annual Assurance Statements in 2025.

Save
the
date



Clydesdale Housing Association AGM

Our Annual General Meeting this year will take place on Wednesday evening, 3rd of September 2025 at Lanark Memorial Hall.

Invitations to all share- holders will be posted out nearer to the time, with more details about the event and the schedule for the evening.

Our Management Committee

How our Management Committee Works to Meet Scottish Housing Regulator Standards

At the heart of CHA is a dedicated Management Committee — a team of committed people who steer CHA in the right direction. But did you know they also play a key role in meeting the standards set by the Scottish Housing Regulator (SHR)?

The SHR oversees all Registered Social Landlords (RSLs) to make sure we provide safe, affordable homes and excellent services. Our governing body helps us meet these high standards in lots of important ways:

- **Strong Leadership and Good Governance:** They set clear goals, make important decisions, and ensure we operate with honesty and transparency.
- **Financial Health:** Keeping a close eye on budgets and finances helps us stay sustainable and able to serve our tenants long-term.
- **Performance and Tenant Focus:** They regularly review how we're doing—checking on repairs, rent, and tenant satisfaction—to make sure we're always improving.
- **Annual Assurance:** Each year, the Management Committee confirms to the SHR that we're meeting all their requirements or lets them know if there's anything we need to work on.
- **Risk Management:** By spotting potential issues early, they help us avoid problems that could affect tenants or our organisation's future.
- **Tenant Involvement:** Our committee values tenant feedback and works to ensure your voice helps shape the services we provide.



Thanks to their ongoing commitment, we continue to provide a home you can rely on, with services that meet your needs. It's a team effort, and our Management Committee plays a vital part behind the scenes to keep things running smoothly and responsibly.

Stay Informed: View Our Management Committee Minutes

Want to see what decisions are being made at Clydesdale Housing Association? You can view the latest minutes from our Management Committee meetings by visiting our downloads page.

These minutes provide a summary of the key discussions and decisions that shape the services we deliver and the direction of our organisation. It's part of our commitment to transparency and keeping our tenants and stakeholders informed.

Why Some Information May Be Redacted

To protect personal privacy and sensitive information, some sections of the minutes may be redacted (blacked out). This is usually done when the content involves confidential matters such as personal data, contractual details, or legal issues. We only redact information when absolutely necessary and in line with data protection regulations.





Get Involved: Help Shape Housing Services Through Our RTO

Clydesdale Housing Association's Registered Tenants Organisation (RTO) continues to play an important role in shaping key policy decisions and improving services for all tenants.

The RTO brings together a warm, welcoming group of tenants who work in partnership with the Association to ensure that residents' voices are heard and acted on. Their main aim is to influence positive changes in housing services and living conditions across all areas we operate.

The group meets every six weeks with senior members of staff to discuss key housing issues and

ensure tenant concerns are prioritised. Meetings are held at our Community Hub in Lanark, and the group is currently looking for new members.

One of the RTO's upcoming projects is a review of the Repairs & Maintenance Policy, helping to ensure it reflects tenants' needs and expectations.

The next RTO meeting will take place on Thursday, 25th September 2025. If you'd like to attend, find out more, or get involved, please contact our Corporate Services Team on 0808 175 6288.





Managed Migration: being moved to Universal Credit

The Department for Work and Pensions (DWP) is gradually moving people from legacy benefits to Universal Credit. This is known as managed migration.

If you receive a Migration Notice letter, it means the DWP is asking you to apply for Universal Credit. You won't be moved over automatically = you must make a claim. If you don't apply by the deadline in your letter, your current benefits will stop.

Tip: *You can find more information about the managed migration process on the Gov.uk website.*

Will Your Income Change?

For many people, the amount they receive on Universal Credit will be similar to what they get now. If it's lower, transitional protection may help top up your income — but only if you've moved over through managed migration.

If you choose to move early (before receiving your Migration Notice), you won't be eligible for this protection.

In some cases, you could actually receive more on Universal Credit = especially if:

- You're in work
- You claim Housing Benefit and live with non-dependents who are employed

Tip: *We recommend using one of the benefits calculators on Gov.uk to check how Universal Credit will affect you.*

Moving from Housing Benefit to Universal Credit

If you're moving from Housing Benefit, you'll receive an extra two weeks of Housing Benefit after you apply for Universal Credit. This is paid automatically — you don't need to apply for it, and it won't affect your Universal Credit amount.

