



Clydesdale
HOUSING ASSOCIATION

Newsletter

WINTER 2018





For the second year running CHA have donated Christmas-themed food, gifts and treats to Clydesdale food bank. In addition, this year we also made a £200 donation to support this good cause.

Our donation, which was warmly received, will help families and single people living in the Clydesdale area which includes Carluke, Law, Forth, Lanark, Biggar, Rigside, Douglas, Lesmahagow, Kirkmuirhill, Coalburn, Abington and all the surrounding rural areas and will go some way to providing them with essentials over the forthcoming holiday period.

Joe Gorman, CEO of CHA, said: "The Association's staff are acutely aware of the difficulties confronting our tenants and families on low incomes, particularly at this time of year. We were delighted to help where we could by making these donations."

Association chairperson, Pauline Sandford, said: "I want to thank our Management Committee and the Staff Team, for their generosity in supporting many households who need assistance this Christmas. It demonstrates our new Business Vision and commitment of trying to achieve 'Quality homes and excellent services for all – for today and the future

"Not only do we offer quality homes to our tenants, but we also understand that some local people need our assistance at this time of year to have a wonderful Christmas."

Liz Barthram from Clydesdale Foodbank added: "I want to thank Clydesdale Housing Association for their generosity which will help a large number of local people who were facing a food crisis to enjoy a great Christmas."

We all hit a 'bump in the road' now and again and there's no shame in asking for a little help to get back on track. Just give your Housing Officer a call and speak to them about getting a referral.

Want to help Clydesdale Food Bank?

Donations of food can be left at

- Clydesdale Food Bank, 66 High St, Carluke (next to Boots) 10-12 any weekday morning
- trolleys in Tesco Carluke and Tesco Lanark
- boxes in Scotmid Carluke and Law
- any church

Financial donations of any size are also welcome.

Gift aid forms and standing order forms are available on request.

Website: <http://clydesdalefoodbank.btck.co.uk/>

Facebook:

<https://www.facebook.com/clydesdalefoodbank/>





St. John's Carluke COMMUNITY *Christmas* DINNER 2018

If you are on your own or if you and your family are struggling this Christmas and you would like some company and a good lunch on Christmas Day, then please come along and share our Carluke Community Christmas Dinner.

It will be in St John's Church in Hamilton Street, Carluke, ML8 4HA at 12.30 for 1.00pm.

This is a friendly, informal and welcoming occasion offering pleasant company and a tasty meal with no strings attached!

No charge, all ages welcome & transport provided if needed.

It is intended for those living in the Carluke, Law, Forth, Lanark, Carstairs, Braidwood, Crossford, Kirkfieldbank areas.

Please email carluke.christmas.dinner@gmail.com

This event is run entirely by volunteers and so if you would like to help on the day, or offer transport, email carluke.christmas.dinner@gmail.com

If you would like to make a financial donation you can do this by paypal using carluke.christmas.dinner@gmail.com. As always, any excess funds will be donated to the Clydesdale Food Bank



Christmas
BACKGROUND

‘Oor’ Jean retires after 23 years

Our longest standing Management Committee member, Jean Ramage, retired from our Management Committee after an amazing 23 years’ service to Clydesdale Housing Association.

Jean’s decades of commitment were recognised at a recent event held in her honour.

Paying tribute, Pauline Sandford, chairperson of Clydesdale Housing Association said: “Jean has been a tremendous asset to Clydesdale Housing Association throughout her 23 years’ service and I would like to thank her for her commitment.

“The outstanding thing about Jean is her energy and her drive to improve things. She has certainly done that in her time here. She will be hard to replace, but she has set a direction which stands Clydesdale Housing Association in good stead for the future.”





Getting Ready For Winter

Cold Weather Payment

You may get a Cold Weather Payment if you're getting **certain benefits**.

You'll get a payment if the average temperature in your area is recorded as, or forecast to be, zero degrees celsius or below for 7 consecutive days.

You'll get £25 for each 7 day period of very cold weather between 1 November and 31 March.

The 2017 to 2018 Cold Weather Payment scheme has now ended.

Next year's scheme is due to start on 1 November 2018. You'll be able to check if your area is due a payment in November 2018.



Winter Fuel Payment

If you were born on or before 5 November 1953 you could get between **£100 and £300** to help you pay your heating bills. This is known as a 'Winter Fuel Payment'.

