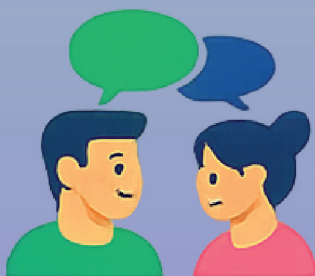


SPRING 2026 ISSUE

NEWSLETTER

and Tenants Satisfaction Survey results 2025



Fantastic Results in our 2025 Tenant Satisfaction Survey

We're really excited to share the results of our latest Tenant Satisfaction Survey with you.



As a community-based housing association, hearing from our tenants is one of the most important things we do. Your views help us understand what's working well and where we can do better — and that's how we make sure our services truly meet your needs.

The survey took place in November 2025, and we're pleased to say the results are very similar to those in 2022 - and in every area, we scored well above the average for all Scottish Registered Social Landlords (Scottish average) for 2024-25. That's something we're really proud of. Listening to real lived experience gives us a clearer picture than any report ever could, helping us see what's going well and where we can keep improving.

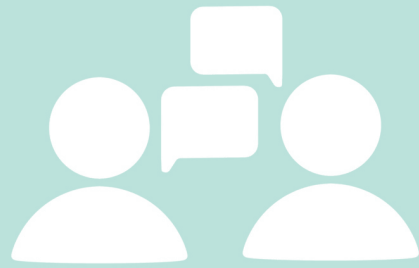
This full tenant satisfaction survey looks at lots of different parts of our service, and we'll be submitting the results to the Scottish Housing Regulator at the end of May 2026.

We wanted to make it as easy as possible for tenants to take part so Research Resource carried out face to face interviews with tenants. Thanks to that - and thanks to you - we received 448 responses, which is over 62% of all tenants. That's a fantastic response rate, and we really appreciate everyone who took the time to have their say. Your feedback genuinely shapes the work we do.

A summary of the key results can be found on pages 7, 8 and 9. You can find the full report on our website www.clydesdale-housing.org.uk.

Our Housing Team

Making a Real Difference



PROGRESS IN ACTION



- £13,000 in Discretionary Housing Payments for tenants
- 86 referrals to food and fuel banks for tenants
- 47 allocated properties to new tenants

Over the past year, our Housing Team has been working tirelessly to support tenants through what continues to be a challenging time for many. Their dedication, compassion, and commitment to doing the right thing have made a meaningful difference across our communities - often in ways that go far beyond day-to-day housing management.

One of the team's biggest achievements has been securing over £13,000 in Discretionary Housing Payments (DHPs) for tenants experiencing financial hardship. This vital support has helped many households manage rent pressure and prevent arrears from escalating, giving people breathing space when they needed it most.

The team has also continued to champion practical help for households struggling with the rising cost of living. Over the year, they have referred 86 tenants to local food and fuel banks, ensuring that

those facing financial stress received immediate support with essential items and energy costs. These referrals provided a lifeline to families and individuals at difficult moments.

On top of this, the Housing Team has kept our communities moving by successfully allocating 47 properties. Each allocation represents a new beginning - whether it's someone moving into their first home, a family finding more suitable space, or a tenant needing a fresh start. The team has worked hard to ensure smooth transitions and positive outcomes for every new tenancy.

Overall, it's been a year of impact, compassion, and real progress. Our Housing Team continues to go above and beyond, and we're incredibly proud of the difference they're making every single day.

If you see any of the team out and about, please do stop for a chat - they're always happy to help.

Our Vision and Values

Our Vision and Values are our guide - shaping how we work, the homes and services we provide, and the way we treat people.



Our Vision

Quality homes and excellent services for all - today and in the future



Our Values

Community Engagement

Strengthening relationships and building trust with the communities we serve.

Quality of Homes

Ensuring our homes are safe, sustainable, and well-maintained.

Our People

Supporting and developing our tenants, staff, and Management Committee.

Digital Strategy

Embracing technology to improve services and efficiency.

Value for Money

Delivering high-quality outcomes while making the best use of our resources.

Rent Review Update: Your Feedback, Our Decision

We recently consulted with tenants in January 2026 about a rent increase for the 2026/2027 period. Our goal was to gather your thoughts on a 5.8% increase



How We Listened

To make sure everyone had a say, we sent out a rent consultation newsletter along with individual letters explaining how each option would affect future rent charges.

