

SPRING 2025 ISSUE

NEWSLETTER

News from Clydesdale Housing Association



Rent Review Update: Your Feedback, Our Decision

We recently consulted with tenants in December 2024 and January 2025 about potential rent increases for the 2025/2026 period. Our goal was to gather your thoughts on two options: a 3.7% increase or a 4.7% increase.

How We Listened

To make sure everyone had a say, we sent out a rent consultation newsletter (available at CHA Rent Options 2024-2025) along with individual letters explaining how each option would affect future rent charges. We also provided multiple ways for tenants to share their feedback - via a paper form with a prepaid envelope, via our online survey platform CX Feedback, by text message, phone calls, emails, and our website contact form.

Strong Tenant Participation

We were pleased to see high engagement, with 328 tenants—over 45% of all tenants—taking part in the consultation.

What You Told Us

The results were clear:



277 tenants (84.5%)
preferred the 3.7%
increase



51 tenants (15.5%)
felt a 4.7% increase
was appropriate

The Final Decision

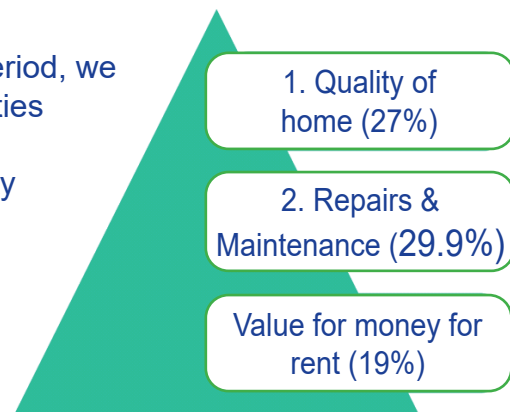
Our Management Committee carefully reviewed the consultation results, alongside financial plans and affordability considerations, at a meeting on 26th of February 2025. Taking everything into account, the Committee decided to limit the rent increase to 3.7% for the 2025/2026 period.



Tenant priorities and keeping rents affordable

Before we started our business planning for the 2025–2028 period, we asked tenants to share their thoughts on what our future priorities should be. We ran a survey, and 36% of tenants responded. The feedback showed that tenants’ priorities have stayed pretty consistent over time.

Just like in previous surveys, tenants told us their top three priorities were: the quality of their homes, the repairs and maintenance services we provide, and making sure the rent they pay offers good value for money.



	Clydesdale Housing Association	All Scottish Housing Associations 2023/24
Satisfaction level with the quality of your home	94%	85%
Satisfaction level with value for money	87%	82%
Satisfaction with the repairs & maintenance service	90%*	87%

**Based on 2023/24 survey results*

Keeping rent at a level tenants can afford has remained one of our top priorities. While general inflation has levelled off recently, we understand that many households are still under financial pressure, which can make rent harder to manage.

When we look at the possibility of increasing rent, we use an industry-standard tool to check how affordable those changes would be for different types of households. Based on the testing we carried out for next year’s rent options; the proposed increases met the affordability criteria.

Hearing your views on those rent options has given us helpful insight into how we should approach future rent levels. We’re always committed to finding the right balance between maintaining the quality of our services and homes and keeping rents affordable for tenants.

How our rents compare with others

The table below shows how our average weekly rents (excluding service charge) compare against the average for all Scottish Housing Associations and for the Rural Peer Group determined by the Scottish Housing Network.

	Average weekly rents 2023/24				
	2 Apt	3 Apt	4 Apt	5+ Apt	Total
Clydesdale HA	87.07	93.22	102.07	120.93	93.70
Our Peer Group	93.70	101.98	111.29	120.75	102.11
All Scottish Housing Associations	96.27	97.65	107.46	118.63	99.70

Your Rent

Convenient ways to pay

There are various easy and convenient ways for you to pay

All Pay

- Go to www.allpay.net and enter your payment card or reference number
- You can download the allpay app for compatible mobile devices
- You can phone 0844 557 8321

Direct Debit

- You can call us on 01555 665316 or call us to arrange an appointment at our office at 39 North Vennel, Lanark and we will help you set up a direct debit

Clydesdale Housing Association

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

Standing Order

- You can call us on 01555 665316 or call us to arrange an appointment at our office at 39 North Vennel, Lanark and we will ensure you have the appropriate form.

