

2018-19 RENT CONSULTATION

**Have
your
say**

Value for money

93% of our tenants told us that they believe that their rents represent good value for money



Our expenditure in 2018-19

New flats, Community Hub and Office	£1,331,765.00
Planned & Cyclical Maintenance	£2,239,331.00
Day to Day Repairs	£474,885.00
Staff Costs	£722,237.00
Loan payments	£310,639.00
Office running costs	£294,993.00
Other Property Costs	£92,803.00
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	£5,466,653.00

How we will fund our expenditure

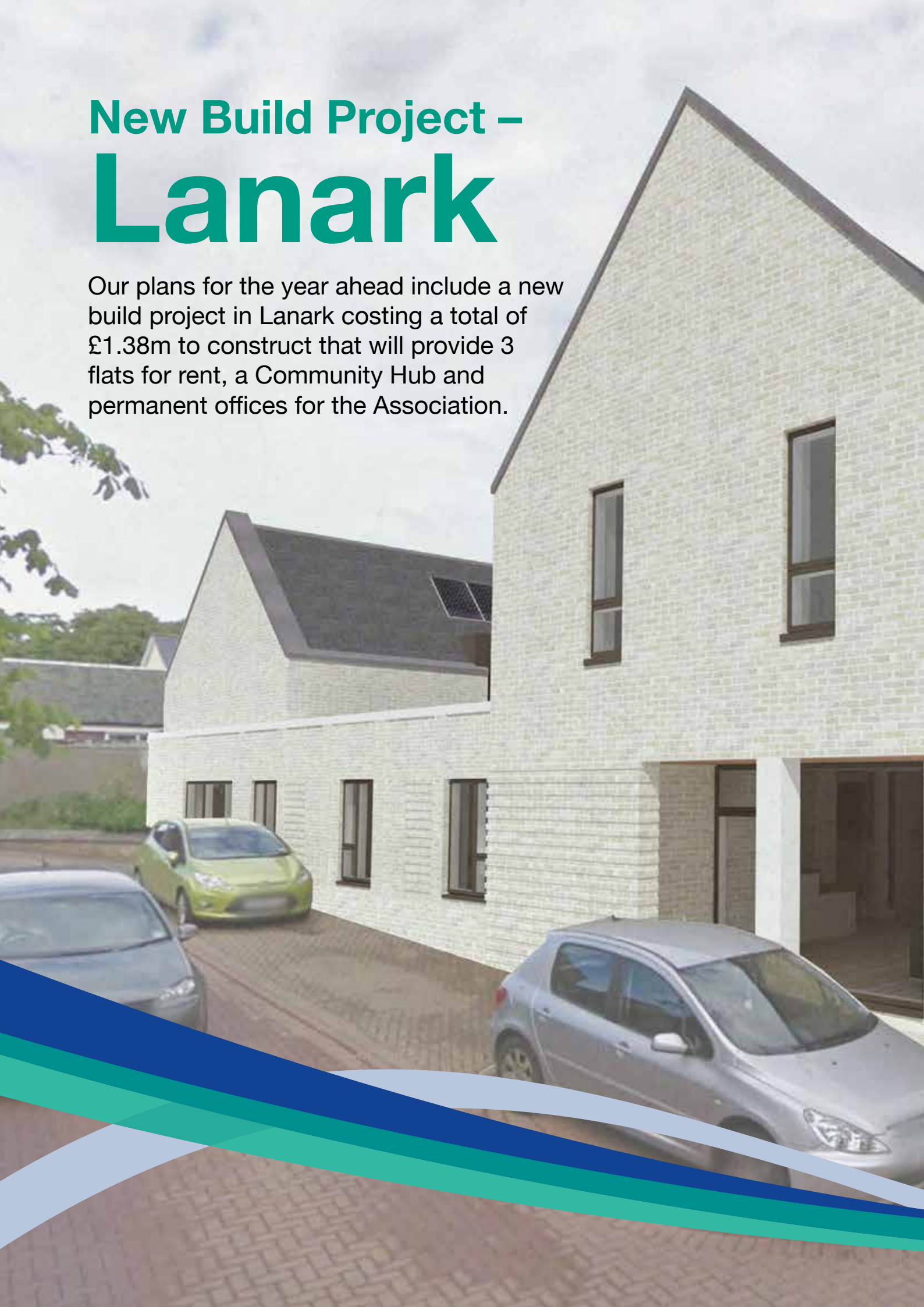
Income from operations - This income is mainly from the rents we charge you and grant funding for the new flats	£3,358,802
Income from reserves - This is income built up in previous years	£2,107,850
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	£5,466,653

How will my rent be spent?

