



SPRING  
2016

# Newsletter

Issue 9

## Inside this issue...

RENT CONSULTATION  
IMPROVING YOUR HOME  
RIGHT TO REPAIR SCHEME  
*and lots more inside ...*

*Please note that  
the office will be  
closed on  
Friday 25th and  
Monday 28th March 2016  
due to public holiday's  
and will re-open at  
9am on Tuesday  
29 March 2016.*



**Clydesdale**  
HOUSING ASSOCIATION

Tel: 01555 665316

[www.clydesdale-housing.org.uk](http://www.clydesdale-housing.org.uk)

 [clydesdalehousingassociation](https://www.facebook.com/clydesdalehousingassociation)

# RENT CONSULTATION

On 10 February 2016 our Management Committee agreed the proposal to implement a 1.8% rent increase.

The Management Committee agreed this recommendation taking account of:

- the response from tenants to the consultation
- the increases to be put through by other local RSL's,
- the likely cost increases we are facing

In implementing this low rent increase we can:

- ensure our rents continue to compare favourably with other local rents; and
- still make adequate budgetary provision for both short and longer term needs – including contributions for future planned maintenance and improvements.

Our budgeting for the increase took full account of likely cost increases we are facing over the coming year. With the highest response rate to date, there was no case for us to consider reducing the proposed increases of 1.8%, and this will be implemented on 28th March 2016.

## Consultation

In December 2015 all tenants were sent a consultation notice on the proposed 1.8 % rent increase from 28 March 2016. There were a total of 36 responses, which is the highest response we have had to date. Of the 36 people who responded only 9 people responded negatively to the rent increase.

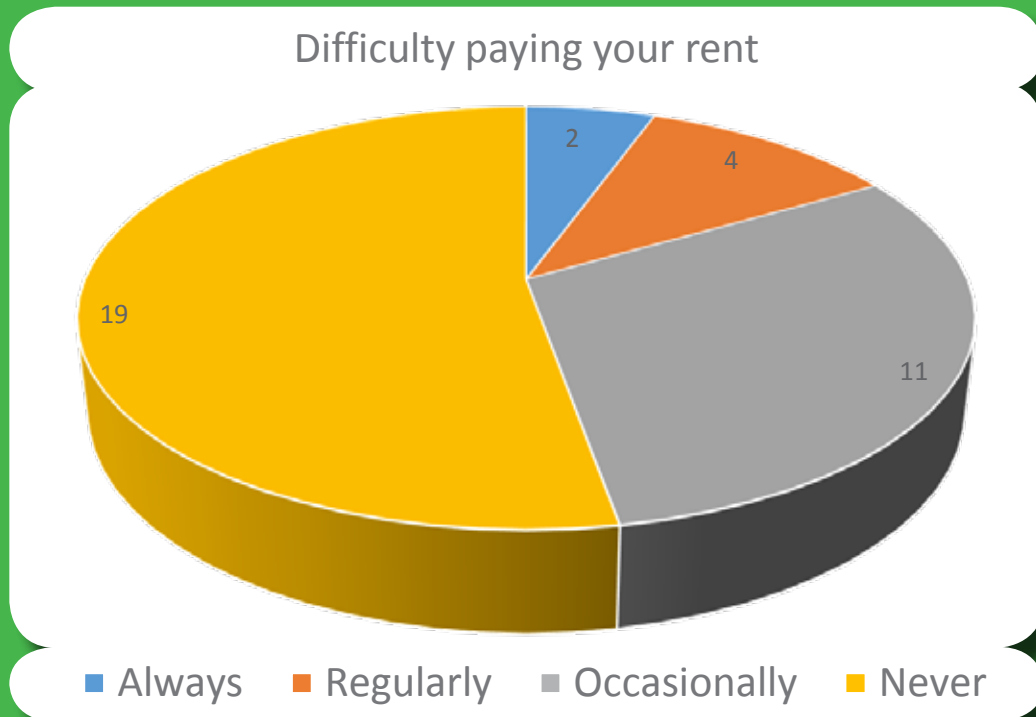
## How Our Tenants Responded

Our Rent Consultation Process Questionnaire asked tenants about the information provided to them on the rent increase

Too much information	Information provided was right	Too little information provided	Did not respond
3	24	2	7



## Our Rent Affordability questionnaire asked tenants about their ability to pay their rent



### These graphs show the results:



# Annual Rent increase – your questions answered

## Why are you putting up my rent?

Your rent is used to manage, maintain and improve your home and your community. The cost of providing these services has gone up. We need to increase the rent we charge to carry on providing services like repairs and improvements to homes and communities for our existing customers. From 1 April 16 to 31 March 2017 we will be investing around £750,000 on these improvements.

