



CLYDE VALLEY GROUP

PROVIDING HOMES | SHAPING COMMUNITIES

CLYDE VALLEY HOUSING ASSOCIATION

CLYDE VALLEY PROPERTY SERVICES

Winter Issue | December 2009

The Board and Staff of Clyde Valley Group wish all tenants, customers and partners Season's Greetings and best wishes for a Happy New Year.

Emergency Telephone Numbers

Our offices will be closed from Thursday 24 December 2009 at 2.00 pm and reopen on Wednesday 6 January 2010 at 9.00 am.

Detailed opposite is a list of emergency telephone numbers, so that any repairs you may have can be dealt with while the offices are closed.

If you need to report any emergency repairs during office hours, please call our freephone number on

0800 073 0703

However if it is outwith office hours and you need to report a repair to keep your house wind and watertight, or there is a fault with essential services such as electricity, water supply and gas, you should contact the relevant number below:

Gas Escapes	0800 111 999
Gas Heating Repairs	0870 166 4439
All Other Emergency Repairs	0845 877 0411



Clyde Valley Supports Voluntary Association of Mental Welfare (VAMW)



On the 21st August, the Clyde Valley Group hosted its third annual Charity Golf Tournament, "The Clyde Valley Cup", at Easter Moffat Golf Club in Airdrie. The event was sponsored and supported by the Association's key contractors and partners, who entered teams into the Texas Scramble Tournament. Congratulations go to the winners of this year's tournament, City Technical Services, with Greg McCallum of Brown and Wallace picking up the Nearest to the Pin prize, and Reid Associates' Iain Drummond winning the Prize for the Longest Drive.

In addition, those who attended contributed towards the event, with a great total donation of £2,500 being made to Clyde Valley's chosen charity VAMW Care (Voluntary Association for Mental Welfare) in Motherwell.

VAMW was founded in 1982, when a purpose built "home" providing accommodation and support for 12 people with learning disabilities opened in Motherwell. VAMW House was the founding stone for what was to become over the years VAMW Care - a limited company and registered charity providing care and support to people with learning disabilities in the Motherwell and Wishaw Areas.

We are delighted to have been able to donate £2500 to a local charity that will enable them to provide key support for

people in the community. It comes at a time when voluntary organisations are experiencing cuts in funding and are expected to make savings in operating costs.

Clyde Valley's Secretary, John McBride, said, "Once again, the Clyde Valley Cup was a great event which was thoroughly enjoyed by all of those who took part. In addition we are also really pleased to be able to support VAMW Care, and be able to see such the great impact of our donation. Without the commitment and generosity from our stakeholders, this would not have been possible and I would like to thank them for their contributions".

Additionally, the Care and Repair Service, which is managed by CVHA, donated £130 from its Hardship Fund to further support the project.



CVHA Secretary John McBride presents cheque to Roddy Thomson, Managing Director and programme participants of VAMW Care

TENANTS NEWS

Clyde Valley and North Lanarkshire's Working provide "Extra Pair of Hands"

North Lanarkshire's Working, in partnership with Clyde Valley Housing Association were pleased to introduce the "Extra Pair of Hands" programme this Summer.

With the enormous support of Clyde Valley's Contractors and Consultants; namely, Timetra Ltd, City Technical Services, CCG, Crudens, Brown & Wallace, and McTaggart Construction, the programme involved companies employing a local young person for a six months period to help them out. The programme is about local companies, doing local work, and giving local young people a chance to prove themselves, as well as gain confidence and an understanding of the working world.

The programme is run under North Lanarkshire's Working, an employability initiative led by North Lanarkshire Council, which aims to help the long-term unemployed, lone parents, and school leavers into education, training and employment. To help encourage local employers to engage with the service and help local people into work, North Lanarkshire's Working has agreed to pay a significant contribution to the wages of each new employee who starts work under the scheme.

The selected young people started on 3rd August with the participants all attending a two day teambuilding with the Focus Youth Project. As the first students in the new campus, attend a course at Motherwell College, a North Lanarkshire's Working partner, between 5th and 7th August to gain an understanding of health and safety and customer care skills, with their work placements starting on the 10th August. In addition the participants come together throughout their placement for joint teambuilding events.

North Lanarkshire Council Leader Jim McCabe said "this is an excellent venture involving the Council and CVHA; to be able to give local young people the opportunity to gain some life experience is invaluable and will help send them on their way for the future.