Reminder: *You'll only get this once, when you first claim Universal Credit.*

How Rent Payments Will Change

Universal Credit includes a housing element, but it's paid to you, not directly to CHA. That means:

- Your housing costs will usually be paid directly to you, so you can pay your rent to CHA yourself. If you prefer, you can ask for the payments to go straight to CHA instead = this is called a Managed Payment.
- Your first Universal Credit payment could take up to five weeks, so plan ahead

Tip: *We recommend you call our Housing Team on 0808 175 6288 to discuss how you will pay your rent to CHA.*

What You Should Do

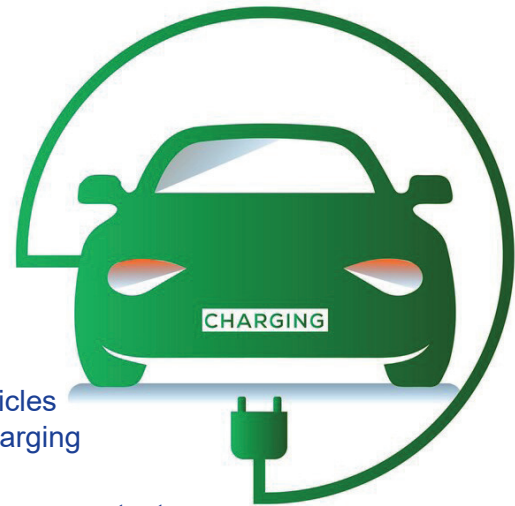
- Open a bank account: You'll need one to receive your payments. A separate account for rent can help you budget more easily.
- Set up rent payments: Make sure you have a reliable method to pay CHA directly.
- Budget monthly: Universal Credit is paid once a month. You can ask your Jobcentre Plus work coach for personal budgeting support.
- Get online: Universal Credit is managed online. If you need help getting set up, contact us = we're happy to help.

Need Help Applying? We're Here for You

Our Housing Team is here to support you through the process. If you have any questions or need help with your application, please call us on 0808 175 6288.

Reminder: *If you do not apply by the deadline in your Migration Notice letter, your current benefits will stop.*

Planning to Install an Electric Vehicle (EV) Charger? Please Contact Us First!



We're seeing more and more tenants making the switch to electric vehicles (EVs)—a great step toward a greener future! As interest in home EV charging grows, we want to make sure everyone stays safe and informed.

If you're thinking about installing an EV charging point at your home, please contact us before starting any work. There are a few important factors to consider, such as safety regulations, electrical capacity, and any necessary approvals. We're here to help you navigate the process and ensure any installation is safe, compliant, and appropriate for the property. Just send us a quick message with your plans, and we'll guide you through the next steps

Join Us and Make a Difference!

Thinking about how you can help shape your community?

Become a member of our Clydesdale Housing Association! It only costs £1 to join, and as a member, you'll have a real say in decisions that affect your home and neighbourhood — from service improvements to new projects.

Plus, you'll get to attend our Annual General Meeting, where you can meet others, hear updates, and have your voice heard.

It's easy to join, and your involvement really matters. Ready to get involved?

Contact us today on **0808 175 6288** and start making a difference



What you're telling us about Our Repairs Service

We really value your feedback - it helps us make sure our repairs service is working well for you. After each repair, we send out a quick online survey to hear how things went.

Thank you to everyone who's taken the time to respond so far! We've been reading your comments, and we wanted to share some of the things you've been saying.

A 1st class service.

***Excellent response
from staff in
Clydesdale office.***

Pleased with all the work done. Good guys. Knew what they were doing. Can come back anytime.

Was easy to report the repair and the contractor arrived on time and did a very good job. very pleased with the efficiency.

I was asleep and never heard a thing! The fence was perfectly done. No mess, just a job very well done! 10/10 For the contractors.

**Easy to book and
contractor no time at all
carrying out repair**

I had no problem with communication, you wouldn't know anyone was in the house. Very satisfied with my experience.

***First class service
no complaints***

***As always, a first-class service
from reporting a repair to having
the job completed.***

From the 1st of June 2024 to the 31st of March 2025, **88.3%** of tenants who received repairs or maintenance were satisfied with the service, and **86.1%** were happy with the quality of the work.

We're committed to maintaining these high standards - if you need any repairs or have feedback, please don't hesitate to reach out to our Technical Services team



Managing condensation in your home

Moisture in the air will form condensation (droplets of liquid water) when it comes into contact with a cold surface such as a window. We all get condensation on our windows from time to time, but this isn't necessarily a problem if it clears up quickly.

Problems start if the water builds up to the point where it starts to cause damage. And if it's building up somewhere other than on the window, you may not notice until the wallpaper starts to peel, or black mould starts to grow. This is most likely to happen in places that are colder than the rest of the house, such as exposed corners or where there is a gap in the insulation, and where the air can't circulate freely, such as behind furniture.