We also provided multiple ways for tenants to share their feedback - via a paper form with a prepaid envelope, via our online survey platform CX Feedback, by text message, phone calls, emails, and our website contact form.

Strong Tenant Participation

We were pleased to see high engagement, with 319 tenants - almost 44% of all tenants - taking part in the consultation.

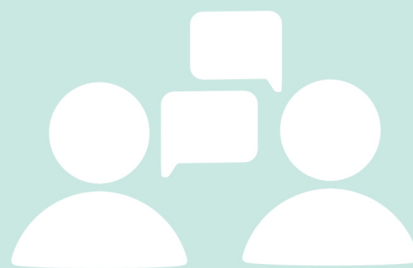
What You Told Us

The results were clear:

- ✓ 202 tenants (63.32%) indicated that they agreed with the proposed increase of 5.8%
- ✗ 117 tenants (36.68%) indicated that they did not agree with the 5.8% increase.

The Final Decision

Our Management Committee carefully reviewed the results, alongside financial plans and affordability considerations, at a meeting on February 25, 2026. Taking everything into account, the Committee decided raise rents by 5.8% for the 2026/2027 period.



Next Steps

All tenants have now received formal notice of their new rent amount.

**If you're worried about managing payments, our Housing Management Team is here to help.
Please reach out at 0808 175 6288 for advice and support.**

Thank you for sharing your views—we appreciate your input in shaping rent decisions!

Your Rent

Convenient ways to pay

There are various easy and convenient ways for you to pay

All Pay

- Go to <https://new.allpayments.net/> and enter your 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.

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 1st 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 1st April 2026 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 1st April?
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 1st of April 2026, 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.

The Role of Our Management Committee

At CHA, our goal is simple: to provide good quality, affordable homes for people who need them. Alongside housing, we also deliver responsive repairs and a range of helpful services. As a community-based housing association, we support our tenants with things like benefits and fuel advice, and our Community Hub provides spaces where residents can meet, connect, and take part in community activities.

While our staff team manages the day-to-day running of the Association, CHA is guided by a voluntary Management Committee. This group plays an important role in making sure the Association is well run, financially sound, and focused on the needs of our tenants and community.

The Committee helps set the overall direction of CHA, oversees our performance, and works with staff to make sure we continue to improve the services we provide.

Members of the Management Committee are passionate about the community and share a commitment to helping CHA succeed. Their role includes:

- *Taking a genuine interest in improving local neighbourhoods*
- *Keeping informed about housing regulations and legal responsibilities*
- *Staying up to date with changes in the local housing environment*
- *Taking part in training to build knowledge and skills*
- *Preparing for and actively contributing to committee meetings*
- *Making balanced and well-informed decisions*
- *Acting as positive ambassadors for CHA*
- *Respecting the confidentiality of CHA's business*
- *Working constructively with staff to support the organisation's goals*

Being part of the Management Committee is a rewarding way to support the community and help shape the future of CHA.



Would you like to become a member of CHA?

We are always seeking shareholding members to ensure that we are representative of the people and areas we serve. Shareholding membership generates greater participation in the work of the organisation. Membership provides the opportunity to attend the AGM and vote for members of our Management Committee.

To join, you simply must complete a membership application form and pay £1. If approved by the Management Committee, you will receive a lifetime share in Clydesdale Housing Association.

If you would like more information about becoming a member, please contact our office to speak to Elizabeth Miller.

The minutes of our Management Committee meetings are available for you to view online at

www.clydesdale-housing.org.uk/downloads

Your Feedback. Our Success.

What you told us

Overall Satisfaction



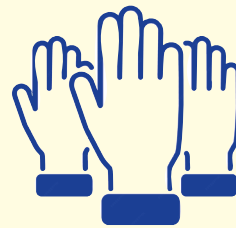
Scottish average 87%



CHA 95%

We're delighted to share an exceptional 95% overall satisfaction rate—up 2% from our 2022 tenant survey. This is our highest result in recent years and well above the 2024–25 average for all RSLs, showing that tenants feel supported, valued and well looked after.

Participation Opportunities



Scottish average 86%



CHA 98%

Satisfaction with opportunities to get involved remains incredibly high at 98%, unchanged from 2022. It's great to see that tenants feel they have a real voice and can help shape our services.

