



SUMMER
2016

Newsletter

Issue 10



in this issue...

Lanimers Day

and lots more ...

Please note that the office will be closed on Friday 15th and Monday 18th July 2016 due to public holidays and will re-open at 9am on Tuesday 19th July 2016.

Nikki McLachlan, Technical Services Assistant.

Gas servicing

Our Responsibilities as your Landlord

As your landlord, we are required by law to carry out a safety check on our gas fittings installed in your home, every year. As a tenant, you too have some responsibilities. Below, we set out these responsibilities, tips on how to avoid putting yourself at risk from faulty gas fittings and what you can expect from us.

We are committed to your safety and we take our responsibilities on gas safety very seriously. As your landlord we will ensure:

- Gas fittings (appliances and pipework), and flues, installed by us are maintained in a safe condition.
- All installation, maintenance safety checks and annual gas servicing is carried out by a Gas Safe Registered installer.
- A gas safety check and service is carried out on each relevant gas fitting/flue in your home every year. When you take up a new tenancy all gas appliances/flues will be checked before you move in.
- We keep a record of each annual safety check and service.
- We give you a copy of the Landlord's Gas Safety Record for your home on completion of the safety check.

Your Responsibilities as a Tenant

Your responsibilities as a tenant include:

- You should allow us prompt access to your home to carry out maintenance or safety checks on our gas fittings / flues.
- You should ensure that any gas fittings which you own including your gas cooker are installed correctly and are checked annually for safety and serviced.
- You should always contact us before making any alterations to your home, no matter how minor.
- For your safety, always use a qualified Gas Safe Registered installer to carry out any gas work in your home.

Failure to give reasonable access to your home to allow us to complete the annual safety check is dangerous for you, your family and your neighbours. It's also a breach of your tenancy conditions, which could result in legal action to enforce access or end your tenancy.

Danger signs to look out for

Contact us immediately if you notice:

- Sooting or staining marks on or around the appliance.
- A yellow or orange lazy flame – not crisp and blue.
- A higher level of condensation than normal in the room where the appliance is installed.
- Anyone in your household suffering from drowsiness, headaches, nausea or pains in the chest when using a gas appliance.

IF YOU NOTICE ANY OF THESE SIGNS, TURN OFF THE APPLIANCE IMMEDIATELY AND REPORT IT TO US ON 01555 665316



Our Factoring Service

DID YOU KNOW?

Our Management Fee is very reasonable

The average management fee charged by Scottish Registered Social Landlords is £95.50 per annum.

We charge £12 per annum

Our £12 management fee is based on the cost of running the service, this includes:

- Staffing costs
- Administration costs, such as stationary, telephones
- IT support

We do not make a profit from operating this service

We offer a wide range of services to our owner occupiers including:

- Garden maintenance for common areas
- Open space maintenance
- Communal lighting and utility charges
- Buildings insurance (only applies to certain properties)

We talk to you

Our Technical Services Team will talk to you to discuss maintenance work that is due to be carried out if the work will cost more than £150 per household.

We write every year and ask for your views on the service we provide.

We listen to you

Through your contact with us we identify service improvements.

What you should do if you are unhappy with the service we provide

Here's what you need to do if you want to make a complaint about your property factor:

- **Contact us** - explain why you're complaining, e.g. we have not carried out our factoring duties correctly, or we have not complied with the Code of Conduct for Property Factors
- **Complain to the homeowner housing panel** - if we refuse to resolve your complaint, or delay unreasonably in resolving your complaint, you can then take your complaint to the Homeowner Housing Panel.

<https://hohp.scotland.gov.uk/>



Creating great places to live

We caught up with tenant Melanie Grierson and asked her for her views on Clydesdale Housing Association and her home in Lanark.

Do you feel that you were provided with enough information from CHA when moving into your new home?

I was given a great deal of help to move by CHA and felt the staff very approachable and knowledgeable.

How do you feel about your neighbourhood?

We have a good community feel in the block and help each other out.

How do you feel about CHA?

CHA are the best landlord I have ever had.

Would you recommend CHA to your family and friends?

I was so impressed by the property and the service provided by CHA that my daughter also carried out a mutual exchange to move next door!

At Clydesdale Housing Association, we do more than provide houses - we create homes





Clydesdale Housing Association carried out a number of estate inspections recently and identified items for uplift which were dumped in gardens and common areas.

Did you know?