Having difficulty paying your rent?

We know that many people are facing new challenges just now, perhaps experiencing a drop in income and having to negotiate the benefits systems 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 please get in touch by contacting your Housing Officer on 0808 175 6288



It's important you pay your rent on time. Every Clydesdale Housing Association tenant is due to pay their rent on or before the 1st day of every month.

How do I tell DWP my rent has increased?

You can tell DWP your rent has increased by logging into your online Universal Credit Account from 1st April 2025 and checking your "To do list", Click on the "Confirm your housing costs" message from DWP.

You will be asked the following:

- Has your rent changed? - You should select "Yes"
- Did your Housing cost change on 1st April? You should select "Yes"

You will then be shown your current rent details and asked the following questions:

- Are you still charged monthly for your rent? - You should select "Yes"
- How much is your new rent? –

You should enter your new monthly rent amount; you can find your new rent amount on your recent rent increase letter.

Once you have completed all of the required information you will see a summary of your answers.

If you have made a mistake, you can go back and change your answers. If you are happy with the information you provided, select "confirm" to complete your "To-Do"

If you are not sure how much your rent will be on 1st of April 2025, please contact the office on 0808 175 6288.

If you do not have an online Universal Credit account, you can tell DWP about your rent increase by calling the Universal Credit Helpline on 0800 328 5644, open Monday to Friday 8am to 6pm.



Embracing Diversity and Promoting Equality

At CHA, we believe everyone deserves to be treated fairly and with respect. That's why we're committed to recognizing individual needs and ensuring equal access to housing and services for all our tenants and customers.

We want to make it as easy as possible for you to get information about us and the services we provide. Our newsletters, policies, and letters are available in large print, audio, or Braille—just let us know if you need a different format. As members of Happy to Translate, we can also provide interpreting and translation services when needed.

Our office is wheelchair accessible, and we have induction loop technology to assist customers with hearing impairments.

We're here to support you in staying comfortable in your home. If you're finding it difficult to live in your current setup, you may qualify for property adaptations to better suit your needs. This could include installing handrails or replacing a bath with a level-access shower.

To check if you're eligible, contact the Social Work Department. They'll arrange for an Occupational Therapist to assess your needs, and if adaptations are recommended, we'll carry out the work as soon as possible.

Scottish Housing Regulator Complaints and Significant Performance Failures



If you're unhappy with the service you receive from your landlord or have concerns about how they operate, you have the right to raise a complaint.

The Scottish Housing Regulator Complaints and Significant Performance Failures leaflet explains the difference between a complaint and a significant performance failure. It also provides guidance on what steps to take and who to contact.

To get a copy of the leaflet, call us at 0808 175 6288, and we'll send one to you. You can also download it from our website: [SHR-Complaints-and-Significant-Performance-Failures.pdf](#).



Our Tenants and Residents Group making strides in engagement and scrutiny

Our tenants and residents' group (RTO) has been working hard to strengthen its membership and amplify tenants' voices. Through proactive outreach, including push messages to all tenants, they've been reminding residents about the group's important work and encouraging new participation. Their efforts paid off in a big way at their recent Christmas social, which welcomed five new members—an exciting step forward!

Collaboration has been a key focus, with the group successfully combining the work of tenant scrutiny and the RTO, thanks to valuable support from Pedro Cameron of the Tenants Information Service. Their collective efforts have already made a meaningful impact, providing important feedback on key policies, including the rent consultation and the Tenancy Sustainment Policy.

Beyond policy input, the group has also been gaining deeper insights into the Association's Business Plan, offering their perspectives directly to the Chief Executive. Looking ahead, their work continues as they prepare to review the Repairs and Maintenance Policy, and the Void Re-let Standard as part of the scrutiny panel.



Investing in Digital Skills

Recognizing the importance of digital confidence, members will soon be attending Digital Skills training, supported by staff at Forth Community Resource Centre. This initiative aims to equip the group with the essential skills needed to navigate online services, communicate effectively, and stay informed about housing matters. It's a great opportunity for members to enhance their digital

literacy and make even greater contributions to the group's work.

With a growing membership and a clear dedication to scrutiny, this tenant group is making a real difference. If you're interested in joining or learning more, keep an eye out for updates—or better yet, get involved today!