## When does the new rent payment come into effect?

The new charges apply from 28 March 2016 so you will need to adjust your usual payment in April, unless you pay by Direct Debit in which case no action is required

## How did you work out how much to put my rent up by?

Our Rent Policy states that we will use the September Retail Price Index (RPI) + 1% to increase our rents by, details are as follows:

RPI (Retail Price Index) from September 2015 plus 1%.

Calculation for 2016/2017: Our rent increase for 2016 is calculated as follows:

- RPI in September 2015= 0.8%
- + 1% = 1.8% increase to our rents

For example:

- Current weekly rent = £70.00
- Current weekly rent plus 1.8% = £71.26 - This then becomes the new weekly rent for 2016/17

## How much do I pay in service charge?

This year all our tenants will pay a service charge of just £5.76 per month. We asked for your views on this during the consultation and received no adverse comments.

## Why are some people's rents going up more than others?

We recognise that the impact of the increase will differ from one person to the next depending on what benefits they may be in receipt of and of course we are very aware that the harsh economic climate is adding to the financial pressure that many of our residents are feeling.

We are committed to ensuring that every tenant has a home they can afford to live in and our highly experienced Housing Officers are available to provide free, expert one-to-one advice should you need it. To access this service please call us on 01555 665316.

## Couldn't you find the money somewhere else?

We work hard to make sure that every penny of rent we receive is ploughed back into providing better homes and communities. We are always looking for ways to do things more efficiently and regularly ask tenants for their views on how we can improve.

There is a wide range of ways that tenants can get involved with us and really help change the way we run our services. They range from membership of the Residents and Tenants Group and Tenant Scrutiny Panel, becoming a Member of the Association and even serving on our Management Committee.

## Where will this money be spent?

We are a not for profit organisation so every penny of income we receive goes back into our core business of providing good quality affordable housing in rural South Lanarkshire's towns and villages and supporting the communities where we work.

Much of the money will continue to go into improving your homes and neighbourhoods. We want to help you create places where you want to live and where people have the chance to improve their own lives.

Last year we invested money in hundreds of improvements to your homes and neighbourhoods that contributed to healthy thriving neighbourhoods. This work and more will continue in the year ahead.

## Will other social housing providers be putting up their rent too?

Yes, most housing associations and local authorities across the UK will be putting up their rents.

## What do I need to do?

If you pay by Direct Debit you don't need to do anything. We will make the necessary adjustments to your regular Direct Debit payment.

We have also told South Lanarkshire's Housing Benefit team about the new charges and they will send you a new Housing Benefit entitlement letter.

If you pay by Standing Order you will need to contact your bank or building society to alter this as soon as possible or you can pay the new amount with your allpay card or send us a cheque.

## What help is available for tenants who find themselves struggling financially?

We will continue to offer support and financial advice to all our tenants, especially those having money difficulties during the current economic climate. If you are facing debt or rent arrears, please contact us as soon as possible – the earlier you speak to us, the more we can help.

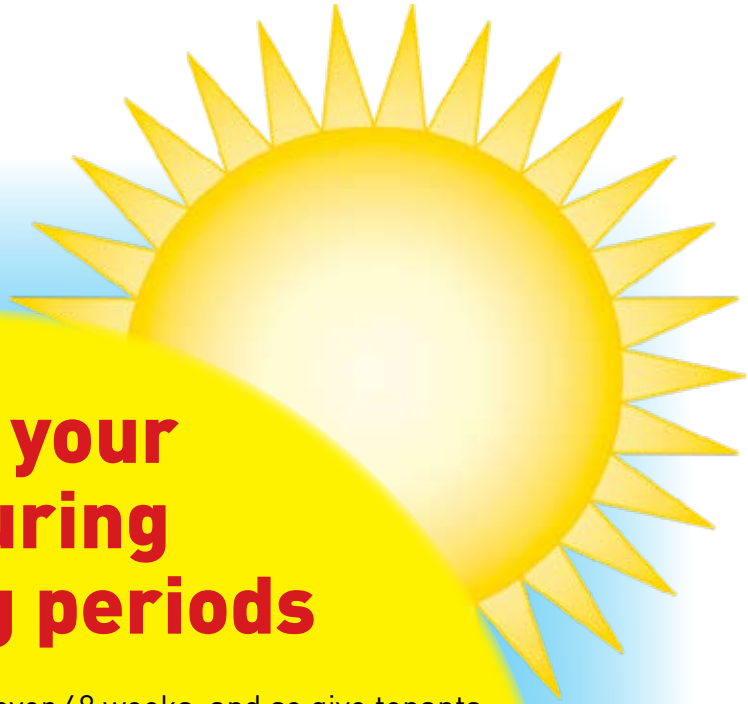
Our trained staff are able to give Housing Benefit and welfare benefits advice to tenants including help with applying for benefits.

