

This is your opportunity  
to have a say in  
how much rent  
you pay

**Annual Rent Setting  
Consultation 2022-2023**

# Annual Rent Setting Consultation for 2022-23

## WHAT ARE THE OPTIONS BEING CONSULTED ON?

The following tables provide details of each option you are being consulted on and the average weekly rent increase for each option.

### Option 1 – Rent increase of 2.0%

This would mean an average weekly increase of **£1.80**

### Option 2 – Rent increase of 3.1%

This would mean an average weekly increase of **£2.80**

**The closing date for this consultation is FRIDAY 28TH JANUARY 2022**

Here are some Frequently Asked Questions which will hopefully answer any queries you have about the Annual Rent Setting Consultation for 2022-23.

#### Why is my opinion on the rent increase important?

As your landlord we want to know what you think about your home, tenancy and community. In addition, under Section 25 of the Housing (Scotland) Act 2001 we have a statutory duty to consult with our tenants when we propose to increase the rent or service charge's you pay to us. What you tell us could affect the amount of rent or service charge you pay now and in the future.

#### When will the new rent charge apply from?

Once approved, the new charges will be effective from Monday the 28th March 2022.

#### When is the consultation period?

The consultation starts on 6 December 2021 and runs until 28th January 2022.

## **I receive benefits. Will the rent increase be covered by this?**

Yes, however changes due to Welfare Reform may impact the amount you are paid. If you have any questions about how your benefit might be affected, you can contact your Housing Officer on 01555 665316.

## **Why are my charges not reducing for services that stopped/were affected due to the impact of services during Covid-19?**

Due to the global coronavirus pandemic and the national lockdown imposed, service areas were significantly impacted and we had to adjust how services were delivered. We continued to deliver services in line with restrictions and advice throughout Covid-19.

This included restricted face to face visits but our staff continued to contact tenants offering support and advice by other means during the pandemic.

\*Our Housing Management Team continued allocating properties to applicants on the waiting list.

\*Our Technical Services Team worked in partnership with Davidson & Lindsay, our all-trades contractor, to continue to deliver emergency and essential repairs including Gas Safety inspections before fully reopening the service.

Therefore, although services were impacted by Covid-19, our teams continued to deliver essential services throughout this period.

## **Why does our rent need to rise at all?**

Not increasing rent charges for the next financial year would mean we may have to increase rents at a higher level in the future. There are a number of factors involved, to find out more please visit 'What needs to be considered when setting rents'. on page 6.

## **What is my rent money spent on?**

To find out more about "How Your Rent" is Spent, please visit page 5.

## **I am having difficulties paying my rent. Who can I contact?**

If you are having difficulties paying your rent, you should seek advice as soon as possible from your Housing Officer on 01555 665316. Staff are there to offer advice and assistance, and all interviews are held in confidence.

## **What will CHA do with this feedback?**

The outcome of the consultation will be reported to our Management Committee on Wednesday the 9th February 2022, when they will make final decisions regarding the budget and rent level for financial year 2022/23. Any comments will also be directed to the appropriate Team for consideration.

## **When will I be told what the actual rent increase will be and how will I be told?**

Letters will be sent to all tenants at the end of February 2022 informing them of the actual rent increase.

## **Who should I speak to if I need this information in another format?**

If you require this information in an alternative format, please do not hesitate to contact the Corporate Services Team on 01555 665316.

## **Who should I speak to if I have any further questions about the Rent Consultation?**

Jane Guthrie, Depute Chief Executive,  
01555 665316, [mail@clydesdale-housing.org.uk](mailto:mail@clydesdale-housing.org.uk)



# 2022/23 Rent Consultation Overview

Our rent Policy uses inflation as a base for planned rent increases. We have historically added 1% to the measure of inflation we use (September's Consumer Price Index – also known as CPI) in order to protect the Association's financial viability. This has enabled us to continue to deliver the quality services and investment in homes that tenants have come to expect of us.

In September 2021 CPI was 3.1%. This means that applying our Policy of CPI + 1% would result in a 4.1% rent increase from 1 April 2022.