CVHA Vice Chairman Bill Dickie added "During this particular economic climate, it is even more difficult for school leavers to gain employment, but by helping to give them that little extra experience to add to their CV's is a great opportunity for both the employers and the participants. To also be able to continue our successful partnership working with the Council is a great boost for the Association.

Hugh Logan, Principal of Motherwell College is delighted to be welcoming the participants to the new facility as part of their induction programme and says "this is an excellent initiative and we are really pleased that the new local campus is being used for such a positive local programme".

Since the launch of this programme, it has been expanded further due to demand, and there are now over 80 placements underway for local young people.

Clyde Valley was pleased to welcome Constantine Kabeya to the team as our placement. Constantine who currently lives in North Motherwell has now been working with Clyde Valley for 3 months, contributing to all of our services. Initially very quiet and unassuming, Constantine has improved his IT and communication skills tenfold, and is learning more each day. Constantine says "I have really enjoyed the past few months and learnt a lot. This was my first time working in an office and working on a computer, and I am now using this daily to update customer's details. I am hoping to spend some time with the tradesman over the next few months to get more experience in this area".



Pictured are the participants along with North Lanarkshire Council Leader Jim McCabe, Councillor Tom Maginnis, CVHA Vice Chairman Bill Dickie and Motherwell College Principal Hugh Logan, along with contractors and consultants.

Annual General Meeting

Clyde Valley Housing Association held its Annual General Meeting on 21 September 2009, where our Chairperson, Tom Campbell, welcomed everyone to the meeting and our Corporate Management Team outlined the Association's progress and performance throughout the year as well as our plans for the future.

As part of our Board Succession Plan, nominations were considered for our new incoming Chairperson and Vice Chairperson, and we are pleased to advise that our Office Bearers are now:

Chairperson – Bill Dickie

Bill has been a member of the Clyde Valley Housing Association Board since September 1996. He is a General Member from Motherwell and is a self employed Chartered Architect. Bill provides specialist advice on our Building and Development Committee and Corporate Resources Committee.

Vice Chairperson – Theresa Cameron

Theresa joined the Board in September 2004 and is a tenant member from Hamilton. Theresa is currently employed as a Teacher in a local Motherwell Primary School. Theresa is currently the Chairperson of our Corporate Resources Committee and also contributes to the Housing and Technical Services Committee.

Secretary – John McBride

John joined the Board in September 2004 and is a tenant member from Viewpark. John is currently employed as a Driver with South Lanarkshire Council. John provides contributions to the Finance Sub Committee and the Building and Development Committee.



The Board extended their thanks to Tom Campbell who had served as Chairperson over the past 5 years. As valued tenant member from Coatbridge, Tom will continue to serve on the Board and various Sub Committees.

We also welcomed 3 new members to our Board and our Board for 2009/10 is:

Tenant Members

Helen Layden
John McBride, Secretary
Robin Dunsmuir
Theresa Cameron, Vice Chairperson
Thomas Campbell,
John Dunlop
Laura Hamilton

General Members

Bill Dickie, Chairperson
Campbell Boyd
Colin Cumming
John Gormley
Jackie Bowie

Council Nominees

Councillor Thomas Lunny – North Lanarkshire Council
Councillor Alex McInnes – South Lanarkshire Council

At the AGM we also noted that Councillor Andy Carmichael would no longer represent South Lanarkshire Council on the Board due to other work commitments. As a result Councillor Alex McInnes was welcomed as the new representative for South Lanarkshire. In addition, both John Dunlop, and Jackie Bowie appointed as full Board Members, following their recent contributions as co-optees.

Association Membership

Would you be interested in becoming a member of Clyde Valley Housing Association?

The Association wishes to encourage members to ensure we are representative of the people and areas we serve and to encourage greater participation in our activities.

Membership provides the opportunity to stand for election at the AGM and vote for members of the Board of Management. To join you simply have to complete a membership application form and forward it together with £1.00 to the Board of Management. On approval of your application you will receive a lifetime share in Clyde Valley Housing Association.

If you would like to find out more information about becoming a member of the Association please contact **Nareen Owens on 01698 328240.**

Rent Proposals for 2010/11

We are currently developing our financial plans for next year and you should have received a leaflet as part of our consultation process.