- As a tenant it is your responsibility to keep your garden and any common areas clean and well kept.
- Each tenant is entitled to ONE free uplift per year starting on the 1st April of each year?

Have you considered sharing an uplift?

Have you considered talking to your neighbours to ask if they need any items uplifted?

This would increase the amount of uplifts you could benefit from each year and keep your estates neat and tidy.

For further information on sharing uplifts or to report items that have been dumped in gardens or common areas please call the Housing Services Team on 01555 665316.



Garden Maintenance

As a tenant or owner you are responsible for making sure that your garden is kept neat and tidy. This also includes cutting grass, trees, shrubs and hedges within the garden. Depending on your circumstances, help with garden maintenance may be available from South Lanarkshire Council Care of Garden Scheme.

Care of gardens scheme costs

For our tenants and owners there is a charge for the South Lanarkshire Council Care of Garden Scheme.

- 1** The cost for grass cutting and collection (14 cuts a year between April and October), edge strimming as required and the application of weed killer once a year, will be £278.21 (including VAT).
- 2** If you also want your hedges cut (if under five feet in height), there will be an additional cost of £84.48 (including VAT) for two cuts a year. Work will be carried out between May and November.
- 3** There is also an administration fee of £19.92 (including VAT).
- 4** A customised service will be individually costed.

If you join the scheme after April, you will only be charged for the months you are in the scheme.

For further information on the scheme please call South Lanarkshire Council on 0141 584 2704.





SCOTTISH

FIRE & RESCUE SERVICE

Working together for a safer Scotland

Help us protect communities from fires involving rubbish

Rubbish & Refuse Fires

There are approximately 22,000 outdoor fires each year in Scotland which require our emergency attendance and approximately 50% of all these outdoor fires involve refuse, rubbish and fly-tipped materials. With an estimated average cost of £2,000 for each attendance at such incidents, the estimated annual cost to the Service is a staggering £22m. You can help prevent rubbish fires by following our advice:

- Store your rubbish in a secure area if possible.
- Keep your garage and shed locked as well as your home.
- Keep all flammable liquids locked away.
- Consider installing security lighting outside.
- Be alert to strangers loitering in your street and call the police if strangers are loitering for some time.
- Report any build-up of rubbish to your Local Authority or community fire station. This will help ensure it can be removed and prevent fires.
- Report any fly-tipping direct to your Local Authority or to the National Dumb Dumpers Stop line on **0845 230 40 90**.
- Warn other people if a fire breaks out. Then get out, stay out and call the fire and rescue service out by ringing **999**.

Remember not to:

- Allow rubbish to block escape routes.
- Store rubbish by doors, windows or any other openings.
- Store bins or sacks up against your home as fire can quickly spread to buildings.

- Overfill your bin or leave rubbish around it.
- Smoke in or around storage areas.
- Put bins out for emptying until the day your refuse is collected.
- Fly-tip materials or leave rubbish to build up outdoors – it could start a fire.
- Accept deliberately fire-setting in your community. It's a crime that threatens lives – report it to the police.

Please be careful and considerate when disposing of your refuse and recycling.

If a crime is being committed, or is about to be committed, or if there is a risk of serious injury, or if the fire and rescue service is needed, call **999**.

Deliberate Fires

Setting a fire on purpose could put someone's life at risk and impact on every community. Here you'll find information about how you can prevent deliberate fires where you live and help to keep your community safe. Deliberately set fires are dangerous; they waste time and money, and keep our crews away from real emergencies. Last year, Scottish firefighters attended around 20,000 deliberately set fires in bins, skips, fly tipped waste, derelict buildings, dry grass and heathland.

Each year we attend between 10,000 and 11,000 fires involving refuse and rubbish. A massive 90% of these fires are due to deliberate fire-setting, the majority of which are due to reckless and irresponsible behavior, often by children and young people.