You usually get a Winter Fuel Payment automatically if you are **eligible** and you get the State Pension or another social security benefit

(not Housing Benefit, Council Tax Reduction, Child Benefit or Universal Credit).

If you're eligible but do not get paid automatically, you will need to **make a claim**.

The deadline for claiming payments for winter 2018 to 2019 is 31 March 2019

Most payments are made automatically between November and December. You should get your money by 14 January 2019.

If you do not get your payment, call the office that pays your benefits - their details are on any letters they sent you.

Any money you get will not affect your other benefits.

Warm Home Discount Scheme

You could get £140 off your electricity bill under the Warm Home Discount Scheme.

The money is not paid to you - it's a one-off discount on your electricity bill, between September and March. You may be able to get the discount on your gas bill instead if your supplier provides you with both gas and electricity. Contact your supplier to find out.

The 2018 to 2019 scheme will start on 15 October 2018.

The discount will not affect your **Cold Weather Payment** or **Winter Fuel Payment**.

Eligibility

There are 2 ways to qualify for the Warm Home Discount Scheme:

- ★ you get the **Guarantee Credit element of Pension Credit** - known as the 'core group'
- ★ **you're on a low income** and meet your energy supplier's criteria for the scheme - known as the 'broader group'

How you apply for the Warm Home Discount Scheme depends on how you qualify for the discount.

Pre-pay or pay-as-you-go meters

You can still qualify for the discount if you use a pre-pay or pay-as-you-go electricity meter.

Your electricity supplier can tell you how you'll get the discount if you're eligible, for example a voucher you can use to top up your meter.



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 2019 your rent would increase by 3.3%. As a result you would pay an additional £0.033 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.

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

- complete the tear off slip at the bottom of the letter we sent you
- Telephone us at **01555 665316**
- Email us at **mail@clydesdale-housing.org.uk**
- Contact us using the on-line 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/**

Pauline McMullan
Housing Officer

Telephone Pauline on: 01555 678947
E: pauline.mcmullan@clydesdale-housing.org.uk



Jacqui Hart
Housing Officer

Telephone Jacqui on: 01555 678942
E: jacqueline.hart@clydesdale-housing.org.uk



Lisa Cochrane
Housing Officer

Telephone Lisa on: 01555 678945
E: lisa.cochrane@clydesdale-housing.org.uk



Iain McMillan
Housing Officer

Telephone Iain on: 01555 678760
E: iain.mcmillan@clydesdale-housing.org.uk





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.



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



Draft Business Plan 2019/22

Since the summer we have been looking into our crystal ball to see what we think the future might bring for the Association.

Our current proposals for a new Business Plan have been developed jointly by our Management Committee and staff team. In doing this we:

- Looked back at the last Tenant Satisfaction Survey – this told us that tenants' priorities were repairs & maintenance and the overall quality of your home;
- Considered our track record on tenant satisfaction and identified the areas we need to do better in;
- Compared our rent levels with other rural housing associations and reviewed tenant feedback on the affordability of our rent charges;
- Assessed and analysed the main political, economic, social, technological, environmental and legal factors and events that affect the Association;
- Identified the Association's strengths and weaknesses;
- Assessed and prioritised the key risks facing the Association going forward.

All of this research and analysis identified the following key themes that we think we need to focus on over the next three years:

1. Improve the energy efficiency of the 25% of tenants' homes that currently do not meet the Energy Efficiency Standard for Social Housing – so that we can make homes warmer and cheaper to heat.
2. Maximise the income due from rents and improve our debt recovery work – so that we have enough income to meet out costs.
3. Improve value for money and report annually on this to tenants – so that we can control costs and keep tenants up to date.
4. Consider opportunities for future house building in a way that manages risk and protects financial viability – so that we can continue to meet housing need.
5. Support tenant participation and community engagement activities – so that we can give tenants more say in what we do.
6. Continue to develop our governance – so we can be more open and accountable to tenants for what we do.



We presented these proposals to the Clydesdale Tenants' and Residents' Group on 11 December 2018 and we plan to meet with them again in early February 2019 to listen to their feedback.

On top of this, we want to hear what tenants think of our proposals. Please email us by 28 February 2019 (mail@clydesdale-housing.org.uk), or use the feedback form available on our website, with details of what you think about our plans and suggestions for any changes. Also, if you would like to participate in a small discussion group about our plans (an evening in mid-February 2019), please contact us with your name, address and a contact number and we'll get back to you with details.