Area of Expenditure	Why we need this
New flats, Community Hub and Office	Our plans for the year ahead include a new build project in Lanark that will provide 3 flats for rent, a Community Hub and permanent offices for the Association. The costs stated are for the financial year 2018-19.
Cyclical maintenance	Cyclical repairs includes gas servicing, electrical testing, gutter cleaning, painter work etc. This is required to maintain parts within your home and extend their lifespans.
Planned maintenance	This is the replacement of components that are beyond their useful lives, and include central heating replacements, kitchen and bathroom replacements etc. This is required to maintain your home to a good standard.
Day to Day Repairs	This is the costs incurred responding to tenant's day to day repair requests.
Staff costs	This allows the Association to retain its dedicated, experienced staff so they can provide the services you need
Loan Payments	This payment includes interest and capital repayments to the bank.
Office running costs	These costs help us to maintain our IT systems and providing adequate training for staff and Management Committee members. The Association is affected by price increases in respect of heat and light etc., in the same way as our tenants, but we are always looking for ways to ensure that we receive value for money.
Other property costs	These costs include building insurance premiums for your home (this does not include contents insurance as this is the tenants responsibility). It also includes costs related to dealing with anti- social behaviour and tenant participation.

New Build Project – Lanark

Our plans for the year ahead include a new build project in Lanark costing a total of £1.38m to construct that will provide 3 flats for rent, a Community Hub and permanent offices for the Association.