The cost to the Service and our

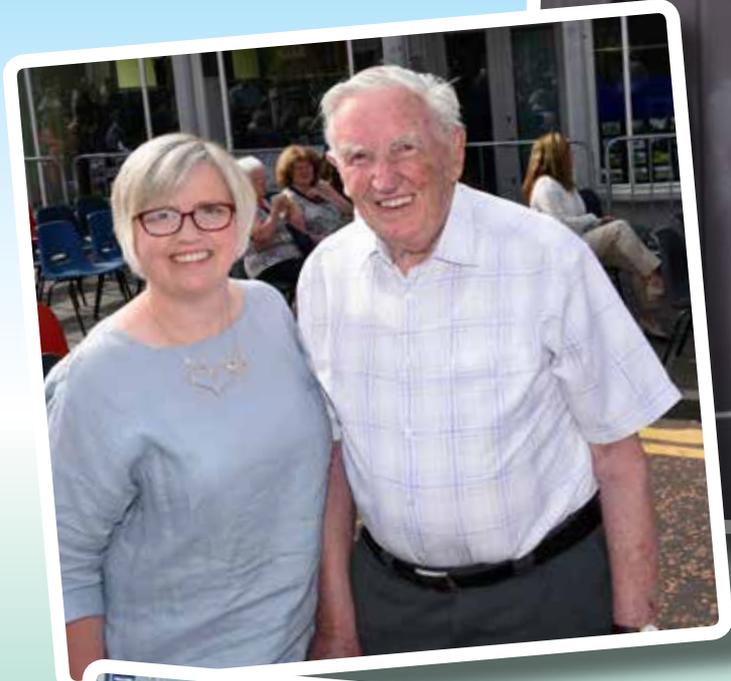
communities is staggering, with an estimated average cost of £2,000 for attendance at such incidents. As well as potentially delaying attendance at a more serious incident, fire setting can result in injury, property damage and environmental pollution. In the spring and summer months, deliberately set grass or heathland fires can quickly spread out of control, putting people and property at risk.

You can join Scotland's fight against fire by:

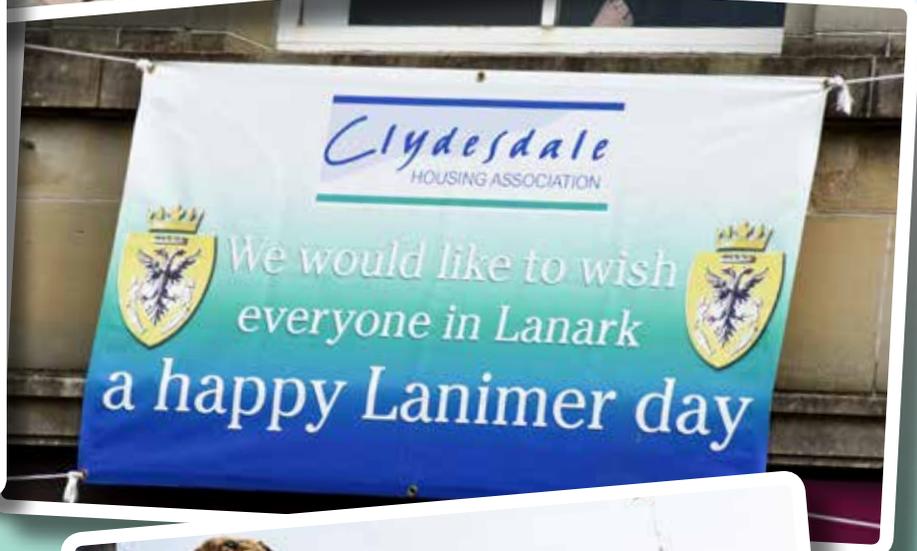
- Being aware of strangers loitering in your street – if they do so for some time, inform Police Scotland on the non-emergency number 101.
 - Contacting Police Scotland via the non-emergency number 101 to share information on anyone who deliberately sets fires. Alternatively, give the information anonymously by calling Crimestoppers on **0800 555 111**.
 - Reporting any build-up of rubbish to your local authority or community fire station. This will help ensure it can be removed and prevent fires.
 - Ensuring you are aware of where the children or young people you look after are – and what they're doing.
 - Making sure that children and young people are aware of the risks of playing with fire and the consequences of deliberately setting a fire.
 - Reporting any fly-tipping directly to your local authority or to the National Dumb Dumpers Stop line on **0845 230 40 90**.
- Deliberate fire-setting is an offence and anyone with information regarding fire setters can call Crimestoppers anonymously on **0800 555 111**.



Lanimer Celebra



Day ations



Date for your diary

Clydesdale Housing Association AGM

Our **Annual General Meeting** this year will take place on Wednesday evening, 7 September 2016 at the New Lanark Mill Hotel.

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

Coming soon!!

Our **Tenants Conference** and **Family Fun Day**

This winter we will be hosting a Tenants Conference and Family fun day. The date and venue for the event will be announced at a later date so we will keep you posted.