In April 2021 we broke away from this CPI + 1% approach due to the special circumstances of the pandemic and the financial difficulties being faced by tenants – this resulted in just a 1% rent increase that year.

**For the second year in succession, the Association is again proposing to suspend the CPI + 1% approach by limiting our planned rent increase for next year to just 2% (i.e., 2.1% lower than our Rent Policy expects).** This is in recognition of the financial challenges facing many tenants:

- Financial hardship caused by the pandemic and the effects of Brexit
- rising energy prices
- reductions in Universal Credit and Working Tax Credit

Unfortunately, we are unable to consider freezing rent levels next year. Prices we have received from contractors for some planned replacement works have been 33% more expensive than similar recent projects – the pandemic and Brexit has caused materials and labour shortages leading to what we hope will be only short-term sharp cost increases. Although we would like to, we simply cannot keep rents at the same level when some of our costs are increasing like this.

We are confident that we can deliver this lower than inflation rent increase next year, while protecting the Association's financial viability. This is despite most of our costs increasing at a higher rate than inflation.

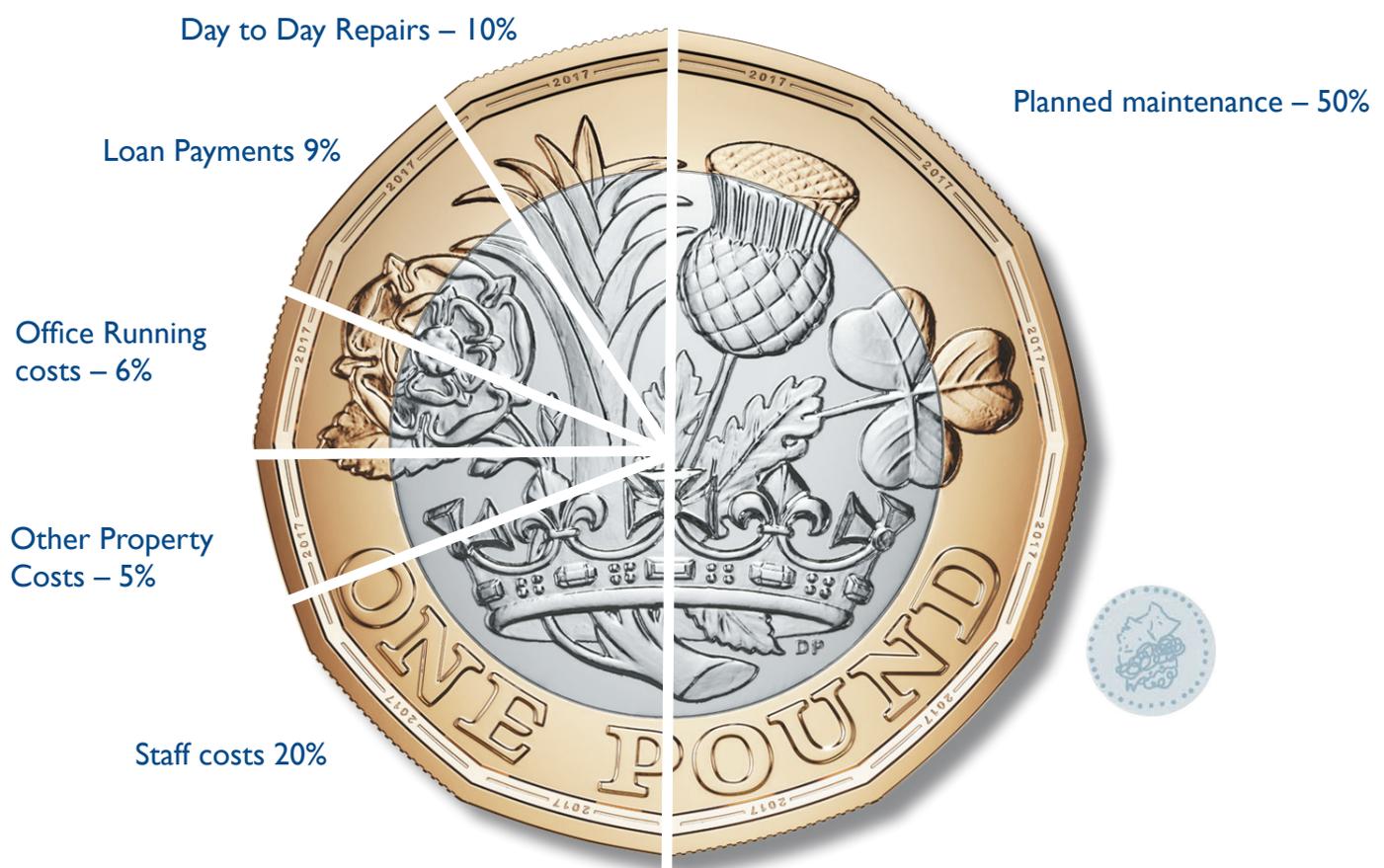
The economy is highly volatile just now and our future costs are more difficult than ever to predict. So, if the economy performs very differently than our recent research suggests, we may have to increase rents at a higher rate in future years. This is something we will continue to monitor and report to you on if this happens.