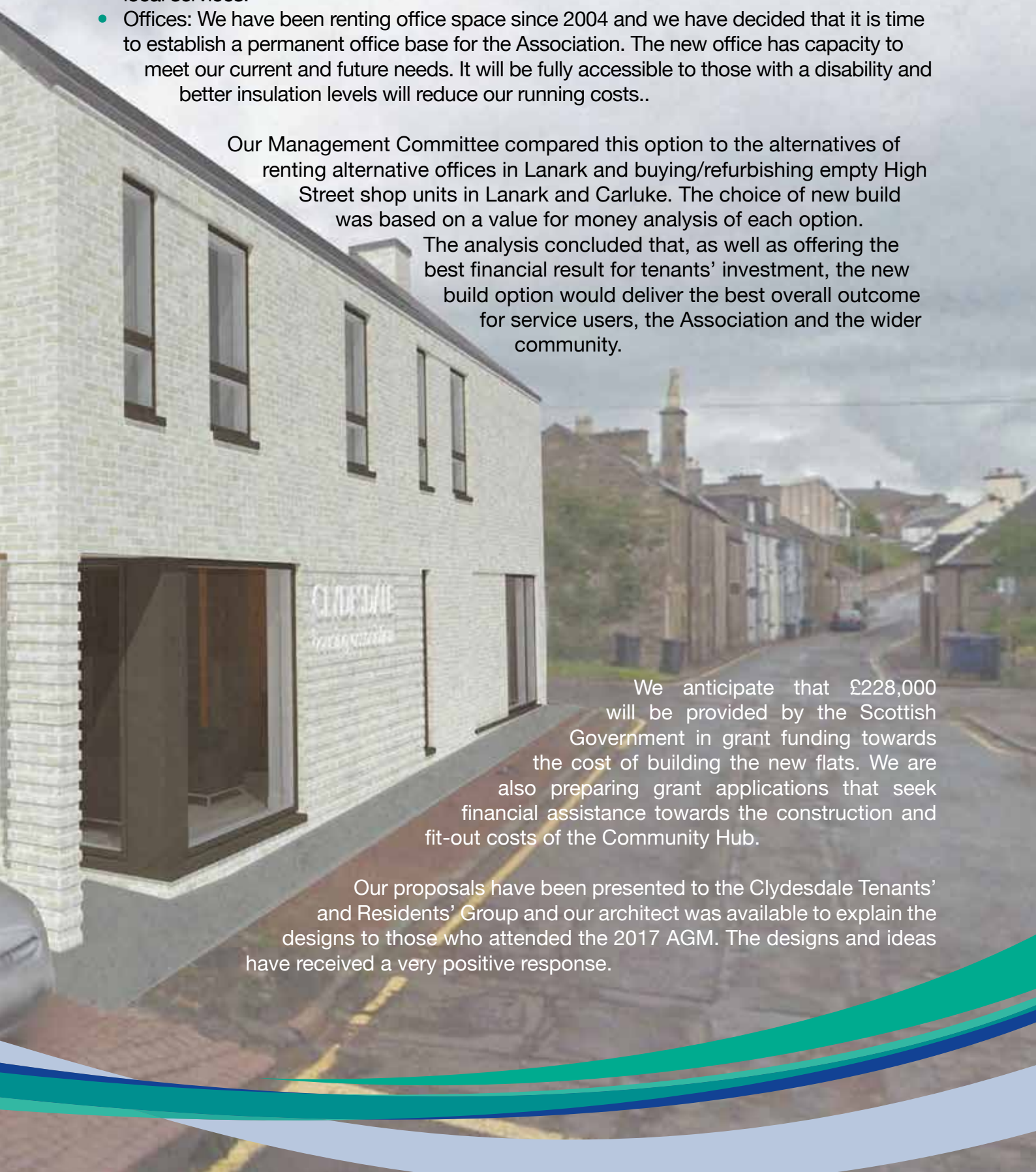
- 3 Flats for Rent: Lanark is a pressurised area with a shortage of social housing. These new flats will provide a 2 apartment and two 3 apartment gas heated flats in the town centre.
- Community Hub: This will provide a fully accessible space for community groups, other agencies and individuals to use. With free Wi-Fi and computers available to the public to use, many community groups have already expressed their support for the Community Hub. We are talking to agencies involved in supporting people getting into work and one that provides services to local voluntary groups about how they will use the Hub to deliver local services.
- Offices: We have been renting office space since 2004 and we have decided that it is time to establish a permanent office base for the Association. The new office has capacity to meet our current and future needs. It will be fully accessible to those with a disability and better insulation levels will reduce our running costs..

Our Management Committee compared this option to the alternatives of renting alternative offices in Lanark and buying/refurbishing empty High Street shop units in Lanark and Carlisle. The choice of new build was based on a value for money analysis of each option.

The analysis concluded that, as well as offering the best financial result for tenants' investment, the new build option would deliver the best overall outcome for service users, the Association and the wider community.

We anticipate that £228,000 will be provided by the Scottish Government in grant funding towards the cost of building the new flats. We are also preparing grant applications that seek financial assistance towards the construction and fit-out costs of the Community Hub.

Our proposals have been presented to the Clydesdale Tenants' and Residents' Group and our architect was available to explain the designs to those who attended the 2017 AGM. The designs and ideas have received a very positive response.



FREQUENTLY ASKED QUESTIONS

Q What is the Association's proposed rent increase?

A From the 28 March 2018 the Association proposes to increase your rent by 4.9%. The attached letter gives you details of how the proposed increase will affect your weekly rent.

Q Why does CHA have to increase my rent?

A It is vital that our business plan remains viable moving forward so our proposed increase in your rent will ensure that we can continue to meet our service commitments to you and the Scottish Government's Scottish Housing Quality Standard (SHQS) and the Energy Efficiency Standard for Social Housing (ESSH).

Q Are CHA doing everything in its power to keep the increase as low as possible?

A Absolutely. We are doing everything possible to ensure that this figure is as low as possible in an effort to limit the increase in your rent. Over the next few months we will be tendering our reactive maintenance contract in order to achieve better for money for tenants.