For more information about your rent or Welfare Benefits please contact us:

- by phone on 01555 665316
- or by email at [mail@clydesdale-housing.org.uk](mailto:mail@clydesdale-housing.org.uk)

We recognise that increases in rent and other charges are never welcome, especially in these difficult times. However it is hoped that the above information helps explain why it is necessary to increase rents. Please be assured of our commitment to delivering homes and services at the best value for money and ensuring that residents who need it are able to access the best possible financial advice and assistance.





## Paying your rent during demanding periods

Some organisations charge their rents over 48 weeks, and so give tenants 4 weeks of the year when there is no rent due.

We charge rent across 12 months of the year, making each month cheaper for tenants, but this means we do not give "Rent Free periods".

We recognise it is difficult for many households during demanding periods, such as summer holiday and Christmas, and it is so easy to overspend with tempting offers and pressures to buy.

However, you must continue to pay your rent during these demanding periods when money may be short, to avoid falling into rent arrears.

## Ways we can help you

We can help you budget for these demanding periods by allowing you to 'pay a little bit extra' every month, fortnight or week to help cover your rent when money may be short.

If you would like advice on how to budget for the demanding periods, call our Housing Team on

**01555 665316**



# Ways to pay your rent



Rental payments are our main source of income. The money received from your rents allows us to provide a range of housing services and to maintain and improve our houses.

It is no surprise therefore, that we focus much of our time and effort on making sure all tenants pay their rent and pay on time. It is important to remember that paying your rent on time is a condition of your tenancy and failure to do so can put your tenancy at risk. Your rent together with any Service Charge is payable on a calendar monthly basis and is charged on the 28th of the month.

We encourage anyone who faces difficulty in keeping up with their payments to contact us as soon as possible. We will be sympathetic to your circumstances and will try to help as much as we can.

We try to make paying rent as easy as possible and offer various Rent Payment Options.

## 7 simple ways to pay your rent and factoring account



**Post Office/Paypoint/ Payzone** – using your Allpay card. Your nearest outlet can be found on <http://allpay.net/outlet>



**24/7 Telephone** – Allpay on 0844 557 8321. It has secure and authorised payment processing and you can make payments by telephone 24 hours a day, 7 days a week. You must have your Allpay number.



**Internet** – online at [www.allpayments.net](http://www.allpayments.net) using your debit or credit card – you must have your Allpay card number.



**Standing Order** – contact us on 01555 665316 to have the standing order form sent to you.



**Callpay** – Contact us (during office hours) on 01555 665316. Payment can be made using your debit or credit card.



**Cheque** – posted to the office and made payable to Clydesdale Housing Association. Please write your name, address and reference number on the back of your cheque.



**Direct Debit** – contact us on 01555 665316 to arrange this, having your bank details to hand.

Please call us on **01555 665316** if you require an allpay card or if you require up to date information on your rent or factoring

# Our Planned and Cyclical Maintenance Programme for 2016/17

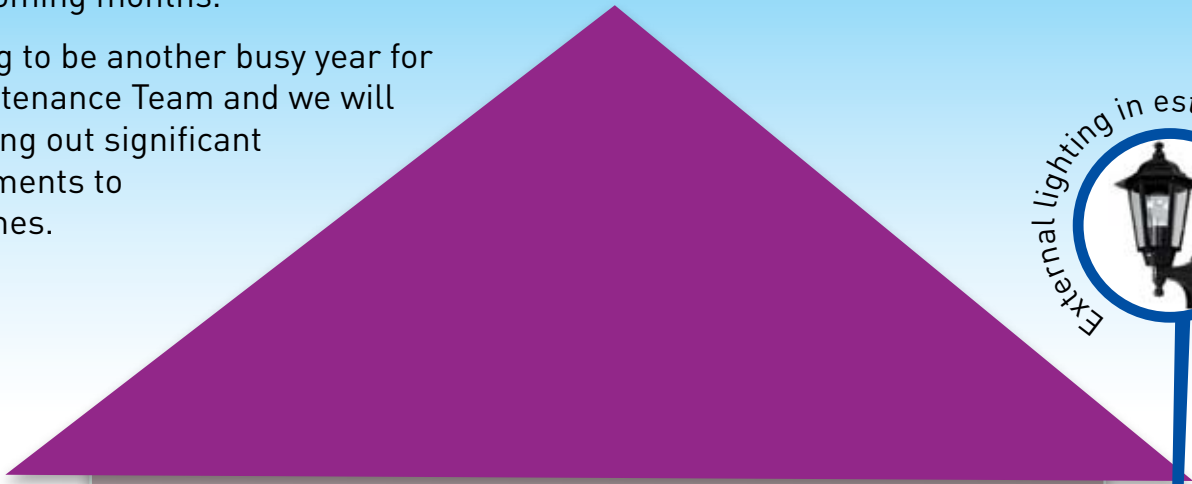
Planned and cyclical maintenance is a way of completing major works such as new kitchens, bathrooms and electrical upgrades by planning the work out over months and years ahead. This programming means that we can be more cost effective and get more work done for the money available.