Despite this lower-than-expected rent increase, we will continue to:

- invest in more efficient heating systems and improved insulation in our homes – this will provide more comfortable homes for tenants that are more fuel efficient to run.
- provide high quality repairs and housing management services that make us one of the best performing housing associations in Scotland.
- work directly and with others to protect and enhance the wellbeing of our tenants.
- Seek out funding and projects that can help to support our tenants, e.g., initiatives like the £170 heating vouchers we were able to award to all tenants in 2021.

# How my rent is spent

As a not-for-profit housing organisation, delivering Value for Money is crucial. Every £1 that we spend on homes and services has to work for our tenants and communities. The graphic below shows how our projected costs for 2022 to 2023 will be allocated.



Value for money is at the heart of our approach, ensuring that we allocate our resources fairly, to benefit more of our tenants.

# What needs to be considered when setting rents: -



There are a number of risks which affect CHA which our Management Committee need to consider when setting rents.

**The rate of inflation** - Our rent policy sets the annual rent increases on the preceding September's Consumer Price Index (CPI) figure and have regularly included an additional percentage uplift in order to protect the Association's financial viability. For the second successive year the proposed CHA rent increase is lower than what is set in our rent policy. However, future rent increases may not always be based on inflation measures and may be required to take account of the need to balance rent affordability for tenants and CHA financial viability.

**Rent Affordability** - The Management Committee will always consider the issue of affordability when setting rents. The higher the rent increase then the less affordable our rents become to tenants. This is a situation we wish to avoid.

**Increase in CHA's own costs** - The rate of inflation inherent in our own costs can be higher than the official rate of inflation. This is influenced by how much building costs are rising by and also Government Taxes which affect costs such as property insurance.

**Interest Rates** - What we pay on our borrowings is also a risk factor. We are still paying back the money which we borrowed to buy existing properties and also to develop new properties and improve existing ones.



**Staffing levels** – Changes out with CHA'S control can impact on staffing levels, such as achieving net zero targets.

**Achieving Net-Zero** – The Scottish Government have produced an eight-point plan which sets out how Scotland's social housing sector can achieve zero emission housing whilst ensuring support for tenants in reducing their energy bills and achieving carbon savings.

**Aging stock profile** – As our properties age this can lead to higher future repair costs and we have to be planning for that now.

**Demographic changes in the population** - Demand for certain property types such as adaptable properties for an aging population means CHA have to consider the changes in needs and aspirations of our tenants and plan accordingly for houses for the future.

**Cyber Security** – Having appropriate measures in place will help CHA meet the requirements of the General Data Protection Regulation (GDPR). These rules require companies which hold personal data (like customer names, addresses, email addresses, phone numbers and payment card details) to have “appropriate” security measures in place to protect that data. Having appropriate systems and processes in place will help prevent unauthorised access to the vast amounts personal information we store.