If you do have mould growing, it's good to clean it off straight away to minimise any health risk, but you also need to fix the underlying damp problem to stop it coming back. If you don't have any leaks or rising damp issues, then the problem is almost certainly condensation. There are several things you can do to help avoid problems in the future:

- Reduce the amount of moisture produced in the first place by keeping lids on pans when cooking, drying clothes outside when possible, and if you use a tumble dryer, making sure it's vented to the outside.
- Ventilate so the moist air leaves the house – always use the extractor fan when you're cooking, showering or bathing, leave any window vents open, and don't block off any other vents.
- Make sure air can circulate by leaving gaps between furniture and the wall.
- Try to avoid cold spots – if there's a gap between your wall insulation and your loft insulation, for example, try to get this fixed as it will attract condensation and possibly mould.
- We could consider adding more ventilation – this could be a new external vent in a problem corner, a new extractor fan.

If you experience condensation in your home, call us right away on 0808 175 6288. Our Technical Services Officer will assess your home and give you useful information on how to prevent and manage condensation in your home.

A typical family of 4 generates **10 to 15 pints (about 5 to 8.5 litres)** of moisture per day just from daily activities.

Here's a breakdown of where that moisture comes from:

Estimated Moisture Sources (per day):

Activity	Moisture (pints/day)
Breathing and perspiration (4 people)	4–5 pints
Cooking (boiling, steaming, etc.)	2–3 pints
Dishwashing (manual or machine)	1–2 pints
Bathing/showering	2–3 pints
Laundry/drying indoors	1–3 pints



This moisture contributes to indoor humidity, which can lead to condensation, mould, and indoor air quality issues if not properly ventilated or dehumidified.



KEEPING YOUR HOME SAFE

Asbestos – What You Need to Know

We have a responsibility to safely manage any asbestos-containing materials (ACMs) in our properties.

If your home was built after the year 2000, it's highly unlikely to contain asbestos. But if it was built before then, we assume it might have asbestos unless we've tested it and confirmed otherwise.

CHA uses an asbestos management system to help us keep track of where asbestos might be and make sure it's being dealt with properly.

If any refurbishment or major repairs are planned, we may need to carry out an asbestos survey beforehand to stay safe and compliant.

Asbestos in homes isn't usually a risk to your health as long as it's in good condition and left undisturbed – so there's no need to worry.

We regularly update our asbestos register and carry out checks to make sure everything's being managed safely.



Smoke & Carbon Monoxide Alarms – What You Need to Know

Every home in Scotland must have interlinked fire alarms. That means if one goes off, they all go off – helping to keep you and your neighbours safe in the event of a fire. This is part of the updated “tolerable standard” for housing.

Here's what your home should have:

1. One smoke alarm in the room you use most during the day – usually the living room
2. One smoke alarm in every hallway or landing (on each floor)
3. One heat alarm in the kitchen
4. A carbon monoxide detector if there are any fuel-burning appliances (like gas boilers, fires, or cookers)

Smoke and heat alarms have a 10-year lifespan. A qualified electrician will check them about 2 months before they're due to expire and replace them if needed. They'll also provide us with a certificate to confirm everything's up to standard.

We also check these alarms during routine electrical and gas safety inspections, and any time a property becomes vacant.

If you're ever unsure about your alarms or think one isn't working properly, just get in touch – we're here to help.



KEEPING YOUR HOME SAFE

Fire Safety - What You Need to Know

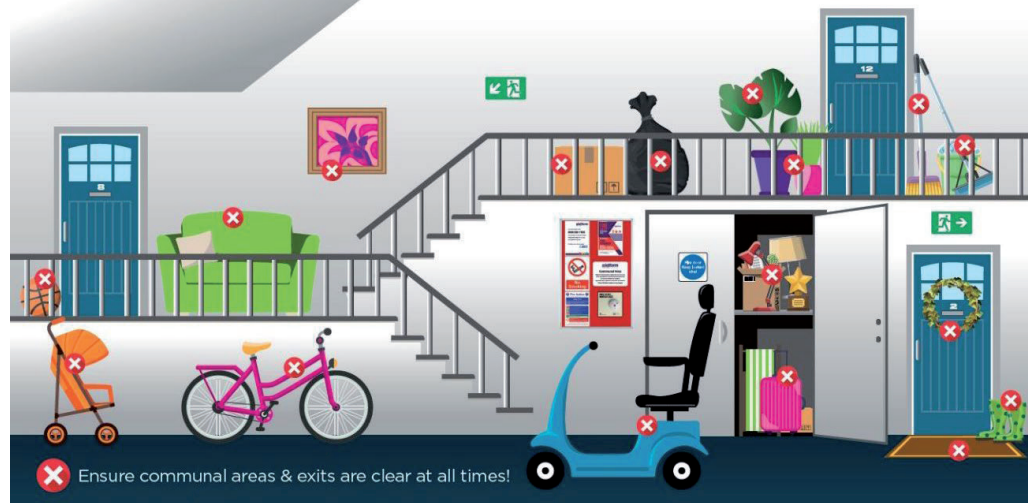
We've put in smoke and heat detectors to help reduce fire risks, but it's important you let us know right away if you spot any faults or anything that could cause a fire in your home. Also, make sure you always know a safe way out in case of an emergency.