Keeping Tenants Informed



Scottish average 90%



CHA 99%

Communication continues to shine as one of our biggest strengths, with an outstanding 99% of tenants rating it positively—up 1% from 2022. This fantastic result reflects how committed our staff are to keeping tenants informed and up to date.

Quality of Your Home



Scottish average 85%



CHA 94%

It's wonderful to see continued high satisfaction, with 94% of tenants happy with their home—matching our strong performance in 2022.

Repairs Satisfaction

Many aspects of the repairs service scored 99–100% satisfaction, including the helpfulness of staff, communication from tradespeople, and the system for reporting repairs.

The helpfulness of the Association staff involved



100%



same

from the 2022 survey

The length of time taken to undertake repairs



94%



- 2.0%

from the 2022 survey

The system for reporting repairs to your landlord



100%



same

from the 2022 survey

The attitude of the tradesman involved



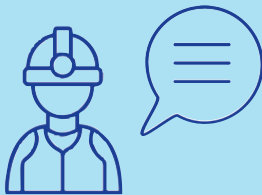
100%



same

from the 2022 survey

Contact from tradespeople to arrange access



99%



- 1.0%

from the 2022 survey

The tidiness of the contractor



99%



- 1.0%

from the 2022 survey

The tradesman arriving by the target date



99%



- 1.0%

from the 2022 survey

The quality of the repair undertaken



95%



- 2.0%

from the 2022 survey

Neighbourhood Management



Scottish average 84%



CHA 95%

An excellent 95% of tenants are satisfied with how their neighbourhood is managed—up 5% from 2022. Another really positive result.

Value for Money



Scottish average 82%



CHA 85%

A strong 85% of tenants feel their rent offers good value. While this is a small decrease of 2% from 2022, it still remains above the 2024–25 average for all Scottish averages.

Across every key tenant satisfaction measure, CHA's 2025 results are consistently and significantly above the 2024–25 Scottish RSL average, demonstrating strong performance and sustained service quality.

Tenant Priorities

Tenants have been very clear about what matters most and their priorities align strongly with our own.

The quality of their homes, the repairs and maintenance service we provide, and making sure rent offers good value for money with the icons against each one.

This reflects the priorities you highlighted last September as we began our business planning for 2026–2027



Thank you

*Thank you to everyone who took part in the survey.
The level of engagement has been inspiring, and the overwhelmingly positive results reflect a strong relationship between tenants and the Association*

Investing in Your Homes

In the financial year 2025/26, the total investment in your homes is **£2,808,160** - ensuring safer, greener, modern homes that meet your priorities.

CHA is proud to continue delivering improvements that make a real difference, creating homes that are value for money, safe, sustainable and well maintained.



Technical Services Update Progress in Action!

This year, the Technical Services team is making incredible strides to keep your homes safer, greener, more efficient, and modern — all while focusing on what matters most to you.

Compliance & Safety

Your safety is always the top priority.

So far, the team has completed:

- ✓ 213 Electrical Installation Condition Reports
- ✓ 42 Fire Risk Assessments in communal areas
- ✓ 301 Gas Safety Checks



Property Upgrades

Modernising your homes is well underway:

- ✓ 88 Air Source Heat Pump services
- ✓ 34 windows replaced and 45 doors upgraded



Heating & Energy Projects

Helping homes stay warm and energy-efficient:

- ✓ 101 new heating systems installed, including 41 Air Source Heat Pumps and 60 High Heat Retention Storage Heaters
- ✓ 89 properties set to receive solar panels
- ✓ 80 properties will benefit from battery storage



Kitchen & Bathroom Works

Making your homes even more comfortable:

- ✓ 11 new kitchens completed
- ✓ 53 bathrooms completed



Getting It Right First Time:

Why Access Matters

So far this year, 213 Electrical Installation Condition Reports have been completed, with most carried out successfully on the first visit. However, where access hasn't been possible, repeat visits have been needed - resulting in a total additional cost, to date, of £3,189.72.