Affordable Rents

Clyde Valley is keen that rents remain affordable and we are conscious of the current economic climate and the impact that this may be having on some of our tenants. Bearing this in mind, we currently expect to increase our basic rents by about 1%. However this might change depending upon updated figures on the cost of living, as we base our rent increases on the December Retail Price Index (RPI). We propose to charge a rent increase of RPI + 1%. This means that if RPI is zero or less in December, then we'd increase rents by 1% from April 2010. But if RPI is more than zero then the rent increase could be more than 1%.

Fair Rents

We have explained before that we operated a number of different rental systems historically across different pockets of our housing stock. Tenant consultation has highlighted strong support for us to introduce 'rent harmonisation', which would mean that similar houses would be charged similar rent levels. During the past year our Rent Harmonisation Working Group, which included tenant representatives, has helped us develop our proposals.

We plan to standardise our rents from 1 April 2010, and this means that in addition to the 1% rent increase mentioned above some rents will increase and some will decrease. Our expectation is that many rents will stay at a level that is broadly similar to the current rent.

We will write to every tenant in February 2010 with details of their new rent for 2010/11. At that time we'll be able to provide advice and assistance to individual tenants, including welfare benefits advice especially for the small number of tenants likely to be most affected by any rent increase.

How do we spend the money?

The money that we receive in rents goes towards paying for the management and maintenance of our properties, as well as providing new properties to meet local housing needs.

During the past year we've carried out a tenant satisfaction survey to find out what tenants think of the services that we provide. The feedback has been very positive, but there are some things that we can do better. We've set up working groups, including tenant representatives, to help us improve our services to meet the needs and expectations of tenants, as well as ensure value for money. We're committed to working with tenants to plan for continuous improvement.

One of our main investment priorities remains bringing our houses up to the Scottish Housing Quality Standard by 31 December 2015. This is a standard that the Scottish Government set to ensure that all landlords of social rented housing provide decent homes. So in 2010/11 we'll continue to invest in a range of programmed works – including replacing kitchens and bathrooms that have reached the end of their useful life, upgrading heating systems, improving energy efficiency, and starting a programme of drainage improvements in certain estates.

Struggling to Pay Your Rent?

If you're struggling to pay your rent, for whatever reason, don't let things get out of hand ... come in and speak to us now. If you get into arrears we may have to take legal action against you and this could result in you losing your tenancy.

If you find yourself with rent arrears, your Housing Officer and the Welfare Benefits Officer are here to help. They can provide practical advice and assistance to help you get your rent payments back on track.

We currently provide a free Welfare Benefits advisory service, which is available to all tenants of Clyde Valley Housing Association.

If you want to discuss your circumstances please get in touch. We can speak to you over the phone or make an appointment to meet face to face – you can arrange to come to our office or we can arrange to visit you at home.

Contact Carol Paterson on 01698 328 266.



Key Contact Details

Listed below is a list of our key contact numbers for you to use within office hours:

Repairs

To report a repair call our Freephone number on **0800 073 0703**

Housing Officers

To speak to your Housing Officer contact them on the numbers below:

Angela Cairns/Shazia Sheikh: 01698 328270

Estate Motherwell
Empire Way
New Stevenston
O'Wood
South Howden
Shirrel Road
Carfin
Bellshill
Wishaw

Jane Lennon: 01698 244665

Estate Strutherhill
Miller Street, Hamilton

Helen Lewis/Wendy Manson: 01698 244662

Estate Linden Lea, Hamilton
Douglas
Hillhouse, Hamilton
Carluke
Beechwood/Howgate, Hamilton
Wylie St, Hamilton
Burnbank

Patricia McLaughlin: 01698 328277

Area Old Monkland
Doune Park Way
Viewpark

Janette Fern: 01698 244664

Estate Montrose Crescent, Hamilton
Burnbank
Earnock St, Hamilton
Elm St, Hamilton
Laighstonehall
Blantyre
Strutherhill

Janet King: 01698 244663

Estate Cairns, Cambuslang
Campbell St, Hamilton
Church St, Hamilton
Laighstonehall
Little Earnock
Neilsland

Andrea Docherty/Linda McGuiness: 01698 328268

Area North Motherwell
Harthill
Newarthill
Petersburn
Thrashbush

Maureen Bell: 01698 328253

Area Bellsdyke
Airdrie
Cairnhill, Airdrie
Viewpark

Julie Hamilton: 01698 328276

Area Old Monkland
Chryston
Kirkshaws
Birkenshaw
Stepps



Investing in Your Homes

We're committed to keeping our housing stock in good condition, so every year we invest a lot of money in carrying out response repairs, doing planned maintenance and undertaking programmed renewals.