Although it's not a legal requirement, we carry out fire risk assessments every six months in common areas like stairwells and hallways. This helps us check for hazards and make sure everyone has a clear exit route if a fire happens.

Smoking is strictly banned in all common areas - this helps keep everyone safe.

Please don't store any personal items in common areas such as stairwells or communal cupboards. If during our fire risk checks we find anything that could be dangerous, we'll ask for it to be removed. If items aren't removed after notice, we won't take responsibility for removing them ourselves.

Flats in buildings with common closes now have half-hour fire doors to help slow the spread of fire. We check these doors during our fire assessments, but if you notice any problems with your flat's entry door, please tell us right away.



Some common areas have emergency lighting that comes on during power outages or fires to guide your way out safely. This lighting is tested every month, and we do a full 3-hour power test once a year to make sure it works.

Because we're legally responsible for making sure smoke and fire alarms are working and up to date, if we can't get access to your home after several attempts, we may need to force entry following our procedures.

Gas Safety Checks – What You Need to Know

To help keep you and your home safe, we carry out a gas safety inspection every year. This is a legal requirement and ensures all gas pipework and appliances in your home are working safely.

Here's what to expect:

- We'll be in touch around two months before your current gas safety certificate runs out to arrange a convenient appointment.
- The inspection will be carried out by a fully qualified Gas Safe registered engineer.
- As part of the visit, they'll also check your carbon monoxide (CO) detector and replace it if it's out of date.
- After the inspection, you'll receive a Gas Safety Certificate (CP12) in the post within 28 days.
- If any repairs or follow-up work are needed and can't be done on the day, we'll arrange another appointment with you.

Please remember:

By law, we must carry out this check every year. If we're unable to gain access after several attempts, we may have to take further steps, including forced entry, to make sure your home remains safe. We'll always follow our procedures and try every reasonable option before this happens.

If you have any questions or need to rearrange your appointment, just get in touch with our team - we're here to help.





Understanding How To Make a Complaint

At CHA, we believe that feedback—both positive and negative—is a vital part of how we grow and improve the services we offer. That's why we're committed to handling complaints in a fair, timely, and respectful way.

Complaints aren't something to be feared or dismissed. In fact, under the guidance set out by the Scottish Public Services Ombudsman (SPSO), all public service providers are encouraged to see complaints as an opportunity to learn and do better.

How to Make a Complaint

Making a complaint is simple. You can speak to a staff member directly, submit your complaint in writing, or use our online feedback form. We aim to resolve most issues quickly and informally at the first point of contact.

However, if the matter needs further attention, we'll carry out a thorough investigation. You'll receive a clear response, and we'll explain any actions we plan to take as a result.

What Happens Next?

We handle complaints in two stages, in line with the SPSO model complaints handling procedure:

- **Stage 1: Frontline Resolution** - We'll try to resolve your concerns within five working days.
- **Stage 2: Investigation** - If your complaint is complex or you're not satisfied with our initial response, we'll investigate further and aim to respond within 20 working days.

If you're still unhappy after our final decision, you have the right to escalate the matter to the Scottish Public Services Ombudsman.



Why It Matters

Complaints help us improve. They highlight where things haven't gone as planned and give us the chance to put them right—not just for you, but for others too.

So please, don't hesitate to raise concerns.

Your voice really does matter.

For more information about our complaints process, visit our website at www.clydesdale-housing.org.uk or speak to a member of our team.



Enjoy the Warm Weather Responsibly!

