



Merry Christmas





# Annual Rent Consultation

Each year the Association considers how much rents will increase in the coming financial year which starts on 1 April 2017. In order for us to make that decision we need to get the views of as many of you, our tenants, as possible. Therefore as part of our annual rent consultation we have sent all of you a letter advising you of our proposal and details of how this will impact on the weekly rent we charge you.

Tenant Newsletter  
December 2016



## 2017/2018 Rent Consultation

As your landlord, we are allowed to increase your rent provided we give you at least **four** weeks notice. Here is what we do at Clydesdale:

- The consultation process takes about eight weeks from the beginning of December 2016 until the end of January 2017.
- We send an individual letter explaining how much the increase will be for you compared to last year's rent and how you can provide us with your views.
- We include this newsletter which provides information on:
  - How every £1 of your rent is spent
  - How satisfied you are overall with our services
  - How satisfied you are with the quality of your home
  - How satisfied you are with our repairs service
  - The % of tenants who feel their rent provides value for money
  - The average weekly rents for other landlords for 15/16
  - What our Clydesdale Registered Tenants Organisation said about the proposed rent increase.

### Why do we need to increase your rent?

At Clydesdale we have long term financial plans which tell us what income we need to be able to pay for our day to day repairs; planned maintenance and staff which are the biggest costs we have.



We carry out surveys of our stock regularly to find out when we need to replace kitchens, windows and bathrooms and other items in your home. This tells us when we will need to replace them and how much it will cost.

A new standard for energy efficiency in social housing that should be met by December 2020 was introduced last year. This will require higher rates of investment to improve insulation levels and heating systems.

We need to raise more money through rents to fund these additional improvements.

The information we have sent to you gives the proposed rent increase to be applied next year, 3% which is in accordance with our policy of the Retail Price Index (RPI) as at September 2016 plus 1%.

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 let us know your views on our proposal. 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](mailto:mail@clydesdale-housing.org.uk).



This Newsletter is available in larger font sizes on request



## Vicky & Iain take a walk for charity

Well done to Vicky Rogers and Iain McMillan who (with the help of 8 others) raised £2,342.17 for the Sands Research Fund when they completed the Kiltwalk on 18th September this year.

The money raised will go specifically to the Sands Research Fund to fund projects that will help reduce the number of stillbirths in the UK – currently 15 per day.

Vicky and her husband David have raised a staggering £28,560 so far for the charity in memory of their daughter Nell. They are part of the consultation group which will help to co-ordinate the plans for the Bereavement Suite at Wishaw General Hospital.



*Lonely? Struggling?  
Need Company on Christmas Day?*

*Please don't sit alone.  
Come along and share our community*

## **Christmas Dinner**

*on 25th December, 12.30 - 3.30pm  
at St John's Church, Carlisle*

*No charge. All ages welcome.  
Transport provided if needed.  
Phone 07913 820057  
for more info and to book your place*



**COMING SOON**

## **Watch for our new website design**

**We are delighted to announce that we are currently in the process of launching an exciting new website.**

We are going to be making a few exciting changes to the website so we wanted to give you a heads up about what you can expect. We also wanted to offer our assurances that although we're revamping the way we look, we're still the same, providing the same customer focused service that you've come to expect.

Our new improved website will bring a range of new developments, including:

- Making rent payments on-line
- Reporting repairs on-line
- Providing a more modern, fresher look,
- An easy to navigate layout

We're currently still in the building phase right now, but the wait will be worth it.

Thank you for bearing with us while we put the finishing touches in place.

**UNDER CONSTRUCTION  
COMING SOON**



# Dealing with condensation

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

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

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

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

## What's the difference?

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

## Condensation

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

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

## Damp

Rising or penetrating damp can also cause problems in your home, although it's less common than condensation. You can usually identify damp because it is often associated with a tide mark at the edge of the damp area. Rising damp is caused by a failed or 'bridged' damp-proof course. This allows moisture in the ground to rise up through the ground floor walls of your home, sometimes to a height of one metre. Penetrating damp is usually caused by overflowing pipes or gutters, holes in the roof, cracks in walls, or poor brick work.