During the past year, we've commissioned specialist surveyors to carry out an independent stock condition survey based upon a random 20% sample of all our properties. The surveyors have now produced their findings, setting out our stock investment requirements for the next thirty years, as well as an indication of our progress in working towards the Scottish Housing Quality Standard (SHQS) by the Scottish Government's target of 2015 and the Association is currently reviewing this to consider future works.

The amount of money that we can invest is linked to the money that we get in from rents – so we need to budget accordingly. With a modest rent increase in 2009/10 and a further small increase planned for 2010/11, our priority next year will be on essential works. However there are issues that have come out of recent tenant consultation as priorities, which we're hoping to tackle from next year – such as drainage works at Old Monkland and Laighstonehall.

If you would like to find out more, please contact **Kevin McGhee on 01698 328245.**

Scottish Homes Stock Transfers

You may be aware that between 1996 and 2005, Clyde Valley Housing Association acquired a number of properties from Scottish Homes, by way of a Large Scale Voluntary Transfer (LSVT) contract. In all, almost 90,000 Scottish Homes' properties were sold to around 75 Registered Social Landlords (RSLs) through this process.

The typical LSVT contract contains a number of checks and balances which were intended to protect the interests of tenants. However, as time has passed and the political, legislative and economic climates have changed, the existence of the contracts are restricting the activities of Housing Associations, in particular investment in the stock.

For example, under some clauses within Clyde Valley's contract, there is a potential restriction on us using cash from Right to Buy sales, which if these contracts were set aside could be used for investment in our houses to bring them up to the Scottish Housing Quality Standard. Other clauses refer to future rent levels, although we have recently consulted separately on proposals to harmonise our rent levels across all of the Association's housing stock."

The Scottish Government (who inherited these LSVT contracts when Scottish Homes wound up) has now written to Clyde Valley Housing Association,

offering to set aside the LSVT contracts with us. We are considering accepting the Scottish Government's offer, but we are keen to hear from affected tenants before doing so.

It's important to note that if the contract is set aside, Clyde Valley Housing Association will continue to manage and deliver our housing services just as before. Investment will continue both in the existing stock and in new housing; rents will be kept affordable and as low as possible; and service delivery standards will be maintained and, wherever possible, improved.

In addition, the existing regulatory framework within which Housing Associations operate will continue to protect the interests of tenants. Currently this framework includes monitoring and review of activities by the Scottish Housing Regulator, the Office of the Scottish Charities Regulator and the Scottish Public Sector Ombudsman.

Clyde Valley's Board will consider its formal response to the Scottish Government's offer early in the New Year. If you wish to feedback to us regarding any aspect of the proposal to set aside the LSVT contract, please do so by Friday 22 January 2010.

If you would like to find out more, please contact **Lesley Clarkson on 01698 268855.**



Allocations – Common Housing Registers Update

The new Common Housing Registers (CHRs) in North Lanarkshire and South Lanarkshire have recently gone live.

The CHRs have been set up by the councils, in partnership with housing associations, to make life easier for anyone applying for a house. Instead of having to apply to a number of different landlords in an area, you can now complete a single application form and be considered for vacant properties by a number of landlords who have houses in your areas of choice.

In the run up to the CHRs going live, we reviewed and updated the Association's Housing Allocation Policy and there are now two versions – one covering North Lanarkshire and the other covering South Lanarkshire. These are available on request or by logging on to our web site www.cvha.co.uk. Now that the CHRs are up and running we will review how they are working and might make some minor revisions to our Allocation Policies, but we'll keep you posted in future editions of our newsletter.

The North Lanarkshire Common Housing Register went live in August 2009, but it seems to be working well with housing applicants now finding it easier to access properties that become available. The South Lanarkshire CHR is currently being introduced on a phased basis and we're hopeful that South Lanarkshire housing applicants will also soon experience the benefits of easier access to housing.

If you would like to find out more about Common Housing Registers, please contact us on **01698 268855**.

Trading Standards Keen to Track Down Faulty Gas Cookers

Trading Standards Officers are backing an urgent appeal to track down thousands of consumers at risk from potentially fatal carbon monoxide poisoning.