As the long days of summer invite us outside for backyard BBQs and cozy firepit gatherings, it's important to keep fire safety top of mind. A little precaution goes a long way in protecting our homes, our neighbours, and our environment. Whether you're flipping burgers or roasting marshmallows, here are some essential tips to help you enjoy the season safely and courteously:

Grill & BBQ Safety

- **Grill Outdoors Only:** Always use your BBQ in a well-ventilated outdoor space, away from overhangs, fences, and flammable materials.
- **Check Your Equipment:** Before firing up the grill, inspect gas lines for leaks and make sure everything is in good working order.
- **Stay Attentive:** Never leave a lit BBQ unattended. Keep children and pets at a safe distance.
- **Have a Water Source Ready:** Whether it's a garden hose or a bucket of water, have something nearby in case flames get out of hand.

Firepit Fun - Done Safely

- **Choose the Right Spot:** Set up firepits at least 10 feet from structures and trees. Clear away leaves and dry grass beforehand.
- **Use Seasoned Wood:** Avoid burning trash, leaves, or green wood, which can cause excessive smoke and unpleasant odours.
- **Watch the Wind:** Windy conditions can cause sparks to fly—check the forecast before lighting up.
- **Fully Extinguish Fires:** Douse your fire with water and stir the ashes until they're cool to the touch before leaving it unattended.



Friendly Fire Etiquette

- **Mind the Smoke:** Position your fire or grill so that smoke doesn't blow directly into your neighbour's yard or open windows.
- **Quiet Hours Matter:** Keep things low-key after dark to respect your neighbours' peace and quiet.
- **Keep It Clean:** Dispose of ashes and food waste responsibly—no one likes surprise BBQ smells the next morning!

Quick Fire Pit & BBQ Safety Checklist

- 1 Choose a flat, non-combustible surface at least 10 feet from buildings
- 2 Keep water/sand/hose nearby
- 3 Stay sober while managing flames
- 4 Always supervise and monitor flames
- 5 Extinguish fully—douse, stir, and ensure embers are cold
- 6 Pack out ashes, rubbish & litter

Stay safe, stay smart, and enjoy the season! Enjoy a season full of warmth, laughter, and tasty treats—just follow these Scottish Fire & Rescue Service's fire safety guidelines. Be prepared, stay safe, and respect your surroundings for a fantastic BBQ and firepit season.

Gardens, Common Areas, and Keeping Your Community Tidy

Thank you to everyone who keeps gardens looking great! We do get some concerns about garden maintenance, storage of prams and toys, and fly tipping — and we need your help to keep your community clean and safe.

Our contractors maintain the common garden areas year-round, but if you have a designated garden, it's part of your tenancy to keep it tidy. If you're finding this difficult, please get in touch — we can help explore support options.

With summer here, we know bikes, prams, and toys are out and about. Please keep shared spaces clear to help neighbours and avoid fire safety risks.

When clearing out unwanted items, use South Lanarkshire Council's uplift service or local recycling centres—please don't leave rubbish in gardens or common areas.

Fly tipping is a big problem and not something we can clear up ourselves. If you see it happening, please report it to us on 0808 175 6288.

Together, we can
keep your
communities
safe,
clean, and
welcoming!



Need to Clear Out Clutter? Here's How to Do It the Right Way!

Service Household Waste & Recycling Centres visit	How to Access Pre-booking required call 0303 123 1020	Cost Free (residents)	Notes Upholstery & asbestos restrictions
Standard bulk uplift	Book online or call 0303 123 1020	£40.60 for up to 10 items	Kerbside collection
Non-standard uplift	Book online or call 0303 123 1020	From £92.35+	Larger/D.I.Y waste items
Garden waste uplift	Call 0303 123 1020	£40.60 (per 10 items)	For outdoor/bulky items

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 0330 041 6497

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.

It's important you pay your rent on time. Every Clydesdale Housing Association tenant is due to pay their rent on or before the 1st day of every month.



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 0808 175 6288



Office closure details

This year we will close for the summer break from 5pm on Thursday the 17th of July and will re-open on Tuesday the 22nd of July at 9am.

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.

Did you know...

You can use our website to:

Report a repair



Have your say



Contact us



USEFUL NUMBERS

General enquiries, rent payment, report repairs, housing issues 0808 175 6288
Allpay 0330 041 6497 www.allpay.net/

Emergency repair information

Who to contact when our office is closed. If you have an emergency repair when our office is closed, please contact one of the numbers below

If you smell gas or suspect a carbon monoxide leak,
call the National Grid on – 1-800-892-2345 or 911.

No Electricity, contact Scottish Power. If you think it is a power cut:
Find out by typing in your postcode at <https://www.powercut105.com/en/>
You can report a power cut as well as damage to electricity power lines and substations by calling 105 from your mobile or landline.

All other Emergency repairs, call our out of hours repairs service on – 01555 435944



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