We look forward to hearing from you.



WINTER GRITTING

As we are in the coldest months of the year, we thought it best to remind all tenants of our winter maintenance plan and how best for you to stay safe in the cold weather

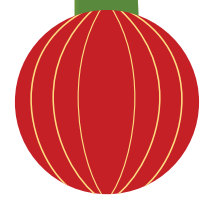
- South Lanarkshire Council is responsible for the majority of roads and footpaths throughout the Clydesdale area, this includes a number of the our developments. These are commonly referred to as “adopted” areas
- We are responsible for all “non-adopted” areas within our estates
- We have installed grit bins in all of our non-adopted estates
- These grit bins have recently been replenished with grit
- We **do not** carry out any gritting on a reactive basis, i.e. at the request of tenants
- We **do not** grit on a preventative basis, i.e. in anticipation of snow/frost
- Tenants can use the grit provided to grit their own paths and common footpaths around their homes, if they wish and at their own risk
- Please let us know if the grit bins in your area need filled as the winter season progresses and we will arrange to have this done.

We would ask all tenants to assess if they really need to leave their homes during freezing conditions and to only do if so if it is absolutely necessary, bearing in mind our gritting policy set out above.

Please keep warm this winter and stay safe.



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 12pm on Monday 24th December 2018 until 9am on Friday 4th January 19, 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 Phoenix 24/7 on:

0844 247 2111



Nikki



Kirsty



Be a good neighbour this winter

In this cold weather, we're asking residents to take a few minutes to check on neighbours who might be on their own or vulnerable.

It can be a lonely time of year, so you could make a real difference by simply calling in to say hello.

Icy or snowy conditions can also make it difficult for older people to get out and about, so you could clear any snow or ice from their path. We have over 30 grit bins across our developments to help residents keep local streets clear.

You could also ask if your neighbour needs any shopping or a prescription picked up, or help by taking out their household bins during the winter months.



The Pregnancy and Baby Payment is a payment from the Scottish Government to help with the cost of having a baby.



Social Security Scotland
Tèarainteachd Shòisealta Alba



Helping children get a fairer start. Pregnancy and Baby Payment is a payment from the Scottish Government to help with expenses in pregnancy or having a baby. find out more at: mygov.scot/pregnancy-and-baby-payment/



Have your say in how we will allocate our houses.

The Housing Scotland Act 2014 has introduced a number of changes to the way we can allocate our properties. We need to consult with you over how we take forward the changes to our Allocations Policy.

There are various different ways you can get involved:

- Focus Groups – a group of people getting together to discuss in depth what the changes should be
- Questionnaires – we will publish a consultation questionnaire on our website in January 2019. We can also send you a copy if you would prefer.

We will also be discussing the changes with our Clydesdale Registered Tenants Group and our Scrutiny Panel.

Once we know what you think we will publish a report on how we consulted with you and what the results of the consultation were.

If you are interested in taking part in an Allocations Policy Focus Group, please let us know by Friday 11th January 2019. You can get in touch by:

Telephone: 01555 665316

e-mail – mail@clydesdale-housing.org.uk

We look forward to hearing from you.

REMEMBER TO TELL US...



Changes to household details?
Changed your email address?
New mobile phone number?
New telephone number?

It's really important that we have the right details for you in case we need to get in contact for any reason. We have had a few instances lately where we haven't been able to get in contact with tenants.

Please remember to inform us of any changes in your household i.e. family members moving out or a new baby in the family! This keeps our records up to date. You must get our written permission if you want to take in a lodger, sub-let part or all of your house, re-assign your tenancy (pass on the tenancy to someone else), carry out a mutual exchange or change your tenancy to a joint tenancy. If you need any advice on changes to your tenancy, please do not hesitate to contact your Housing Officer on 01555 665316



We wish you a Safe and Happy Christmas

This year's Festive Safety message from Police Scotland is to stay safe whilst shopping, partying, at home or on the roads. We provide some important information to help you stay safe this Festive Period.

Shopping Safety

Stay safe on the high street this Christmas with our Shop Safe tips and information.

The festive period is traditionally the busiest time of the year for shopping and unfortunately, there are those who exploit the festive period for the wrong reasons, but it only takes a few simple preventative measures to discourage criminals and stay safe.