We have a dedicated programme of works for the coming months.

It is going to be another busy year for our Maintenance Team and we will be carrying out significant improvements to your homes.



Tenants who are due to have their properties upgraded will be contacted by our Technical Services team in advance of planned work. We will discuss what the work entails, the estimated time it will take plus any choices that are available.



# Right to repair scheme

All our tenants have the right to have small urgent repairs carried out within a given timescale. Certain repairs up to the value of £350, called 'qualifying repairs', are included under the Right to Repair scheme.

## What happens when I report a qualifying repair?

**If you report a qualifying repair, we will:**

- **tell you if the repair is a qualifying repair under the Right to Repair scheme;**
- **tell you the maximum amount of time we have to carry out the repair;**
- **tell you of the date on which the repair must be finished;**
- **tell you your rights under the Right to Repair scheme;**
- **tell you the name of our usual contractor and the name and telephone number of our second contractor;**
- **tell you the arrangements for us to get into your home;**
- **send you a copy of the repair details.**

Repair times depend on the type of repair. We have shown the times for different repairs in the table. These times are set by law, not by us. Sometimes, there may be circumstances which the contractor or we have no control over, which make it impossible to do the repair within the maximum time (for example severe weather). In these circumstances we may need to make temporary arrangements and extend the maximum time limit. If we are going to do this, we will tell you.

If our contractor does not start your repair within the time limit set, you can ask a second contractor to carry out the repair. The second contractor will then tell us that you have asked them to carry out the repair. We will pay you £15 compensation for the inconvenience.

For more information on the Right to Repair Scheme speak to our Technical services Team on 01555 665316. You can also get further information at the Scottish Government website or you can access the guide at:

<http://www.scotland.gov.uk/Resource/Doc/46737/0028749.pdf>

Qualifying Repair	* Repair time
Blocked flue to open fire or boiler.	1 day
Blocked or leaking foul drains, soil stacks or toilet pans where there is no other toilet in the house.	1 day
Blocked sink, bath or drain.	1 day
Loss of electric power.	1 day
Partial loss of electric power.	3 days
Insecure external window, door or lock.	1 day
Unsafe access path or step.	1 day
Significant leaks or water flooding from water or heating pipes, tanks or cisterns.	1 day
Loss or partial loss of gas supply.	1 day
Loss or partial loss of space or water heating where no alternative heating is available.	1 day
Toilet not flushing where there is no other toilet in the house.	1 day
Unsafe power or lighting socket or electrical fitting.	1 day
Loss of water supply.	1 day
Partial loss of water supply.	3 days
Loose or detached banister or hand rail.	3 days
Unsafe timber flooring or stair treads	3 days
Mechanical extractor fan in internal kitchen or bathroom not working.	7 days

\* The repair response times are calculated from the day following the date the repair is reported



# Our Factoring Service

We provide a property management (factoring) service to 202 owners and sharing owners throughout our estates.

Our factoring service includes:

- small repairs to common pathways
- grass cutting in common areas
- graffiti removal
- litter picking

We also provide low cost buildings insurance cover for flatted properties.

In April we will be invoicing our owners for the services we provided during the period 1 April 15 to 31 March 2016. The invoice also covers our administration costs, the costs of common estate repairs and for flatted properties there are the additional costs of close lighting and repairs.