Q How do CHA rents compare to other RSL's

A In 2016-17 all of our rents were below the Scottish Registered Social Landlord average.' (keep table)

Size of home	Number of CHA properties	Average CHA weekly rent	Average Scottish weekly rent	Difference
2 apartments	203	£69.32	£76.02	£6.70
3 apartments	372	£74.08	£78.79	£4.71
4 apartments	154	£81.27	£86.17	£4.90
5 apartments	9	£96.13	£96.47	£0.29

The average for all apartment sizes for CHA was £74.54 compared to £83.01 the average for all of Scotland's Registered Social Landlords

Q What would happen if CHA set a lower rent increase?

A This could lead to higher rents in future years, a reduced level of services to all our tenants or potentially a reduction in our commitments to improve our homes in future years. We must ensure that we have sufficient funds to meet our commitments to you and the SHQS, ESSH, and repay money we have borrowed for new house building, including interest.

Q What will I get for my increase?

A You will continue to receive a wide range of services, including –

- Repairing, maintaining and upgrading your home
- Tenant participation activities giving excellent opportunities for you to be involved in all aspects of our business
- Dedicated experienced staff on hand to deal with your enquiries
- Providing a housing management service
- Providing welfare benefit advice
- Management of your neighbourhoods and estates

Q Can I get help with my rent increase?

A We are always here to help you. It is important that rent is paid on time and in full. If you are experiencing financial difficulties, please get in touch immediately. Don't be afraid to ask for help and don't delay. Friendly and experienced Housing Officers are available to deal with your concerns confidentially and sensitively and will make sure that you get the help and support you need. Call us on 01555 665316 or you can complete our on-line contact form at www.clydesdale-housing.org.uk/contact-us/ if you have any questions.

Q How can I comment on the rent increase proposal?

A You can provide your comments by:

- Complete the attached questionnaire and return it to us in the pre-paid envelope supplied
- Telephone us at 01555 665316
- Email us at mail@clydesdale-housing.org.uk
- Contact us using the on-line comments form at www.clydesdale-housing.org.uk/contact-us/
- Visit us at 99 High Street, Lanark ML11 7LN

Q What happens next?

A Please ensure you respond to this consultation by Friday 26 January 2018 so your comments may be considered by our Management Committee at its meeting on 7th February 2018.

Q Who decides on the rent increase?

A Our Management Committee will consider the annual rent increase at their meeting on 7th February 2018. You will be advised of any changes to your rent by early March, 2018.

What you are telling us

99% of you are satisfied overall with the services we provide.

94% of you think we are good at keeping you informed about our services and decisions we make.

93% of you feel we provide value for money

91% of you are satisfied with the neighbourhood they live in

93% of you are satisfied with the quality of your home.

91% of you are satisfied with the opportunities to participate.

97% of you are satisfied with our repairs service.

These figures have been gathered from our tenants from April 2017 to October 2017 and represents the views of 320 of our tenants.

Clydesdale Tenants' & Residents Group had their say.

We presented our budget plans for 2018/19 to the Tenants' & Residents' Group along with the rent increase proposals. The Group recognised that while the rent increase could add pressure to some households' finances, they agreed with the 4.9% increase on the basis that it will help fund the large investment programme that includes significant work to improve the energy efficiency of homes.