The Role of Our Management Committee

At CHA, we provide affordable rented housing for those who need it, alongside efficient repairs and other essential services. Recently, we built a new Community Hub and four additional homes, reinforcing our commitment to supporting local people. As a community-based housing association, we also offer benefits and fuel advice, as well as spaces for meetings and community activities.

While our staff are paid professionals, CHA is guided by a voluntary Management Committee. This group is responsible for overseeing the association's operations, setting strategic direction, and ensuring continuous improvements for tenants and stakeholders. Committee members play a key role in shaping our communities and are expected to:

- Have a genuine interest in improving local neighbourhoods
- Stay informed about housing regulations and legal requirements
- Keep up to date with the local housing environment
- Attend training and maintain relevant knowledge
- Prepare for and actively participate in meetings
- Make well-informed decisions
- Represent CHA in a positive and professional manner
- Maintain confidentiality regarding CHA's business
- Collaborate effectively with CHA staff

Being part of the Management Committee is a meaningful way to contribute to the community while helping shape the future of CHA.



Our new Committee Members

We are delighted to announce the recruitment of two new committee members.

Claire McGraw and Iona Taylor joined the committee in February 2025 as casual and Co-opted members. Our new Committee members will bring a wealth of experience and knowledge to contribute to the decision-making processes. We are pleased that they have accepted their appointments and know that they will represent the Association well and will contribute much to the community.

Engagement Plan: 1 April 2025 – 31 March 2026

As part of the Regulatory Framework, the Scottish Housing Regulator publishes an Engagement Plan for every social landlord based on their Annual Return on the Charter (ARC) submission.

The Engagement Plan highlights any areas where the Regulator requires more information from a landlord and is updated as actions are taken.

We're pleased to share that CHA has maintained its **COMPLIANT** status with the Regulator. Our most recent Engagement Plan was updated on 31 March 2025 and is now available to download here: <https://www.housingregulator.gov.scot/.../engagement.../>

Home Safe Home



Gas, Electrical, Asbestos, Legionella. Damp, Mould and Condensation

Upcoming Electrical Safety Checks – What You Need to Know

We're carrying out electrical safety checks in our homes to keep you and your neighbours safe. By law, these inspections happen every five years to make sure electrical systems are in good condition.

If your home is due, you'll get a letter from our contractor, Davidson & Lindsay in due course, with your appointment details in the coming weeks.

What's an EICR?

An Electrical Installation Condition Report checks the state of your home's electrical system. It helps spot any outdated wiring, faults, or risks that could lead to electric shocks or fires.

It also highlights areas that may need improvements to keep your home's electrical system safe and up to standard.

Claire Chalmers, our Technical Service Officer, says:

"These reports are key to keeping our homes safe and preventing accidents. They ensure everything's working as it should be."

Keep Your Appointment!

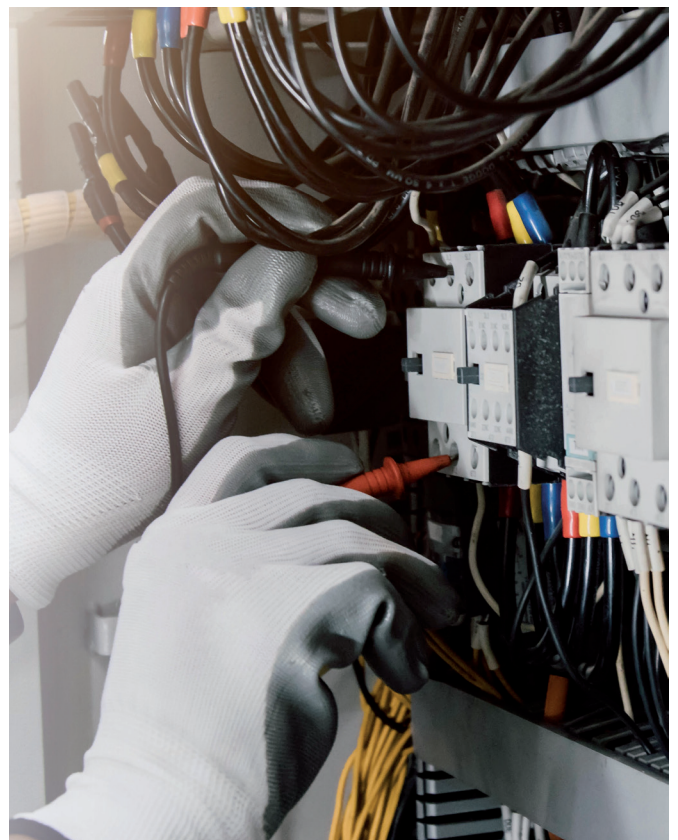
If your home is due for an inspection, you'll receive a letter from Davidson & Lindsay with the date and time of your appointment.