The warning centres around the estimated 25,000 homes in the United Kingdom which are still believed to own certain models of Leisure, Flavel, New World and Belling cookers.

Earlier this year it emerged that a number of the appliances emitted dangerous levels of carbon monoxide if the grill door is not left open during use.

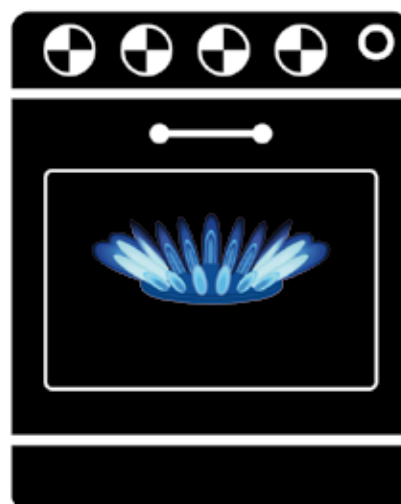
To date nearly 40,000 owners have been tracked down thanks to extensive advertising, mail-outs, safety notices sent with energy bills, phone calls and home visits. However of the remaining 25,000 cooker owners, only 12,000 are known to the manufacturers.

Trading Standards are supporting the manufacturers' plea for consumers to respond to this alert by checking the make and model of their cooker, as the safety risk can be easily eliminated.

Trading Standards explain "The risk, although easily fixed, is significant if left unattended. Anyone who might have one of these cookers should immediately contact the manufacturers and arrange for the free modification."

The freephone number to call is 0800 342 3049.

Affected models are: Belling G755 White; Belling G755 Anthracite; Belling GT755 White; Belling Country Chef 100G Silver; Belling Country Chef 100G Anthracite; Leisure AL6NDW; Leisure CM10NRK; Leisure CM10NRC; Leisure CM101NRCP; Leisure CM101NRKP; Flavel AP5LDW; Flavel DCGAP5LS and Flavel Milano ML5NDS



Tenant Participation Update

We've updated our Tenant Participation Strategy in response to feedback from our recent customer satisfaction survey.

We have got a strong tradition of working in partnership with tenants and responding positively to their changing needs and expectations. Our updated Tenant Participation Strategy includes a number of opportunities that we hope will interest tenants in getting involved".

Newsletters – most tenants have told us that they like to get information from the Association's newsletter, which we send out to every home twice a year. We therefore plan to use our newsletter as our main way of sharing information with tenants and we would welcome ideas from customers on what you would like us to cover in future editions.

Working Groups – we have recently set up a number of short-life working groups, which have proved a really useful way of getting tenants and staff to work together in helping us come up with ideas on how we can improve our services – to date we've been looking at Rent Harmonisation, Repairs & Investment, New Build, Estate Management and Customer Care. Our recent customer satisfaction survey highlighted that tenants see improving our repairs service as a priority and want us to look at introducing 'Repairs By Appointment'. Early in 2010 we're planning to set up a Repairs By Appointment Working Group, with a view to tenants and staff helping to shape proposals on how this can be introduced.

Estate Walkabouts – during 2009 we worked with the Tenant Participation Advisory Service (TPAS) to pilot 'resident led inspections'. The idea here is that residents in an area, along with Clyde Valley staff and key people from other agencies, would

carry out estate walkabouts. These walkabouts would help identify the issues and priorities that need to be tackled within an estate, which could then be included in Local Estate Action Plans (LEAPs). The initial estate walkabouts have taken place in Bellsdyke, Douglas, Hillhouse, North Motherwell and Lesmahagow – we're currently working on finalising our action plans.

Registered Tenant Organisations – most tenants have told us that they don't want to get involved in local tenants groups, so we've looked at other ways to inform tenants and seek their views. However we'll continue to support Registered Tenant Organisations (RTOs) where there is interest amongst local tenants and we're currently trying to get our new Clyde Valley Tenants Association up and running, which covers the whole of North Lanarkshire and South Lanarkshire. Any tenant of Clyde Valley Housing Association can join.