It is the task of the Management Committee to consider ways to mitigate all of the above risks. To do this they examine the recommendations made by the Management Team at CHA using long term business forecasting and scenario planning. This means that the Committee look at income and expenditure over a thirty-year period for CHA with assumptions for inflation, interest rates, income, expenditure and including capital costs of improving houses. These assumptions are then varied to take into account the risks above and the effect on the business plan is assessed.

By performing this analysis, the Management Committee are able to ascertain the minimum rent increase required to ensure that CHA is financially viable over the long term and to ensure that CHA's property assets are maintained to the required standards and tenants' interests are safeguarded. This is a balancing act and the question we need to answer is: **‘what is the minimum rent increase required to ensure that our business model continues to work for our tenants?’**



# Rent Affordability



Rent affordability is about the ability of an individual to pay the rent we charge, and we are very much focused on charging rents which tenants can afford. We need to achieve this whilst raising enough income from rents to fund services and the investment needed to protect the quality of your homes.

When we review rent levels, we use a recommended industry tool developed by the Scottish Federation of Housing Associations to check the affordability of our rent charges for a range of household types. We appreciate that every tenants' circumstances and household budgets are different however, this tool provides us with a strong indication of how affordable our rent charges are.

The tables below which were generated from the affordability tool, show that rents below 25% of the household income are deemed to be more appropriate for tenants with a moderate income. Rents which are more than 30% of the moderate family income are less affordable. An assessment of the impact of our rent proposals for 2022-2023 are shown in the tables below.

<b>Affordability 2% increase</b>				
	<b>2 apartment</b>	<b>3 apartment</b>	<b>4 apartment</b>	<b>5 apartment</b>
<b>Single Person</b>	<b>23.90%</b>	<b>25.60%</b>	<b>n/a</b>	<b>n/a</b>
<b>Couple 1:</b> 1 Part Time employment & 1 Full time employment	<b>16.00%</b>	<b>17.10%</b>	<b>n/a</b>	<b>n/a</b>
<b>Couple 2:</b> 2 in Full time employment	<b>12.00%</b>	<b>12.85%</b>	<b>n/a</b>	<b>n/a</b>
<b>Single Parent 1 child</b>	<b>n/a</b>	<b>19.70%</b>	<b>n/a</b>	<b>n/a</b>
<b>Single Parent 2 children</b>	<b>n/a</b>	<b>16.00%</b>	<b>17.50%</b>	<b>n/a</b>
<b>Small Family 2 children</b>	<b>n/a</b>	<b>17.10%</b>	<b>13.40%</b>	<b>n/a</b>
<b>Large family 3 children</b>	<b>n/a</b>	<b>n/a</b>	<b>11.70%</b>	<b>13.90%</b>
<b>Pensioner couple</b>	<b>16.00%</b>	<b>17.10%</b>	<b>n/a</b>	<b>n/a</b>
<b>Single Pensioner</b>	<b>22%</b>	<b>23%</b>	<b>n/a</b>	<b>n/a</b>

<b>Affordability 3.1% increase</b>				
	<b>2 apartment</b>	<b>3 apartment</b>	<b>4 apartment</b>	<b>5 apartment</b>
<b>Single Person</b>	<b>24.20%</b>	<b>25.90%</b>	<b>n/a</b>	<b>n/a</b>
<b>Couple 1:</b> 1 Part Time employment & 1 Full time employment	<b>16.10%</b>	<b>17.30%</b>	<b>n/a</b>	<b>n/a</b>
<b>Couple 2:</b> 2 in Full time employment	<b>12.10%</b>	<b>12.90%</b>	<b>n/a</b>	<b>n/a</b>
<b>Single Parent 1 child</b>	<b>n/a</b>	<b>19.90%</b>	<b>n/a</b>	<b>n/a</b>
<b>Single Parent 2 children</b>	<b>n/a</b>	<b>16.20%</b>	<b>17.70%</b>	<b>n/a</b>
<b>Small Family 2 children</b>	<b>n/a</b>	<b>12.30%</b>	<b>13.50%</b>	<b>n/a</b>
<b>Large family 3 children</b>	<b>n/a</b>	<b>n/a</b>	<b>11.80%</b>	<b>14.00%</b>
<b>Pensioner couple</b>	<b>16.10%</b>	<b>17.30%</b>	<b>n/a</b>	<b>n/a</b>
<b>Single Pensioner</b>	<b>22.30%</b>	<b>23.50%</b>	<b>n/a</b>	<b>n/a</b>

As you can see most of our homes comfortably meet the 25% of the household income measure.