Beyond the financial impact, missed appointments create a significant operational burden. Teams spend extra time rebooking visits, updating systems, and managing communication, while more complex cases require additional staff attendance in person. Improving first-time access remains key to reducing avoidable costs and keeping services running smoothly for everyone

To help keep costs fair for all tenants, we'll be working with those who have not provided access at the first appointment to recover any additional costs incurred



£3,190

the cost of not getting access first time



Home Contents Insurance

Why you need it

Buildings insurance

CHA has insurance in place to cover our properties. This protects the building itself, along with any fixtures and fittings that belong to us.

However, this does not cover your personal belongings, such as furniture, decorations, carpets, or other possessions.

Insuring your possessions

As a CHA tenant, your contents are not covered as part of your tenancy agreement. This means you are responsible for protecting your own belongings.

Home contents insurance helps protect your possessions against things like theft, fire, or accidental damage. Even if you're careful, unexpected events can and do happen.

Without insurance, replacing your belongings could be costly. Having the right cover in place can give you peace of mind and help you avoid unexpected expenses.

There are many home contents insurance options available, so it's worth taking the time to explore what's out there and arrange cover that meets your needs.

Home Safe Home



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

Electrical Safety Checks – What You Need to Know

We carry out electrical safety checks in your homes to keep you and your neighbours safe.

By law, these inspections happen every five years to make sure electrical systems are in good condition.

If your home is due an inspection, you'll get a letter from our contractor, Davidson & Lindsay with your appointment details.

What's an EICR?

An Electrical Installation Condition Report checks the state of your home's electrical system. It helps spot any outdated wiring, faults, or risks that could lead to electric shocks or fires.

It also highlights areas that may need improvements to keep your home's electrical system safe and up to standard.

Claire Chalmers, our Technical Service Officer, says:

"These reports are key to keeping our homes safe and preventing accidents. They ensure everything's working as it should be."

Keep Your Appointment!

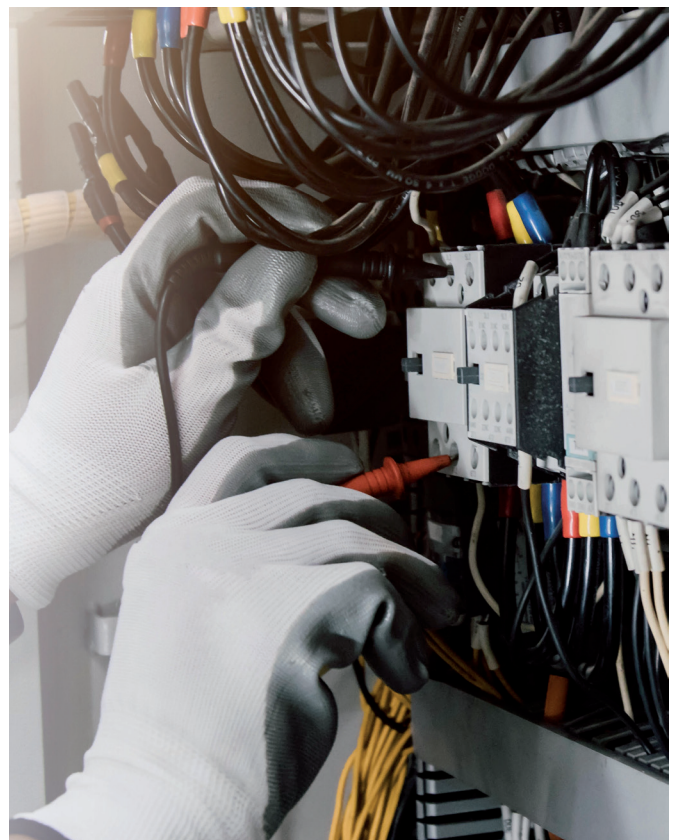
If your home is due for an inspection, you'll receive a letter from Davidson & Lindsay with the date and time of your appointment.

Can't make it? No problem—just call our Technical Services team on 0808 175 6288 as soon as possible to reschedule.

After the Inspection

If any work is needed, it might be done during the same visit, or we'll arrange another time. We'll also replace outdated components and, if needed, install hard-wired smoke and heat alarms to meet fire safety regulations.

Thanks for your cooperation—we appreciate your help in keeping our homes safe!



Legionella:

What You Need to Know



Keeping your home safe from Legionella bacteria is simple with a few easy steps.