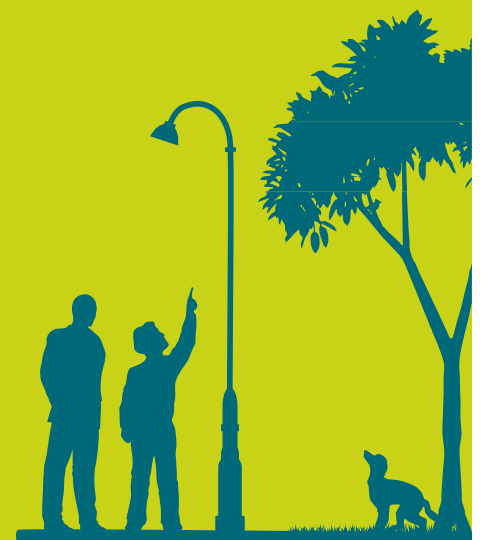
Community events – in 2008 we held the Association's first fun and information day at Strathclyde Park, and in 2009 we organised roadshows in Coatbridge and Hamilton. Although a number of tenants came along to these events and feedback was positive, the turnout was relatively low. We have therefore decided not to spend resources or arranging our own events in future, although we'll have a presence at community events arranged by other strategic partners such as the local authority.

Tenants' Voices – this is a new way of tenant consultation that we are planning to launch next year. If you want to become one of our Tenants' Voices all you need to do is agree to take part in up to four surveys per year, on topics where we are keen to get feedback from tenants. But don't worry, you won't have to come to any meetings – all you will be asked to do from time to time is to fill in

short survey forms and share your thoughts. The survey feedback will be analysed independently, so we won't see individual responses. However we'll get the overall results as well as details of everyone who's responded – at the end of the year, if you've participated in all of the surveys, we'll send you a voucher as a thank you for your input. Of course we'll continue to do a sample survey of all customers every three years to give us an overview of how we're doing – the next main survey is scheduled for 2012.

All of the customer feedback that we get is invaluable in helping us understand what we do well, where there's room for improvement and how we could deliver services differently to meet changing customer needs. We'll keep you posted on what customers are saying and how we're planning to respond in future editions of this newsletter, so watch this space.

If you would like to find out more about any of our tenant participation initiatives or are keen to get involved, please contact us on [01698 268855](tel:01698268855).



Zero Tolerance of Domestic Abuse

Domestic abuse is mental, physical and / or sexual abuse by a partner or ex-partner. Domestic abuse is often serious and sustained and can be life-threatening.

Domestic abuse is not an isolated incident. It's usually a pattern of controlling behaviour which gets worse over time. Controlling behaviour includes telling someone what they can do, who they can see, how they can spend their time and undermining their self-confidence and self-esteem. Physical violence and threats may be used to maintain control. Domestic abuse is common. One in five women in Scotland experiences domestic abuse at some stage in her life, according to the Scottish Crime Survey.

Domestic abuse can include physical, mental and sexual abuse:

- physical abuse – can include slapping, punching, strangling, using weapons, scalding and burning;
- mental abuse – can include humiliation and degradation, threats against someone, keeping them short of money and isolating them from friends and family; and
- sexual abuse – can include being forced to take part in sex acts, being sexually assaulted and being raped.

Whatever form it takes, domestic abuse is rarely a one-off incident. More usually it's a pattern of abusive and controlling behaviour through which the abuser seeks power over the victim.

Useful contacts

If you're experiencing domestic abuse you can contact the Domestic Abuse Helpline on **0800 027 1234** (24 hours), or the National Domestic Violence Helpline on **0808 2000 247** (24 hours), and get confidential advice and assistance including information on your housing options.

If you're homeless or threatened with homelessness, you can get independent advice from Shelter Scotland on **0808 800 4444** (24 hours).

If you need advice and assistance about temporary or your longer-term accommodation needs, you can contact North Lanarkshire Council's Homelessness Team on **01698 403200** (or **0800 953 2424** outwith office hours), or South Lanarkshire Council's Homelessness Team on **0845 740 6080** (or **0800 242 024** outwith office hours).

Customers Contributions

In our last issue we detailed plans to have a customer's contributions page. In order to do this – we need you.

We are looking for our tenants and owners to submit articles which they would like to be included in our newsletters. This can be anything from local community news or letters or articles, from our tenants and owners, aged 1-101. Is there something you would like publicised, then this is your chance.

It is all about getting you involved and sharing the type of information which you would like to hear about.

If you would like to submit something for our next newsletter please contact Nareen on **01698 328240** for further details.

Tackling Anti Social Behaviour

We want you to enjoy living in your home. But we understand that from time to time some tenants experience problems with the conduct and behaviour of a neighbour or other people in their area.