Payment is due within 21 days of the invoice being raised. Alternatively payment can be spread across the year, by prior agreement. There are various methods of payment available which include:

- by cash
- at the office,
- by telephone,
- by cheque
- or by standing order payment

Our Corporate Services Assistant, Nikki McLachlan is responsible for dealing with owners and sharing owners on a day to day basis. If you are an owner or sharing owner and you have any queries please call us and ask to speak Nikki

The Property Factors (Scotland) Act was introduced in 2011 for homeowners in Scotland. This legislation requires all factors to follow a code of conduct. The code aims to set out the minimum standards of practice for the management of land and property. All property factors are legally required to comply with the code and failure to do so will be a criminal offence. The Act also sets out a compulsory register of all property factors operating in Scotland and a dispute resolution mechanism, the Homeowner Housing Panel where homeowners can make applications to them if they believe their property factor has failed in their duties or with the Code of Conduct.

Clydesdale Housing Association  
is a registered property factor  
with a  
Property Factor  
Registered Number PF000289.



# Meet our new Contractor

'We are delighted to have been appointed as Clydesdale Housing Association's Ground Maintenance Contractor for the next three years.

McDermott Contract Services are based locally in Lesmahagow, having been established since 1997.

We believe we are equipped to provide ground maintenance and landscaping services to the Association, its tenants and residents.

Members of our senior management team will be making regular quality inspection visits to the Association's estates and we look forward to meeting with as many residents and tenants as possible during these visits over the next few years.

We will also be in regular contact with members of Clydesdale's Housing Associations staff and to ensure high quality of service delivery.'





## Help us to improve social landlord services

The Scottish Housing Regulator's role is to protect the interests of tenants, homeless people and others who use the housing services of councils, housing associations, co-ops and other social landlords.

### National Panel: what it's for & why it's important

The National Panel is an important way for us to hear about your priorities and the services you receive. We will use your feedback to help make sure we're focusing on the important things.

### Who can join

You can join if you are a tenant of a social landlord, are homeless, a home owner receiving factoring/common repairs services from a social landlord, or a Gypsy/ Traveller who uses a council/housing association site.

### What's involved

As a Panel member we will send occasional surveys asking for your views - no more than 2 or 3 a year. Surveys are quick and easy to complete. We also give you the chance to give feedback in other ways such as discussion groups or over the phone.

**To join or for more info...**

**Call Craigforth (who manage the Panel) on freephone 0800 027 2245**

**Online at: [bit.ly/nat-panel](http://bit.ly/nat-panel)**

**Scan with your smartphone:**





# clydesdale

## Tenants & Residents Group

We recently reached agreement with Clydesdale Housing Association to receive performance information on the following areas every 3 months:

- Reports on how major replacement and cyclical maintenance contracts are progressing (including costs, contract timescales and tenant satisfaction);
- Reports on how the day-to-day repairs service is being delivered (including costs, average time to complete repairs and tenant satisfaction).

We also requested that the annual major replacement and cyclical maintenance programme be published in the Association Newsletter. This is contained in this Newsletter.

In late-2015 the Association started presenting a monthly report to us that summarises a range of service performance areas which members have found interesting and useful.

In February 2016, we were presented with details of the Association's plans to establish a Tenant Scrutiny Panel that will help them to better understand services from a tenant's perspective. Three of our members volunteered to attend an information session that may lead to them joining the Tenant Scrutiny Panel.

The Association held discussions with the Group in February 2016 on what information we required on their expenditure levels. Discussions concluded that, since repairs and maintenance were tenants' top priority, cost information included in the quarterly performance reports to be provided on major, cyclical and day-to-day repairs would be enough.

The Group continues to meet with CHA senior staff every 6 weeks.

"Our work gives us an insight into the Association's policies, procedures and services, which in turn enables improvements and builds upon the joint working partnership/relationship between the Association and its tenants"





**talk to us**

There are many ways to contact us



**01555 665316**



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



Write to us at:  
**99 High Street, Lanark ML1 1 7LN**



Drop into see us, our office opening hours are:  
Monday – Thursday 9.00am – 1.00pm; 2.00pm – 5.00pm  
Friday 9.00am – 1.00pm; 2.00pm – 4.00pm  
Our office is closed every Tuesday  
between 12.00pm and 1.00pm for staff training

# Office closure details

Please note that the office will be closed on **Friday 25th and Monday 28 March 2016** due to public holiday's and will re-open at **9am on Tuesday 29 March 2016**.

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 for example, you are having problems or faults with essential services such as electricity, water supply and gas - you should contact the relevant number:

- **Gas Escapes, call the National Grid on - 0800 111 999**
- **All Other Emergency repairs, call John Frood & Sons on - 01555 663927 or 07563 384282**