REMEMBER TO VISIT AND LIKE OUR FACEBOOK PAGE.

YOU WILL GET REGULAR UPDATES ON NEWS, JOBS AND EVENTS.

[www.facebook.com/
ClydesdaleHousingAssociation](http://www.facebook.com/ClydesdaleHousingAssociation)



REMEMBER TO TELL US...

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

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

Coming soon – our tenant satisfaction survey

Tenants will be able to tell us exactly what they think, through a major new survey which will take place at the end of 2016.

As well as being a requirement of the Scottish Housing Regulator this survey is a really important way for us to listen to tenants' views – and then take action. We have commissioned an independent market research company, Research Resource, to carry out the survey. They will be carrying out phone calls and home visits. The aim is to find out what tenants think about the service they get from us and the homes they live in.

If you take part in an interview the information will be kept confidential and no one at Clydesdale Housing Association will be aware of who has taken part or what any individual has said. You can feel free to answer the questions and say exactly what you think.

We aim to speak to as many tenants as possible, across all our housing. If you want to make sure that you are part of the survey please contact us on 01555 665316.

If you have any specific needs or wish somebody to support you in the interview please let us know and we will do our best to assist you.

Tenant Participation Strategy Pledge

Our Tenant Participation Strategy pledge sets out the service standards to which you can expect us to perform when delivering this services.

WE PLEDGE TO:

Publish an Annual Consultation Calendar

Publish an Annual Tenant Participation Report Card

Include a Tenant Participation Resource Plan in the annual budget

Publish at least 3 newsletters per year

Consult with tenants & RTOs annually on rent and service charge increases

Maintain & update the register of tenants who wish to participate in consultation activity (arranged in topic order)

Distribute copies of the Annual Report to all tenants

Regularly provide feedback on the outcome of consultation events and decisions reached by the Association to individual tenants involved and the whole tenant base

Regularly report on the Association's performance levels via the quarterly newsletter

Publish customer feedback results in the Newsletter

Publish details of the Association's major and cyclical repairs programme & report on progress

Consult individual tenants regarding relevant major repair contracts

Involve residents in estate inspections and grounds maintenance quality control inspections

Promote RTO membership take-up at new tenant sign up

Establish RTO sub-section in CHA website

Hold Annual Tenant Conference

Establish a Tenant Scrutiny Panel

What's happening at CHA July to December 2016

JULY

2016

- 1 July Gas servicing starts
- 15 & 18 July Public holidays
- 19 July Elaine McIvor joins the team
- 28 July Rent Due

AUGUST

2016

- 28 August - Rent Due

SEPTEMBER

2016

- 7 Sept AGM
- 1 Sept Tenants satisfaction survey begins (date may change)
- 23 & 26 Sept Public holidays
- 28 Sept Rent Due

OCTOBER

2016

- 15 Oct 16 Annual Return on the charter report issued to tenants
- 28 October Rent Due

NOVEMBER

2016

- 21 Nov Rent consultation letters to tenants
- 28 Nov Rent Due

DECEMBER

2016

- 3 Dec 16 Tenant conference & fun day (date may change)
- 10 Dec Winter newsletter to tenants & Owners
- 26,27 & 28 Dec public holidays
- 28 Dec Rent Due



olite arking

If you own a car or motorbike and park it in a car park or bay we have provided, you must make sure it is roadworthy, properly taxed, licensed and insured.

You must not park commercial vehicles, caravans, boats and trailers on any of our properties unless you have our written permission. You must also not:

- carry out major vehicle repairs (minor repairs such as changing a tyre is acceptable)
- park in places that are not authorised spaces
- block roadways, access areas, footpaths or cause any other obstruction
- leave untaxed, unlicensed or un-roadworthy vehicles, including those holding a 'SORN' (Statutory Off-Road Notification) within parking areas set aside for tenants or on the public highway.

We will consult tenants on any parking issues that we are made aware of, so that we can avoid careless parking on estates, arguments between neighbours about parking, vehicles being dumped illegally and problems for emergency vehicles if routes are blocked.

If you require any further information in relation to this article please contact our Housing Services Team on 01555 665316

Introducing!!

We are delighted to introduce to you our new Customer Services Assistant, Elaine McIvor. Elaine brings with her a whole wealth of knowledge and expertise and will be responsible for ensuring the delivery of high quality customer services for all our tenants, as well as promoting an environment of continuous improvement within our staff team.