Keep Safe Online this Christmas with our online safety tips and information. More and more people use online shopping to purchase their Christmas presents as well as taking advantage of sales and events like Black Friday and Cyber Monday. It's important to take a couple of precautionary steps when purchasing goods online to keep safe and avoid being targeted by criminals.

It is also important that people understand the dangers of social media and that what you post online, stays online. You can find more information about online safety in the PDF at the bottom of this page.

Party Safety

With the festive season, many people will be out celebrating in pubs and clubs and their Christmas nights out, so we want to provide you with some key information to help you stay safe.

Make sure to stay with friends, stick to your plans, have travel arranged and be careful of what you drink. Don't leave drinks unattended and stay away from drugs, new psychoactive substances or other controlled substances.

Home Safety

Keep your home safe this Christmas with our Home safety tips and information.

A few simple steps such as leaving a light on when you're out, keeping presents and valuables out of sight, opening and closing curtains at the appropriate time of day and not advertising on social media when you are out helps to keep criminals away.

Road Safety

During the winter months ensure your car is ready for the season change in weather - are tyres, brakes, windscreens, wiper blades and windows free from defects and clean?

Be aware of changing road conditions, don't put yourself and others at risk.

Drink driving - don't risk it, if you are out partying be aware of your alcohol consumption.

Don't use email to report crime - call 101 or 999.



ESTEEM

Clydesdale

Supporting mental health and suicide awareness.

Our aim is to promote the advancement of mental health awareness and assist in the relief of symptoms for those in need. It is our intention to reduce the rate of suicide in Clydesdale. We hope to accomplish this through workshops and training which allows people to live well while managing their symptoms.

We hope to start workshops in schools making pupils feel comfortable talking about mental health and develop coping strategies for stress and anxiety.

We hope to reduce stigma by encouraging conversation within the community and providing free suicide awareness courses.

We promise to be non-judgemental, we will never discriminate, we will provide a safe, confidential, welcoming and comfortable place for groups to come together with the aim of improving quality of life and stay well while coping with mental illness.

All staff and volunteers will have lived experience of mental illness and recovery. We will treat everyone with respect, congruence, dignity and empathy.

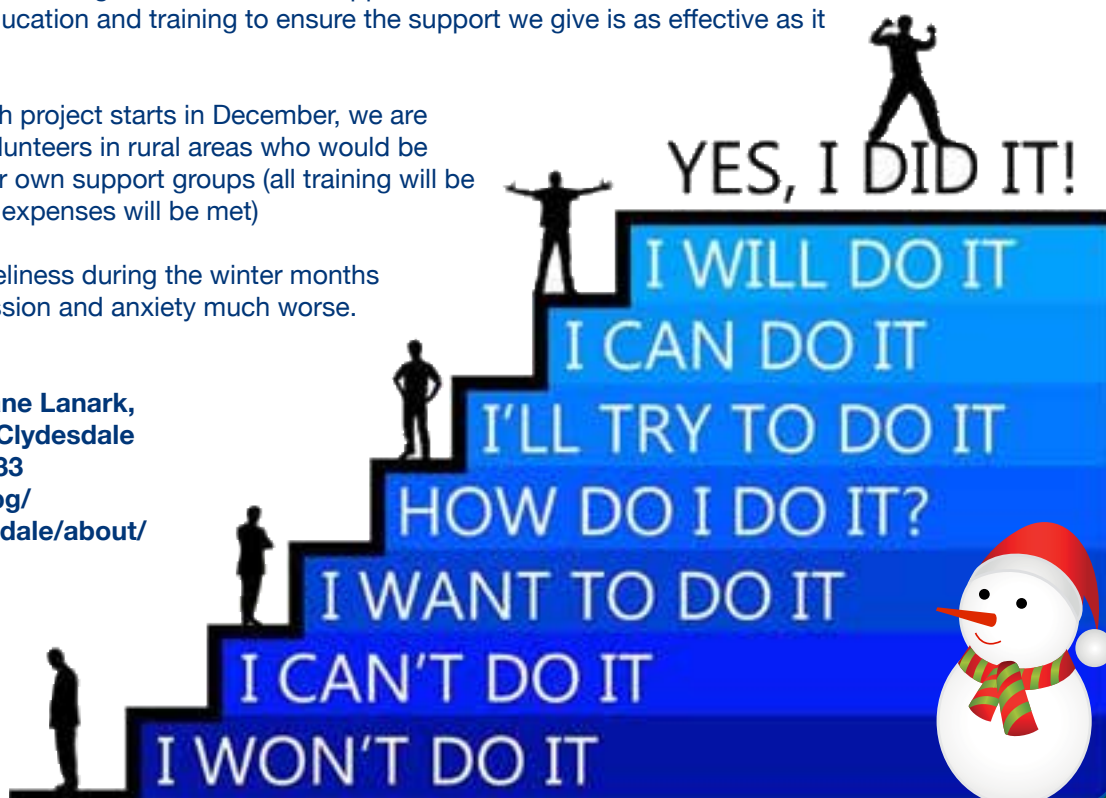
We will liaise with other agencies for mutual support and education, we will continue to seek on going education and training to ensure the support we give is as effective as it can possibly be.