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



# Festive Period Repairs Service

When our offices are closed, our repairs service will be restricted to an emergency repairs service only. This means that from 4pm on Friday 23rd December 16 until 9am on Thursday the 5th January 17, 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 water stop valve
- you know how to check/top up your gas or electric pre-payment meter (where applicable)



Heating breakdowns can be a particular problem at this time of year if spare parts have to be sourced and suppliers are closed for the holidays. Please try to have at least one alternative heater available to use until a repair can be carried out.

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

**01555 663927 or 07563 384282**



*Our  
Technical  
Services  
Team*





# Gritting Our Estates

We all watch the weather forecast to see what is ahead, but our contractor monitors it more closely than most. Along with our partner McDermott Contracts, detailed forecasts inform when we need to treat roads.

We are responsible for gritting the roads in some of our estates and South Lanarkshire Council are responsible for gritting some as well.

We also ask residents to help keep our communities safe by clearing paths around their homes and helping elderly people who may find it difficult to get out in bad weather.

## Grit Bins

If your development has a grit bin, this would either have been installed by us or by South Lanarkshire Council. We will fill the grit bins only once at the start of the winter it is then up to you to ensure that the grit is replenished throughout the year to ensure that grit is available to use for your paths and driveways. Some tenants take it in turns to make trips to the local depot to collect the salt so it might be useful to discuss this with your neighbours to see if a rota system can be put in place.

You can collect grit, free of charge, from your local council depots which are based in Carluke, Carnwath and Lesmahagow.

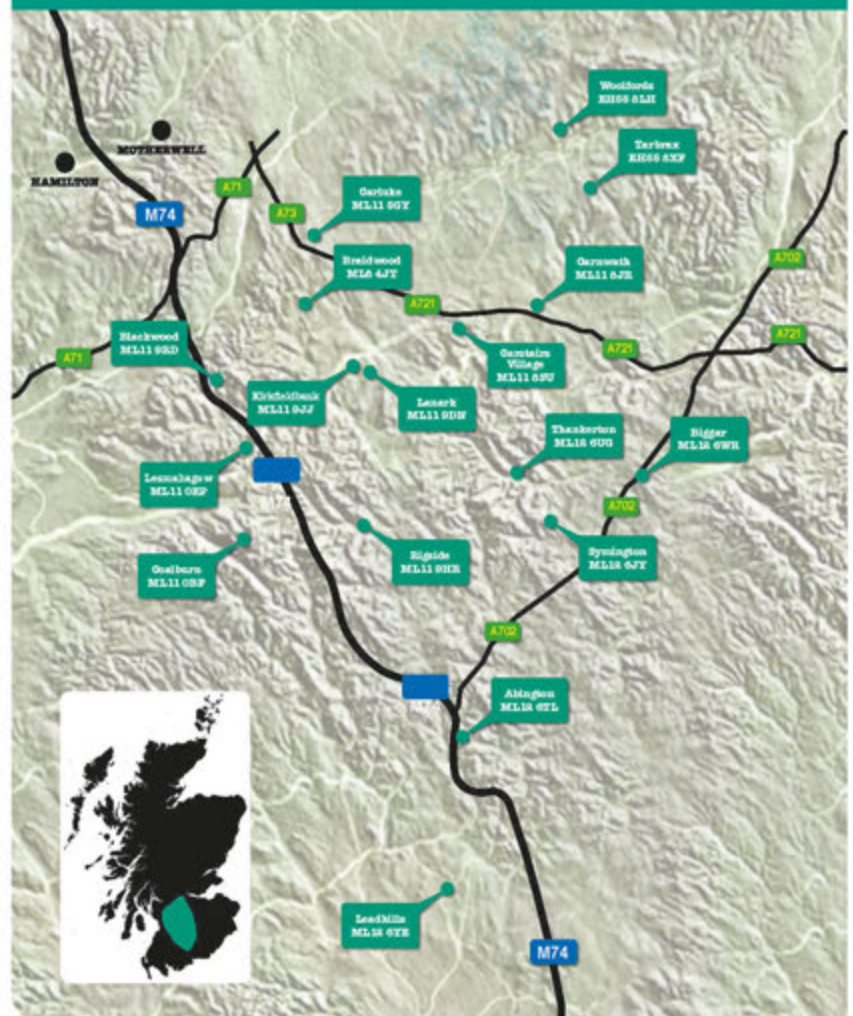
## General Preparation for Winter

As your landlord, we can only do so much to prepare for the winter weather. You as a tenant have to take responsibility to ensure that you are prepared for the winter weather, especially if we experience the same as the last two years.