# What a rent increase will mean to you

What this will actually mean to you is in the rent increase consultation letter sent with this newsletter. The table below shows the increase for the average rents per apartment size for the 2 options.

2%	Range of increase per week	Average weekly difference
2apt	£1.48 to £1.75	£1.55
3apt	£1.45 to £2.17	£1.66
4apt	£1.67 to £2.73	£1.82
5apt	£2.12 to £2.38	£2.17

3.1%	Range of increase per week	Average weekly difference
2apt	£2.30 to £2.72	£2.40
3apt	£2.24 to £3.37	£2.58
4apt	£2.59 to £4.23	£2.82
5apt	£3.29 to 3.68	£3.36

We feel our that our rent proposals for 2022-2023 are fair and affordable. Do you agree? Please let us know your views in the survey form attached.

## What if I have difficulty paying my rent?

We know that many people are facing new challenges just now, perhaps experiencing a drop in income and having to negotiate the benefits system for the first time.

We are here to help and it is important that if you are worried about paying your rent that you do not delay in contacting us.

We will work with you to make realistic repayment arrangements and can arrange support and advice where necessary. If you have had a change of circumstance due to Covid 19 please get in touch by contacting your Housing Officer on 01555 665316.

In the meantime, please continue to pay as normal wherever possible using the payments methods opposite.

### 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 and we will help you set up a direct debit

### Call us

- All debit and credit card payments can be made to us by calling 01555 665316

### Standing Order

- You can call us on 01555 665316 and we will send you the appropriate form.

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



# Our People helping you

We are a partner in South Lanarkshire's Common Housing Register – Homefinder. Being a Homefinder partner we have an Allocation Policy and the aim of our Allocation policy is to accurately assess housing need so that we can then let vacant properties to those with the greatest assessed need, in line with current legislation and guidance. Our Housing Management Team help applicants for housing navigate their way through the allocations process offering help and guidance meeting their housing needs.



Before you moved into your home, you'll have signed a tenancy agreement. Our Housing Management Team would have explained your rights and responsibilities as the tenant and for us as your landlord.



We know, at times, things can be difficult and sometimes it's hard to see past your current situation. We recognise that some tenants may find it hard to find the right source of information or support; or simply feel overwhelmed with worries and struggles. This is why our Housing Management Team provide tenancy sustainment support. Our Team can help you with:

- All tenancy related matters and housing advice
- Liaising with external agencies, ensuring you get the right assistance
- Referrals for benefit advice
- Referrals for energy advice
- Reducing your rent arrears and supporting you to ensure your rent is paid on time
- Offering advice on keeping your home in good condition

The Housing Management Team can also assist you in accessing support for:

- Mental health issues
- Domestic abuse
- Drug and alcohol dependencies or addictions

# u to make a house your home.

## Your tenancy agreement

Moving into your own home can be an exciting time but it can also be stressful. We want your move to go as smoothly as possible and support you to settle in. Our Housing Management Team give you help and advice and guidance on issues such as:

- Home contents insurance
- Keeping pets
- Having people to stay in your home
- Decorating your home
- Benefits you may be entitled to.
- Local charities and Government Agencies who can help furnish your homes or provide support in times of need.

Moving in



## Maintaining Your Home

We aim to keep all our properties to the highest standards possible but, as with any home, this can only be done with regular maintenance and timely repairs. Our Technical Services Team manages all our repairs so they need to be informed as soon as you notice something is wrong.

As well as responding to day to day repair our Technical Services Team also carry out a programme of planned and cyclical improvements to ensure our properties are always of the highest standard such as replacing kitchens, bathrooms and upgrading and installing new heating systems.