Can't make it? No problem—just call our Technical Services team on 0808 175 6288 as soon as possible to reschedule.

After the Inspection

If any work is needed, it might be done during the same visit, or we'll arrange another time. We'll also replace outdated components and, if needed, install hard-wired smoke and heat alarms to meet fire safety regulations.

Thanks for your cooperation—we appreciate your help in keeping our homes safe!



Legionella:

What You Need to Know



Keeping your home safe from Legionella bacteria is simple with a few easy steps.

Here's what you need to do:

Your Responsibilities as a Tenant:

Flush little-used outlets – Run water from taps and showers you don't use often for at least 3 minutes once a week. This includes external taps.

After a holiday – When you return home, flush all taps and showers one at a time for 3 minutes to clear any stagnant water.

Clean your showerheads – Regularly remove any sediment by giving them a good clean at least once a week

Water storage – If you have a hot water tank, try to keep the water stored at 60°C to reduce bacteria growth.

What We're Doing:

Every year, we carry out Legionella Risk Assessments in a selection of properties. These are repeated every 3-5 years in homes that have medium to high risk (where hot or cold water is stored).

We're working to remove cold water storage tanks (CWST) and convert properties to mains cold water. If this affects your home, we'll let you know in advance.

Following these simple steps helps keep your water safe. If you have any questions, feel free to contact us!

The Rise of E-Bikes and E-Scooters: Convenience v Safety Risks



There has been an increase in the use of personal transportation devices like E-Bikes and E-Scooters. While these offer perceived environmental and convenience benefits, they also present safety challenges, particularly due to their reliance on lithium-ion (Li-ion) batteries. These types of batteries carry a substantial fire risk and, if they malfunction, can quickly escalate into a dangerous fire.

What Can Go Wrong:

Thermal Runaway can occur, leading to fire or explosion if the battery overheats. Thermal Runaway can be caused by:

- Overcharging
- Overheating (storing at a high temperature)
- Physical Damage
- Charging or discharging at abnormally high rates

What to Look Out For:

- Abnormal heat coming from the battery
- Physical changes in the battery (i.e., swelling/bulging)
- Noticeable deformation (i.e., leaking fluid/lumps)
- Unusual noise (i.e., hissing/cracking)
- Smell (i.e., pungent odour/acid smell)
- Smoking from the battery

If any of these occur, unplug the battery, and if there are any signs of ignition, call 999 immediately.

How to Minimise the Risk:

- Only use original/OEM batteries and charging cables
- Charge in an area free from combustibles and ensure smoke detectors are working
- Regularly inspect chargers, cables, and batteries for frayed wires, broken plugs, and other issues
- Monitor charging where practical—do not charge overnight or for long periods

By taking these precautions, you can enjoy the benefits of E-Bikes and E-Scooters while ensuring safety remains a priority.

Tenant's Right to Repair scheme

For small urgent repairs

Under the Housing (Scotland) Act 2001, Scottish secure tenants and short Scottish secure tenants have the right to have small urgent repairs carried out by their landlord within a given timescale.

When you report a repair, we will advise you if your repair qualifies and the maximum timescale we must complete your repair within. We may need to inspect your property first to see if your repair qualifies.

A list of repairs and timescales is provided below. If these repairs are not started within the timescales provided in the scheme, you have the right to contact us to ask for the alternative contractor.

1 day

- Blocked flue to open fire or boiler
- Blocked or leaking foul drains, soil stacks or toilet pans where there is no other toilet in the house
- Blocked sink, bath or drain
- Loss of electric power
- Partial loss of electric power
- Insecure external window, door or lock
- Unsafe access to path or step
- Significant leaks or flooding from water or heating pipes, tanks, cisterns
- Loss or partial loss of gas supply
- Loss or partial loss of space or water heating where no alternative is available
- Toilet not flushing where there is no other toilet in the house
- Unsafe power or lighting socket or electrical fitting
- Loss of water supply

3 days

- Partial loss of water supply
- Loose or detached banister or handrail
- Unsafe timber flooring or stair treads

7 days

- Mechanical extractor fan in internal kitchen or bathroom not working



Should you request this, or should the alternative contractor fail to complete the repair within timescale you may be entitled to compensation. The compensation only applies to jobs included in the Right to Repair scheme. You do not need to make a claim for this compensation we will pay this automatically to you. If the repair is not started by the target date you may be entitled to £15 compensation with a further £3 for each working day beyond target until the repair is completed. The maximum compensation claim is £100 in any claim.