For more information and guidance on how to prepare for the cold snap log on to: <http://www.readyscotland.org> to check out the advice being given by the Scottish Government.



## Where our estates are...





# Creating **GREAT** places to live

## Our planned maintenance Programme

### • The Kitchen Renewal Programme

We are delighted that work has commenced on our planned maintenance programme for 2016/17.

This project started with the installation of 39 new kitchens to our properties at Windmill Gardens, Castledyke Road and Woolfords.

The Kitchens have been supplied and installed by MCN a local contractor and are of a very good quality. We have used MCN to install these kitchens following a very competitive tender process.

Installation work started on 5 October 16 and was completed by the 2 November 16.

This followed a tenant consultation period, where the tenants were able to select a kitchen colour and style to suit their requirements. The tenants were all visited by our staff and a MCN surveyor to identify the scope of works and provide a full explanation of the renewal process.

We have had some very good verbal feedback from most tenants, praising the quality of the kitchens and the professionalism and care shown by our contractor during installation.



## What next?

**Currently we are working with our contractor Sidey on the window and door over hall & renewal programme.**

**Our planned maintenance programme shows our commitment to improving the condition of your homes and the lives of our tenants.**

*'I am delighted with my new kitchen. I was very impressed with the service Clydesdale Housing Association provided. The staff and contractors have been great'*

**Eddie Welsh, Lanark**



## Take steps now to a warmer winter, with bills you can afford

**Are you worried about your fuel bills?**

**Do you struggle to heat your home?**

**Did you know there is a free service available to help you?**

As we enter the colder months we want to ensure you are aware of the support available to help you keep warm this winter at a cost you can afford. We are working in partnership with Home Energy Scotland - the free, impartial energy advice service from the Scottish Government. You may recall their adverts on television and radio that feature energy mascot Doug the Draught Excluder Caterpillar.



### Home Energy Scotland

**Ways Home Energy Scotland can help householders, regardless of tenure**

- Energy saving tips to help you starting saving money and energy
- Help with benefit and tax credit checks
- Help to access the lowest cost energy rates from your energy supplier
- Free Home Visit if you prefer to speak in person.

The Home Energy Scotland advice service is open Monday – Friday, 8am – 8pm and on Saturdays 9am – 5pm, and has already helped over 800,000 homes across Scotland

To find out how Home Energy Scotland can help you, call the free advice service on **0808 808 2282**. Alternatively, email [adviceteam@sc.homeenergyscotland.org](mailto:adviceteam@sc.homeenergyscotland.org) or speak to a member of staff who can also refer you.

# MAKING AN IMPACT

## Update from our Tenant Scrutiny Panel

The Tenant Scrutiny Panel has been running for 9 months now - and what a busy time it's been!

The panel meets regularly at the Association's offices at 99 High Street, Lanark. At each session there's always a specific topic to focus on and right now we're looking at the Re-let standard.

When we finish researching this topic, we will gather all our information together into a report format that we then present to the Clydesdale Housing Association's Management Committee, along with some recommendations on how this service can be improved.

It's really empowering to know we're making a difference and our opinions are being listened to.





## Claiming Universal Credit Tenants with no Internet Access



All Universal Credit claims are made and managed online. This means that after you make a claim, you have to log in regularly to see if you have new tasks to complete, e.g. making an appointment to see your Job Coach. So what do you do if you don't know how to use a computer, or don't have internet access and live a bus trip away from your nearest library or if you need help?

The most important thing is to let your Housing Officer know. Make it clear right from the start that you can't use a computer or do not have access to a computer. In these cases, your Housing Officer will help you complete the form and will help you through the process of applying.



## The Benefit Cap

If you're aged 16 to 64, there may be a limit on the total amount of benefit your household can get. This is called a benefit cap. If your income is above this limit, your Housing Benefit might be reduced.

### *How does the benefit cap work?*

If you're getting certain benefits, there may be a limit to how much income you can get.

If your income goes above this amount, your Housing Benefit or Universal Credit is reduced until your income falls below the limit.