We have a legal duty to carry out annual safety checks in our tenant's homes and to keep records of these. Our Technical Services Team organise the annual safety checks ensuring we comply with the law and that your homes are safe.

## Adapting Your Home

We want our tenants to live as comfortably as possible in their homes. If you need a medical adaptation to make your life easier our Technical Services Team can give you advice on who to contact to make a request and once approved will organise for the adaptation to be carried out.

# Our People

## helping you to make a house your home.

### Being Part of the Community

We want you to feel safe and comfortable in your home and to become a valued part of your community. Our Housing Management Team support you to achieve this. At the same time, though, we expect all our tenants and their visitors to consider their neighbours and not cause a nuisance. Your homes must not be used for any criminal or illegal purposes, and our Housing Team will investigate any reported incidents of antisocial behaviour, harassment or hate crime of any type against a person or group.

We are a membership organisation and membership is also open to tenants and other members of the wider community as well as local groups and organisations who share an interest in our aims and activities or have a special skill to bring to the Housing Association. Our Corporate Services Team can help you to become a member of the Association.

### Our Members

### Happy Tenants

Mr and Mrs Abernethy, tenants from 2003 moved into a new home recently that best suited their needs. Mrs Abernethy told us - "I love it, I feel my mobility has improved and I have definitely got my independence back, it makes all the difference"

Mr Ricky Wilson, moved into a CHA property recently from an area where he was experiencing neighbourhood issues. He told us - "Love the area, my wee girl can go out and play and I feel she is safe, overall, everything in life has got better"

# We're Here to Help



**Our team, in partnership with the Wise Group, are helping tenants with their gas and electricity bills.**

Through funding secured from the Social Housing Fuel Support Fund we administered **£170** payments to **602** tenants saving them **£102,252** on their gas and electricity costs.

Mrs Burt, a tenant of CHAs for 21 years, was full of praise for the service.

She said: *“The Association’s staff are brilliant. They have helped me in every way they can. The £170 was a very nice surprise and they made sure the payment was made to my energy provider without any problem. I can’t thank them enough.”*

Fuel bills are rising for millions of households across the UK – with further significant increases expected.

Vicky Rogers, Technical Services Manager, added: “Rising energy costs is a real concern for our tenants, despite our best efforts to help them reduce bills and keep their homes warm.

“Our partners from the Wise Group offer practical help and guidance to save on energy bills and use energy more efficiently, and can also help customers set up low-cost payments.

“The Wise Group is just one of a wide range of support services we have access to for tenants who are worried about money, putting food on the table or getting out of debt.”



**£23,666**

**of additional  
income has been  
provided to tenants  
so far.**

**64**

**tenants have been  
added to their  
energy supplier’s  
priority list.**

**68**

**tenants will receive  
in-depth energy  
support from the  
HEAT team.**



# How do we compare to other landlords?



We use external benchmarking clubs to benchmark our service against. This benchmarking helps us all to identify areas where we could do better and learn from similar organisations who may have different approaches or solutions to issues.

We have provided some information below which shows you how we compare to the benchmarking group we have identified as being most appropriate, rural registered social landlords, who are part of the Scottish Housing Network, our benchmarking club and all housing associations in Scotland.

How well we are performing	CHA 2020/2021 Results	SHN Rural Results	Scottish RSL Average Results
Rent Collected as % of total rent Due	101.52%	100.13%	99.60%
Gross rent arrears as % of total rent due in the year	2.33%	3.72%	4.11%
Lost rent through empty properties as % of total rent due in the year	0.77%	0.70%	0.99%
How quickly we re-let our empty properties (days)	38.21	33.85	45.54
How quickly we completed medical adaptations (days)	78.47	77.95	57.42
How many hours did it take to carry out an emergency repair	2.93	3.15	2.96
How quickly did we carry out routine repairs (days)	12.20	7.61	5.60