For more information contact our Technical Services team on 01555 665316.

Unlocking Information: Your Right to Know

Ever wondered how decisions are made in public services? Thanks to Freedom of Information laws, you have the right to find out!

What is FOISA?

The Freedom of Information (Scotland) Act 2002 (FOISA) gives everyone the right to access information held by Scottish public authorities. The goal is to increase openness and transparency by allowing people to see how decisions are made and how public services are delivered. Since 11th November 2019, FOISA has also applied to Housing Associations.



What Does This Mean for You?

Under FOISA, all housing associations and cooperatives in Scotland must have a publication scheme—a document outlining the key information they publish and how you can access it. Our Guide to Information serves as our publication scheme and includes links to all relevant documents online (last updated in October 2023). To make things easier, we've organized this information into different categories.

Our Commitment to Transparency

CHA follows the Scottish Information Commissioner's (SIC) Model Publication Scheme (MPS), and our Guide has been approved by the SIC. This means we are committed to making important information easily accessible to you.

Want to Learn More?

For a quick overview of your rights under FOISA, the Scottish Information Commissioner has a handy guide: [Your Right to Know – A Guide to FOI in Scotland](#).

Need Help?

If you have any questions about FOI, feel free to reach out to our Data Protection Officer (DPO), Elizabeth Miller:

- Email: elizabeth.miller@clydesdale-housing.org.uk
- Phone: 0808 175 6288
- Mail: The Data Protection Officer, Clydesdale Housing Association, 39 North Vennel, Lanark ML11 7PT

FOISA is all about empowering you with knowledge - so if there's something you want to know, just ask!



You're Right to Privacy and Confidentiality

We take your privacy seriously! As part of our services, we collect some personal information about tenants, residents, and service users—but only for the right reasons. There are strict laws in place to ensure your data is handled safely and responsibly.

You may have heard of the Data Protection Act—this law exists to protect your privacy and gives you rights over how your personal information is collected, used, stored, and shared.

Want to know more? Our “Your Right to Privacy & Confidentiality” leaflet breaks down the key points of data protection and how we make sure your information stays secure. Check it out here: [Privacy & Confidentiality Leaflet](#).

If you have any questions, our Data Protection Officer, Elizabeth Miller, is happy to help! You can reach her at elizabeth.miller@clydesdale-housing.org.uk.

For full details on how we collect, use, and manage data, take a look at our Fair Processing Notice online: [Fair Processing Notice](#) or request a copy from our office

Office closure details

This year we will close for the Easter break
from 5pm on
Thursday 17th April 2025
and reopen at 9am on
Tuesday the 22nd of April 2025

USEFUL NUMBERS

General enquiries, rent payment, report repairs, housing issues 0808 175 6288

Allpay 0330 041 6497 www.allpay.net/

EMERGENCY REPAIR INFORMATION

Who to contact when our office is closed. If you have an emergency repair when our office is closed, please contact one of the numbers below

If you smell gas or suspect a carbon monoxide leak,
call the National Grid on - 1-800-892-2345 or 911.

No Electricity, contact Scottish Power. If you think it is a power cut:
Find out by typing in your postcode at <https://www.powercut105.com/en/>
You can report a power cut as well as damage to electricity power lines and substations by calling 105 from your mobile or land line.

**All other Emergency repairs, call our
out of hours repairs service on - 01555 435944**



HAPPY TO TRANSLATE

Getting in touch...

39 North Vennel, Lanark ML11 7PT

telephone 0808 175 6288

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

Send us an online message: www.clydesdale-housing.org.uk/contact-us/

Please contact us if you have specific needs and would like us to consider adapting the way we deliver services to you.

Office Opening Hours

Monday, Tuesday & Thursday 9am to 5pm

Wednesday 10am to 5pm

Friday 9am to 4pm