OUR TENANT'S SCRUTINY PANEL



Our Tenants Scrutiny Panel was established with the aim of giving tenants greater influence over our activities. The panel will review various aspects of our business, and have the ability to exercise power over decision-making, governance and service delivery.

What has the Scrutiny Panel done so far?

So far, the Panel has attended training with Alistair Reid from the Tenants Information Service. The Panel will now review our new tenant Re-let Standards, which is looking at ensuring all our re-let properties are clean, free from the need to carry out immediate maintenance and that all equipment, fixtures and fittings are in working order and conform to safety standards.

How to get involved

If the Tenant Scrutiny Panel sounds like something you might be interested in, please get in touch with either: Jane Guthrie, Depute Chief Executive or Elizabeth Miller, Corporate Services Assistant, on **01555 665316** or email them at mail@clydesdale-housing.org.uk

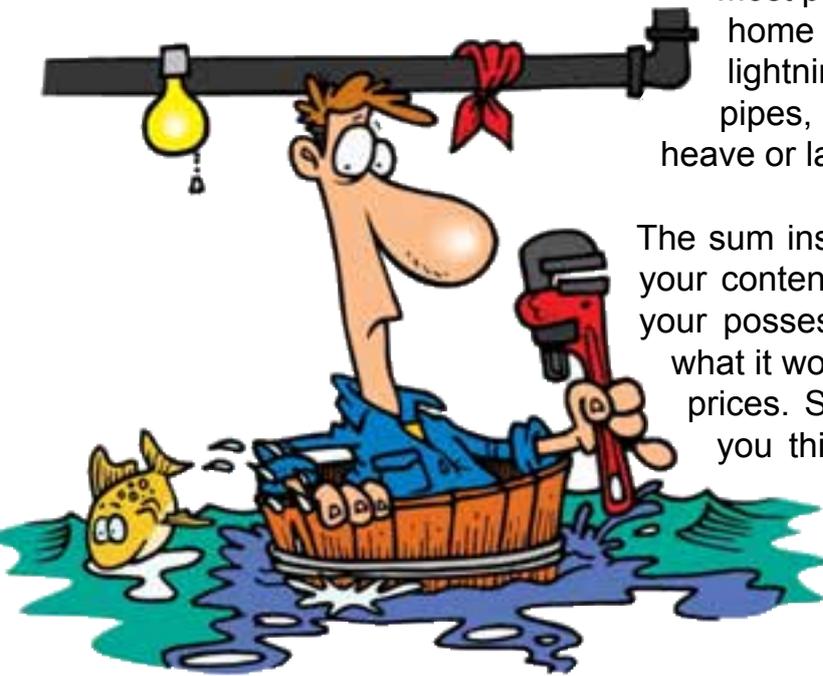


ARE YOU COVERED?

As your landlord we're responsible for insuring the building you live in, but not your belongings or contents within it. Home contents insurance is a way of protecting your belongings against events such as fire, being burgled or burst pipes. You can also usually pay a little bit extra to protect against accidental damage. A home contents policy covers almost everything you would take with you when you move: *electrical appliances, household goods, furniture and furnishings, kitchen equipment, personal effects, clothing, computer equipment and much more.*

Most policies will cover loss or damage while in your home by: theft or attempted theft, fire, explosion, lightning or earthquake, escape of water from burst pipes, boilers or tanks, storm and flood, subsidence, heave or landslide and more.

The sum insured is the total amount of money for which your contents are insured. To work out the full value of your possessions, go from room to room writing down what it would cost to replace each item, new, at today's prices. Suitable cover might not be as expensive as you think. Most insurers have a range of different ways to pay for example by monthly direct debit or payment cards if you do not have a bank account.



We have special relationships with insurers to make sure tenants get the best possible insurance cover at the best possible price. For example, the SFHA Diamond Home Contents Insurance or the THIS Tenant Contents Scheme both offer an easy and affordable way of insuring household goods to all tenants and owner occupiers of member housing associations in Scotland.

To pick up a leaflet either pop into our offices in Lanark or simply call 01555 665316 to have one sent out in the post.

Please note, that there are a large number of home contents insurance products on the market and you are free to pick your own.





Compliments

& Complaints

We welcome feedback, both positive and negative, as it helps us to develop and improve our services.

Compliments and Feedback

We want you to let us know by phone, email, surveys, letter or face-to-face what you thought of the service you received. We are especially delighted to hear when we have got things right.