You will be exempt from the benefit cap if you are getting Working Tax Credit or some disability benefits.

If you're not getting Housing Benefit or Universal Credit you won't be affected by the benefit cap.

## Talk to us

If you're worried about the benefit cap or finding the money to pay your rent, the first thing you should do is to talk to us to explain your situation and talk about what your options are.

### Our Housing Services Team



Jackie



Lisa



Iain



Pauline



# Your Rent

## Convenient ways to pay

There are various easy and convenient ways for you to pay

### All Pay

- Go to [www.allpay.net](http://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.***



Did you know you can pay your rent quickly and securely via the allpay app on your phone?

## Allpay Payment App frequently asked questions

**How do I get access to the Allpay Payment App?**

You can download the Allpay app for free from iTunes, Windows Phone Store and Google Play.

**Does it cost to download the App or to make a payment?**

No the App is free to download and every penny you pay goes to your rent or charge account.

**What's the advantage to me of using the App?**

It securely stores payment reference numbers, bank details and payment amounts and it allows you to pay anytime, anywhere.

**Will my data really be safe?**

Yes – you will find when you set up the App that you need to create a password to access the system. In addition, all data held on the device is encrypted to the highest level.

**What information will I need to set up the payment App?**

You will need your bank details and an Allpay payment reference number, which can be found on your Allpay payment card. If you don't have this number, please call the Housing Services Team on 01555 665316.





## Have you got it covered?

We all know accidents can happen, so it's important to have protection in place for when the unexpected or the unthinkable happens.

Clydesdale Housing Association as your landlord are responsible for insuring the building you live in, but not your belongings or contents within it.

All tenants, sharing owners and outright owners are responsible for arranging their own home contents as

Clydesdale Housing Association will not compensate you for damage to personal items/belongings that should be covered by household contents insurance.

### Thistle Tenant Risks Home Contents Insurance

Contact Clydesdale Housing Association on 01555 665316 or email them at [mail@clydesdale-housing.org.uk](mailto:mail@clydesdale-housing.org.uk) for more information on Thistle Tenant Risks Home Contents Insurance or for an application pack.

You can contact Thistle Tenant Risks Home Contents Insurance direct by calling 0345 450 7286 or visit their website at <http://www.thistletenants-scotland.co.uk/default.aspx>

**We hope these kinds of problems never happen, but we'd encourage you to consider insuring you and your family's belongings.**

## Be a good neighbour

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

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

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

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

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



## Another great turnout at the

# AGM

**Our staff and Management Committee members were thrilled to achieve yet another great attendance at this year's Annual General Meeting.**

We held our 30th Annual General Meeting, in September at the New Lanark Mill Hotel. Attendees listened to our Chairperson, Pauline Sandford, give a résumé of the last year's activities; and an insight into the challenges and priorities for the coming year.

Immediately after the AGM, the new Management Committee selected, Pauline Sandford as Chairperson, Jean Ramage as Secretary and Patrick Ross-Taylor as Treasurer.

The evening finished with a prize draw and the now traditional light refreshments. As you can see from the pictures the night was very well received.

If you would like to attend next year's AGM please call Elizabeth Miller on 01555 665316.







**Mr & Mrs Gibson:**

*"We are very pleased with the services we have received from Clydesdale Housing Association, very professional and helpful staff."*

**Margaret McKinnell, RTO member:**

*"Joining the Residents and Tenants Organisation is a great way to meet neighbours and other people who are interested in making a positive difference to your area."*



**Contact details:** Office Address: 99 High Street, Lanark ML11 7LN. Tel: 01555 665316 Fax: 01555 666144  
Email: [mail@clydesdale-housing.org.uk](mailto:mail@clydesdale-housing.org.uk) Web: [www.clydesdale-housing.org.uk](http://www.clydesdale-housing.org.uk)  
Facebook: [www.facebook.com/ClydesdaleHousingAssociation](http://www.facebook.com/ClydesdaleHousingAssociation)



HAPPY TO TRANSLATE

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



# Office closure details

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

***This year we will close for the Christmas/New Year break from 4pm on Friday 23rd December 2016 and will reopen on Thursday 5th January 2017 at 09.00am.***

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

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

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