## Average rent comparison with our peer group for 2021-2022 Rents

Landlord name	2apt	3apt	4apt	5apt	Average weekly rents
Clydesdale Housing Association Ltd	£79.24	£84.82	£92.96	£110.08	£85.28
Rural RSLs Scottish Housing Network Rural Peergroup	£81.30	£91.67	£99.49	£109.42	£90.78
All RSL Average Rents	£76.33	£84.59	£94.07	£105.28	£85.47

# We want to hear from you...

## **In 2022/2023 we will be carrying out a Tenants Satisfaction Survey**



We are committed to ensuring that we treat all our customers fairly, making sure that we offer the best service we can while meeting individuals' needs as much as possible. To succeed in this, we must seek your views as tenants to help develop our services to meet your needs. Gathering this information will also allow us to compare our satisfaction levels with our peer group and other Housing Associations across Scotland.

Our Management Team are working in partnership with interested parties to ensure that we focus on the issues that matter to you most. We will be using an independent company to carry out this work. In doing so we aim to produce independent results and eliminate any bias from your feedback.

The aim of the survey is to get your views on the various services provided by us. We would encourage you to be as honest and open as possible with your feedback. In taking the time to complete the survey you will help guide us to make decisions about service delivery.



**PLEASE COMPLETE  
OUR SURVEY**

# Planned Programme of Work 2021-2022

Now that restrictions are beginning to ease off, we're starting to get back on track with cyclical and planned works to make your home and environment better.

## **Fire Safety Upgrades.**

As you'll know, the Scottish Government placed a legal requirement on all social landlords in Scotland to implement fire safety upgrades by the end of February 2021.

Well, due to COVID, they've extended this deadline to February 2022 and also extended the requirement to all property owners.

We've completed most of our upgrades with only a small number of properties left to do. We appreciate that some tenants may have been concerned about having works done in their home when restrictions were in place, but we would urge people to get this done now. This is a safety matter required by law to protect you, your family and your neighbours so please give us access so this work can be completed.

## **Electrical Inspections**

All landlords have a legal duty to ensure that all electrical installations and equipment that we provide, are safe before a tenancy begins, and remain in a safe and serviceable condition throughout the tenancy. In December 2015, new legislation imposed a requirement on private landlords to undertake electrical inspections every five years. From May 2020, the Scottish Government extended this legal requirement

to social landlords and also set a deadline for meeting these requirements by March 2022. We have completed most of our upgrades with only a small number of properties left to do.

Our Contractor Davidson & Lindsay continue working their way through the programme of works to make sure all properties due an electrical safety inspection has it done. This inspection is also of major importance to ensure your safety and that of your family and neighbours. As with fire safety, individual letters will be sent to those tenants affected and we would strongly urge your co-operation in giving access for this.

## **Annual Gas Servicing**

All social landlords are also legally required to carry out an annual gas service in every property with gas to ensure gas pipework, flues and appliances are maintained in a safe condition. We also have a legal duty to keep a record of this and report it to the Scottish Housing Regulator every year. This year we completed 100% of these safety checks within the agreed timescale. Every year our contractor John Froods & Sons make every effort to meet these statutory requirements to ensure our tenants stay safe.

# Investing in your home

## Our Planned Programme of Works 2022-2023

During 2021/2022 our investment programme was halted as a result of COVID-19. This has meant that the investment programme for the financial year 2021/2022 will only be partially concluded.'

However, we are delighted to confirm that our Management Committee have agreed our investment programme for the financial year 2022-2023. It is going to be another busy year for our Technical Services Team, and we will be carrying out significant improvements to your homes.

# Planned Programme of Work 2022-23



<i>Component</i>	<i>Budget</i>
Kitchens & bathrooms - tender received	£384,792
Windows & doors - tender received	£419,361
Heating contract - tender received	£1,053,150
Grounds Maintenance	£56,621
Gritting & Snow Clearing	£3,000
Empty House Repairs	£63,252
Ad-Hoc Cyclical Maintenance Expenditure	£488,947
Ad-Hoc Planned Maintenance Expenditure Revenue	£1,115,480
Reactive Repairs to Common Areas	£29,644
Reactive Repairs - CHA developed stock	£312,000

In 2022/23 we are looking to invest almost £3 million in your homes. This highlights our intention to provide the best possible quality of homes for our tenants.