If you want to provide feedback please:

- call **01555 665316**
- write to Clydesdale Housing Association, 99 High Street, Lanark ML11 7LN
- or email us at **mail@clydesdale-housing.org.uk**

Complaints

We aim to get things right first time and want you to tell us when we don't. Complaints help us monitor our services so we can improve our performance.

Please tell us if:

- We fail to provide a service or if there is a delay in providing it
- We provide a poor service
- You experience unfairness, prejudice or discrimination
- We breach our policies or procedures
- You are unhappy about any other aspect of your experience as a customer

How to complain

If you want to make a complaint please call, write as detailed above.

Once we have received your complaint we will aim to respond in five working days or less.

If you are not happy with our response

If the complaint has not been resolved or you remain dissatisfied you can take it to a Stage 2 complaint. This means we will carry out a detailed investigation into your complaint. We will give you a full response within 20 working days or less.

At this point, if you are still dissatisfied with our decision or the way we dealt with your complaint, you can ask the Scottish Public Sector Ombudsman to review it. You can contact them free on **0800 377 7330** or by emailing **ask@spsso.uk**

Significant Performance Failures

If you feel that we have not done something, or action which has put the interests of all our tenants at risk you can report this as a 'Significant Performance Failure' to the Scottish Housing Regulator. You can contact them on 0141 305 4199 or by emailing **spf@scottishhousingregulator.gsi.gov.uk**

Benefit Changes 2016

A number of benefit changes have been made in 2016 and these changes may affect you.

Don't lose out on money you're entitled to

To avoid losing out on money that you are entitled to or being overpaid a benefit that you then have to pay back, you must:

- tell your local authority about any changes to your income (up or down) as soon as possible, if you receive Housing Benefit or Council Tax Reduction;
- tell the Department of Work and Pensions about any changes to your income (up or down) as soon as possible, if you receive Universal Credit;
- tell HMRC about any changes to your income (up or down) s as soon as possible, if you receive Tax Credits.

Housing Benefit changes

Housing Benefit backdating has been reduced so that new claims from working age claimants will only be backdated for a maximum of four weeks. This means that you could lose out on money you are entitled to if you don't report any changes immediately.

Benefit and Tax Credit rates frozen

The main rates of Working Age Benefits and Tax Credits will be frozen for 4 years from April 2016. Pensioner Benefits are excluded from the benefit freeze. Some Disability Benefits will not be affected, these benefits include:

- Personal Independence Payment;
- Attendance Allowance;
- Disability Living Allowance;
- Employment and Support Allowance (Support Group only);
- Maternity Allowance, Statutory Maternity/Paternity Pay;
- Statutory Sick Pay.

Benefit cap reduced

There is a benefit cap in place restricting the amount of certain benefits that a working age household can receive. The cap of £26,000 per year per household was reduced to £20,000.

IF THIS APPLIES TO YOU PLEASE LET US KNOW

Tax Credit income disregard cut

In April 2016 any increase in income of more than £2,500 will be taken into account, previously the amount was set at £5,000.

Single tier State Pension

For those reaching pension age from 6 April 2016 a new single tier state pension was introduced to replace the basic state pension and state second pension. This affects all women born on or after 6 April 1953 and all men born on or after 6 April 1951.

To find out more please visit: www.ageuk.org.uk/money-matters/pensions/what-the-new-state-pension-reforms-mean-for-you/new-state-pensions-changes-explained/

Universal Credit changes

The Work Allowance, the amount you can earn without your benefit being affected, was abolished altogether in April 2016 for non-disabled, childless claimants -meaning your benefit will be reduced as soon as you start earning. On the 11th April 2016, the Childcare Costs element of Universal Credit increased so that you will now be able to claim back up to 85% of your paid out childcare costs up to a monthly limit of £646 for one child or £1108 for two or more children.

Other changes...

National Minimum Wage increase

This will reduce entitlement to Tax Credits and also will affect the amount of Housing Benefit and Council Tax reduction you can receive. The National Minimum Wage was 'rebranded' as the National Living Wage and has been increased to £7.20 per hour for those 25 or over in April 2016. It will reach £9.00 per hour by 2020.

Personal Tax Allowance increase

The Personal Tax Allowance, the amount you can earn before paying income tax, was increased from £10,600 to £11,000 in April 2016.



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 ML11 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 15th and Monday 18 July 2016** due to public holiday's and will re-open at **9am on Tuesday 19 July 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**