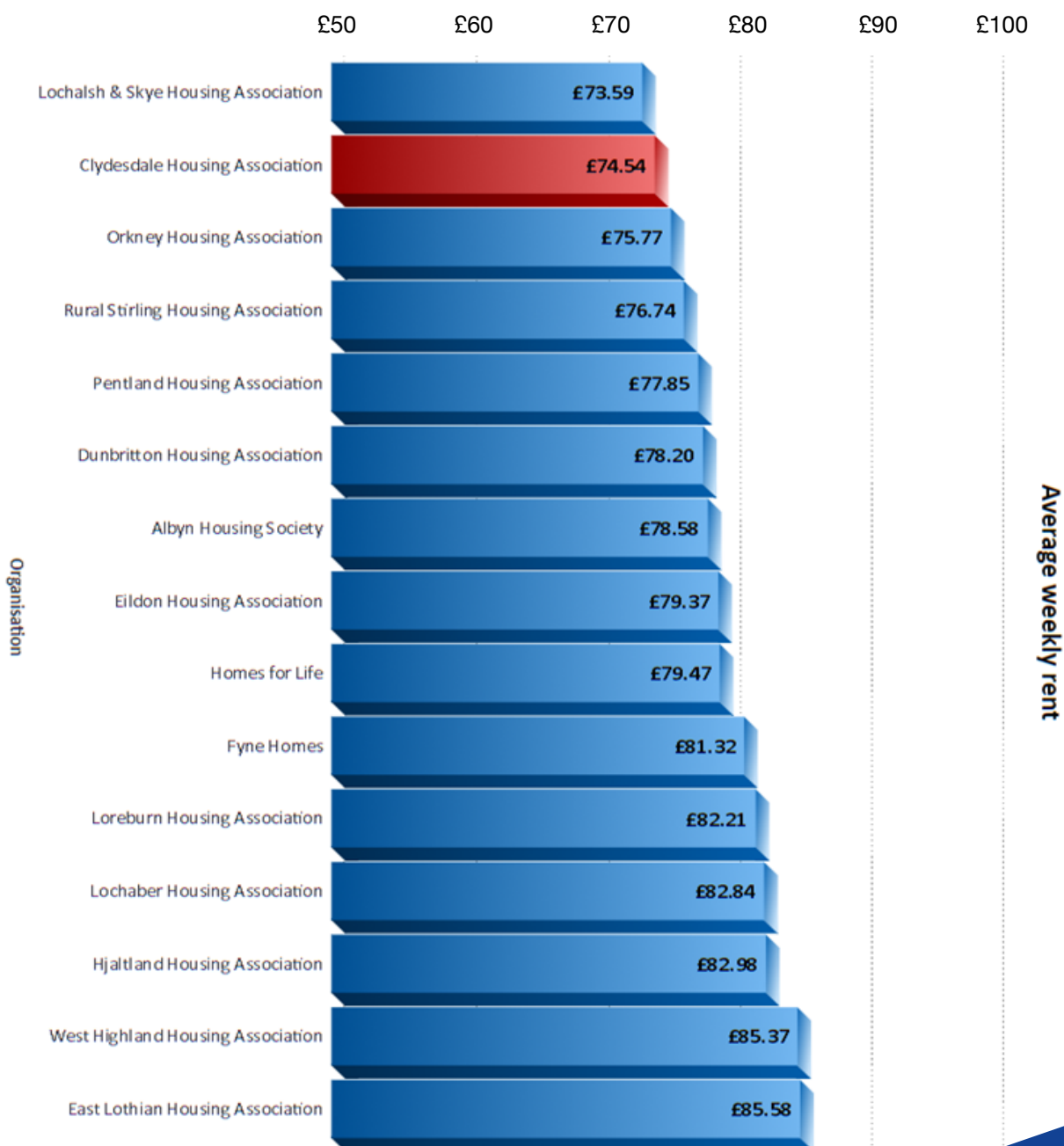
The group also recognised our need for a permanent office and discussed the advantages and disadvantages of building a new office. They discussed a number of issues including:

- The Association having control over future repairs & maintenance, renovations
- The Association having control over the use of the office space
- Accommodation that does not create barriers for people with disabilities
- Space for tenants to meet
- Provision of computers and internet access for tenants
- Finding suitable accommodation to rent and the associated renovation costs to bring the building up to a suitable standard

The Tenants and Residents Group agreed building a new office would be the best option. They agreed that the new office has been designed with tenants in mind.

Our rents are the second lowest for all rural Housing Associations

‘The table below shows our rents are **value for money**. It also shows how our rents compare with other Housing Associations in rural areas. The figures relate to 2016- 2017 rents because 2017-18 figures are not yet available



Benefits are Changing



Universal credit has been rolled out to include South Lanarkshire from 8 November 2017. This means that it can be claimed by families with children, people with health conditions and people who are in work as well as job seekers.