Here's what you need to do:

Your Responsibilities as a Tenant:

- ✓ **Flush little-used outlets** – Run water from taps and showers you don't use often for at least 3 minutes once a week. This includes external taps.
- ✓ **After a holiday** – When you return home, flush all taps and showers one at a time for 3 minutes to clear any stagnant water.
- ✓ **Clean your showerheads** – Regularly remove any sediment by giving them a good clean at least once a week
- ✓ **Water storage** – If you have a hot water tank, try to keep the water stored at 60°C to reduce bacteria growth.

What We're Doing:

- ✓ Every year, we carry out Legionella Risk Assessments in a selection of properties. These are repeated every 3-5 years in homes that have medium to high risk (where hot or cold water is stored).
- ✓ We're working to remove cold water storage tanks and convert properties to mains cold water. If this affects your home, we'll let you know in advance.

Following these simple steps helps keep your water safe. If you have any questions, feel free to contact us!

The Rise of E-Bikes and E-Scooters: Convenience v Safety Risks



There has been an increase in the use of personal transportation devices like E-Bikes and E-Scooters. While these offer perceived environmental and convenience benefits, they also present safety challenges, particularly due to their reliance on lithium-ion (Li-ion) batteries. These types of batteries carry a substantial fire risk and, if they malfunction, can quickly escalate into a dangerous fire.

What Can Go Wrong:

Thermal Runaway can occur, leading to fire or explosion if the battery overheats. Thermal Runaway can be caused by:

- Overcharging
- Overheating (storing at a high temperature)
- Physical Damage
- Charging or discharging at abnormally high rates

What to Look Out For:

- Abnormal heat coming from the battery
- Physical changes in the battery (i.e., swelling/bulging)
- Noticeable deformation (i.e., leaking fluid/lumps)
- Unusual noise (i.e., hissing/cracking)
- Smell (i.e., pungent odour/acid smell)
- Smoking from the battery

If any of these occur, unplug the battery, and if there are any signs of ignition, call 999 immediately.

How to Minimise the Risk:

- Only use original equipment manufacturer batteries and charging cables.
- Charge in an area free from combustibles and ensure smoke detectors are working
- Regularly inspect chargers, cables, and batteries for frayed wires, broken plugs, and other issues
- Monitor charging where practical—do not charge overnight or for long periods

By taking these precautions, you can enjoy the benefits of E-Bikes and E-Scooters while ensuring safety remains a priority.

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 01555 665316.

Embracing Diversity and Promoting Equality



At CHA, we believe everyone deserves to be treated fairly and with respect. We're committed to recognising people's individual needs and making sure all our tenants and customers have equal access to housing and the services we provide.

We want to make it as easy as possible for you to get information from us. Our newsletters, policies and letters can be provided in large print, audio or Braille—just let us know if you need information in a different format.

As members of Happy to Translate, we can also arrange interpreting and translation services if English isn't your first language.

Our office is wheelchair accessible, and we have induction loop technology available to support customers with hearing impairments.

We also want to help you stay safe and comfortable in your home. If you're finding it difficult to manage with your current layout, you may be eligible for property adaptations to better suit your needs. This might include installing handrails or replacing a bath with a level-access shower.

How do I qualify for an adaptation?

You should contact a medical professional, such as your GP or practice nurse, who can assess your needs. If they feel an adaptation would help, they will send us a letter outlining what changes may be required in your home.

Funding for adaptations comes from the Scottish Government through a grant that we receive each year. When an adaptation is recommended and funding is available, we will arrange the work as soon as possible. However, as the funding is limited, there may be times when we are unable to carry out adaptations immediately if the available grant funding has been fully used.



Scottish Housing Regulator Complaints and Significant Performance Failures



If you're unhappy with the service you receive from your landlord or have concerns about how they operate, you have the right to raise a complaint.

The **Scottish Housing Regulator Complaints and Significant Performance Failures** leaflet explains the difference between a complaint and a significant performance failure. It also provides guidance on what steps to take and who to contact.

To get a copy of the leaflet, call us at **0808 175 6288**, and we'll send one to you. You can also download it from our website: [SHR-Complaints-and-Significant-Performance-Failures.pdf](#).



Office closure details

This year we will close
for the Easter break

from 5pm on
Thursday 2nd April 2026
and reopen at 9am on
Tuesday 7th April 2026

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 land line.

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



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