# Day to Day Repairs

We want to thank all Clydesdale Housing Association tenants for your patience and understanding of the restrictions to the association's day-to-day repairs service during these unprecedented times.

If you're currently waiting on some day-to-day or planned/cyclical repairs, the wait might be a bit longer than usual. There's a UK-wide shortage of labour, materials and parts which means it may take longer than anticipated to carry out the works.

These delays are really frustrating for all of us but unfortunately there's not a lot we can do about it apart from apologise if you're affected and ask for your patience until these supply issues, that are beyond our control, are resolved.



## Our Day to Day reactive repair costs:

**2020/2021 was  
£416,453**

**from 1 April 2021 to 18th  
November 2021 is  
£265,191**

# Investing in your home



At Clydesdale Housing Association, our vision is to provide 'Quality Homes and Excellent Services for All - For Today and the Future' That is why in this financial year we are installing new energy efficient heating systems in 131 tenant's homes.

We are almost half way through this year's contract, most of our tenants are having Air Source Heat Pumps installed and a small number are having Quantum High Heat Retention Heaters installed.

One of the most exciting things about installing the Air Source Heat Pumps and the Quantum High Heat Retention Heaters is that they provide an environmentally friendly solution to heating your home as they:

- Can heat your home more cost efficiently than a hot water boiler system
- are much better for the environment, cutting down your home's CO2 emissions and improving local air quality

# How will the Association make the final decision on next year's rent levels?

This consultation newsletter has provided you with information showing:

- A summary of our performance and the feedback we have received from tenants;
- details and estimated costs of works to improve the quality of tenants' homes in 2022/23;
- the estimated cost of running the Association over 2022/23 and how we plan to spend income from rent paid by tenants;
- that our rents continue to meet recognised affordability standards within the social housing industry;
- that our rents still compare favourably with rents charged by other similar Registered Social Landlords.

These are all aspects that our Management Committee consider when budget and rent proposals are developed – this enables the Committee to make decisions that are focused on achieving good outcomes for our tenants and other service users.

The Management Committee has had to identify and assess the risks facing the Association and

how these could affect our ability to achieve our plans – not just for the year ahead, but also in the long-term.

The Coronavirus pandemic has already significantly disrupted our activities in the past few years, and how it will impact on 2022 is still uncertain and the effect this will have on tenants, our contractors and the wider economy is a matter of widespread discussion and uncertainty.

In making their final decision, the Committee will be influenced by the feedback from tenants on the rent increase options presented in this newsletter. The Committee will also be influenced by an assessment of what is required to maintain the Association's financial viability into the longer-term – this will include thinking about what level of money we need to be available in order to protect the Association during the period of economic uncertainty and the effects of any unforeseen challenges the future may bring.

This is a complex task which the Committee takes very seriously so that Clydesdale Housing Association can continue to pursue its vision of

***Quality Homes and Excellent Services for All - For Today and the Future***

Clydesdale Housing Association  
39 North Vennel, Lanark ML11 7PT

Call us on 01555 665316

Email us at: [mail@clydesdale-housing.org.uk](mailto:mail@clydesdale-housing.org.uk)

Send us an online message:  
[www.clydesdale-housing.org.uk/contact-us/](http://www.clydesdale-housing.org.uk/contact-us/)

Find us on Facebook



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

- Complete this consultation form and return it to us in the pre-paid envelope provided
- Telephone us at **01555 665316**
- Email us at **[mail@clydesdale-housing.org.uk](mailto:mail@clydesdale-housing.org.uk)**
- Contact us using the on-line comments form at **[www.clydesdale-housing.org.uk/contact-us/](http://www.clydesdale-housing.org.uk/contact-us/)**

Please note whatever method of contact you use you must tell us your reference number which can be found at the top right of this consultation form.

### Opening Hours:

**Monday - Thursday:**  
**9.00am - 5.00pm**

**Friday:**  
**9.00am - 4.00pm**