Universal Credit (UC) replaces:

- **Housing Benefit**
- **Income Support**
- **Jobseekers Allowance (Income based)**
- **Employment Support Allowance (Income related)**
- **Working Tax Credits**
- **Child Tax Credits**

If you are currently receiving one of the above benefits, there are certain changes in your household circumstances that can trigger a new claim for UC.

To apply for UC you must have a bank account and email address. When you claim remember to include details of your rent so that your housing costs are included in your claim as we will not get housing benefit paid direct to us.

You will be given an online account to manage known as a Journal which you will be advised by DWP how and when to access.

There will be an approximate wait of 6 weeks before you receive any money so please contact us on 01555 665316 as there may be financial assistance available and we can refer you to the Food Bank if you wish.

Our website has lots of useful information in it about where you can get assistance.

People claiming UC and living in Scotland can choose to:

- Be paid monthly or twice monthly and;
- have the housing costs in their award of Universal Credit paid direct to their landlord

If you don't have a computer or laptop at home, free access and Wi-Fi is available in our office at 99 High Street, Lanark ML11 7LN. Please call us for more information.

YOUR HOUSING OFFICER



Pauline McMullan is the Housing Officer for:

Cairneymount Road	Carluke	Queens Crescent	Carluke
Clydesholm Court	Kirkfieldbank	Sandy Road	Carluke
Cordiner Court	Lesmahagow	Smiddy Court	Lanark
Dovecot Lane	Lanark	Stewart Place	Carluke
Greyfriars Court	Lanark	Stuart Drive	Lanark
Gushet Place	Lanark	Symington Street	Leadhills
Kings Crescent	Carluke	Wallace Place	Blackwood
North Vennel	Lanark	Wellgate	Lanark



Lisa Cochrane is the Housing Officer for:

Crosswood Terrace	Tarbrax	MacDiarmid Court	Biggar
Forsyth Court	Lanark	McAlpine Avenue	Biggar
Glendermott Court	Carluke	McAlpine Park	Biggar
Glenmavis Court	Carluke	Mill Place	Thankerton
Glenmavis Crescent	Carluke	Riverside Road	Kirkfieldbank
Hillhead Avenue	Carluke	Viewfield Road	Tarbrax
Kirkfield Road	Kirkfieldbank	Woolfords	Woolfords



Jacqui Hart is the Housing Officer for:

Broomfield Street	Rigside	Lochanbank Drive	Blackwood
Caledonian Gardens	Coalburn	Lockhart Place	Carnwath
Clyde Street	Carluke	Millburn Court	Symington
Coalburn Road	Coalburn	Milledge	Carluke
Douglasdale Street	Rigside	Moorside Street	Carluke
George Paul Road	Carnwath	Newtonhead Road	Rigside
Hope Street	Carluke	School Road	Symington
Knowknack Terrace	Blackwood	St Mary's Court	Lanark
Lang Whang Court	Carnwath	Woodend Road	Carluke
Lindsay Road	Blackwood		



Iain McMillan is the Housing Officer for:

Avenue Road	Carstairs	Rosemount Crecent	Carstairs
Bakers Brae	Lesmahagow	Stanistone Road	Carluke
Castledyke Road	Carstairs	Stanmore Avenue	Lanark
Castledyke View	Carstairs	Stonefield Gardens	Carluke
Hunters Court	Abington	The Rodding	Lanark
Miller Street	Carluke	Westworth Place	Lanark
Mountstuart Court	Rigside	Whiteside Street	Rigside
Nellfield Gardens	Braidwood	Windmill Gardens	Carluke
Nellfield Lane	Braidwood	Windsor Court	Carluke
New Trows Road	Lesmahagow	Windsor Quadrant	Carluke

Have Your Say!

There are several ways you can have your say:



Complete the enclosed questionnaire and return it to us in the pre-paid envelope provided



Telephone us at 01555 665316



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



Contact us using the on-line comments form at www.clydesdale-housing.org.uk/contact-us/



Visit us at 99 High Street, Lanark ML11 7LN

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

If you have difficulty in reading or understanding English and require help in translating or interpreting any information that Clydesdale Housing Association provides, or if you have other special requirements and need further help, please ask at reception or contact us on 01555 665316.



HAPPY TO TRANSLATE