Our rural outreach project starts in December, we are hoping to find volunteers in rural areas who would be willing to run their own support groups (all training will be provided, and all expenses will be met)

Isolation and loneliness during the winter months can make depression and anxiety much worse.

FIND US

38 Greenside Lane Lanark,
[m.me/ESTEEM.Clydesdale](https://www.me/ESTEEM.Clydesdale)
Call 01555 729033
facebook.com/pg/ESTEEM.Clydesdale/about/





LANARKSHIRE CREDIT UNION is one of the largest community Credit Unions in Lanarkshire with over 25 years experience in saving accounts, loans and life assurance products. We are a not for profit organisation and our only investment is our members, unlike other high street financial services we do not buy stocks or shares. Lanarkshire Credit Union are owned by our members and operated by professionals.

Christmas Loans available **NO SAVINGS REQUIRED** apply today for loans up to £15,000* with low interest rates at affordable terms to suit you. You can apply for a loan from the comfort of your living room by visiting our web site at

www.lanarkshirecu.co.uk or come into any of our branches and speak to a member of staff branch details can be found on our website.

If you live or work anywhere in Lanarkshire you can also join Lanarkshire Credit Union today and apply for a loan up to £15,000* with **NO SAVINGS REQUIRED**

Lanarkshire Credit Union also offers online banking, debit card deposits and much more.

Get Christmas wrapped up with us!!



LanCreditUnion



@LanCreditUnion



lancreditunion

Terms and conditions apply* no loan guaranteed (£3.00 joining fee)
Lanarkshire Credit Union is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our FRN is 213669



SAMH
for Scotland's mental health

Let's TALK Project

Operating in Glasgow and Lanarkshire, SAMH's Let's TALK Project is looking to tackle stigma and discrimination against people experiencing poor mental health and help signpost people to local support services.

Do you, or someone you know, want to find out more to maintain their mental wellbeing?

Are you someone who could volunteer and would like to help create safe spaces for people to have positive conversations around mental health and support people in finding other aids to recovery?

Are you a charity or an organisation that can provide advice and support around issues such as health and wellbeing, equal opportunities, employment, learning, finances?

We'd love to hear from you.

For more information on the SAMH Let's TALK project please contact Emma Straughan, Let's TALK Project Facilitator on the contact details below.

Email: Emma.Straughan@samh.org.uk

Mobile: 07595 244 761

Quit Your Way: Free NHS Stop Smoking Service

Giving up smoking is not something you have to do on your own. There is a free NHS stop smoking service available in Lanarkshire to help you succeed. You're twice as likely to stop smoking successfully if you get the right support from the NHS.

Choosing the support, you want There is a variety of options available to you offering FREE support, advice and access to FREE treatments in the way that works for you.

Support options include:

- one-to-one support
- group support
- community pharmacy
- telephone and text
- drop-in sessions
- support if you are pregnant
- support if you are in hospital
- support if you use e-cigarettes
- you can call 0800 84 84 84

You may have tried to stop smoking before without success – we know that nicotine is a powerful, addictive drug. We're here to help and support you when you are ready. Once you have found your way to quit smoking, your half way there.

Call 0800 84 84 84 FREE to find out what support you can choose from.

Get started at www.QuitYourWay.Scot Text QUIT to 83434 for a quit pack or text CALL to 83434 for an adviser to call you back.

Quit Your Way Pregnancy Team:

07811 840351

Quit Your Way Mental Health Team:

01698 456219/ 07580 985255



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 12pm on Monday 24th December 2018 and will reopen on Friday 4th January 2019 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 Phoenix 24/7 on 0844 247 2111

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

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