If you feel unable to speak directly to the people concerned, you can contact your Housing Officer on 01698 268855 and discuss the matter in confidence.

Most cases can be resolved relatively easily and quickly. However there can be times when you might also need to contact other agencies for advice and assistance, and to seek a satisfactory solution. If you live in North Lanarkshire, to report anti-social problems please contact:

Northline – 01236 638580

If you live in South Lanarkshire, to report anti-social problems please contact:

**Anti-Social Noise Hotline –
Freephone 0800 242024
Anti-Social Behaviour Team –
Freephone 0800 3891105**

If you're experiencing serious anti social behaviour you should contact the Police for assistance.



A special service for tenants and residents of Scottish Housing Associations

At this time of year it is just so busy for most people, the last thing you might think about is insurance. But what would you do if you suffered a serious break in, and your Christmas presents got stolen, or you got locked out and had to change the locks, or your TV got accidentally broken. Would your Festive season be ruined?

Today household insurance is really a necessity not a luxury. For most people the cost of resolving the above incidents would be expensive and insurance could offer peace of mind. Can you afford not to have insurance?

Clyde Valley Housing Association has teamed up with Jardine Lloyd Thompson Tenant Risks to offer you scheme, which is both convenient and good value, from just £1.53 to £2.59 a fortnight or £1.11 to £1.82 if you are aged 60 or over. (Premiums will be based on your postcode).

HOME CONTENTS INSURANCE

- Pay fortnightly or monthly by cash at the post office, monthly by direct debit or annually by cheque/postal order
- No home security requirements
- No excess to pay
- No long term commitment
- Christmas gifts automatically covered in December (up to 10% of the sum insured)
- Covers lost/stolen keys and freezer contents
- Minimum cover £9,000 or £6,000 for the over 60's
- Maximum cover £35,000
- For full terms and conditions or an application form call Crystal Insurance on 0845 601 7007

Win £50 of High Street shopping vouchers sponsored by Jardine Lloyd Thompson Tenant Risks

To be entered into a free prize draw just fill in your details on the form below.

Closing Date 31.01.10

Terms & conditions; Free prize draw is open to all Scottish Housing Association tenants and residents. The winner will be notified by post by 28.02.10. No cash alternative, no purchase necessary. The draw will be attended by an independent observer to ensure fair play.



Post to; Crystal Insurance Scheme, Freepost SL839, Maidenhead, SL6 7XL (no stamp required)

NAME

ADDRESS

CONTACT NUMBER

Data Protection Act 1998

The information provided on this form along with any other related data will be held by Jardine Lloyd Thompson UK Ltd and/or its agents. The details which you provide may also be used to update our records and those of companies associated to Jardine Lloyd Thompson Group plc, so that we may provide you from time to time with risk or insurance related information or details of events, services or products which we think may be of interest to you.

Please tick the relevant box(es) if you would prefer not to be kept informed of such information relating to personal insurance:
by mail by telephone

The Crystal Insurance Scheme is a product name arranged and administered by Jardine Lloyd Thompson Tenant Risks. A division of Jardine Lloyd Thompson UK Limited. Lloyd's Broker. Authorised and Regulated by the Financial Services Authority. A member of the Jardine Lloyd Thompson Group. Registered Office: 6 Crutched Friars, London EC3N 2PH. Registered in England No 00338645. VAT No. 244 2321 96

How to Pay Your Rent

Cheques

A small number of tenants pay by cheque and you can do this at Clyde Valley Housing Association's office or you can post a cheque to the Association. You should make cheques payable to 'Clyde Valley Housing Association' and you should write your rent account number and address clearly on the back.

However please note that in common with many other organisations, it's our intention to phase out payment by cheque as an option. We plan to do this during 2010, with no cheques being accepted after 31 December 2010.

If you currently pay by cheque you'll need to choose one of the other payment options listed. However if you've any concerns about our planned withdrawal of this payment method, please contact Lesley Clarkson, Housing Services Manager, on 01698 328255 and she'll be happy to discuss alternative payment methods with you.

Clyde Valley Housing Association collects its rent every four weeks. If you wish to pay calendar monthly or weekly you should contact us and we can agree how frequently you plan to pay.

We offer several ways for you to pay your rent and these are summarised below.

By Direct Debit



If you have a bank account the easiest way to pay your rent is by Direct Debit. Direct Debit will save you time and help you manage your money. It's efficient and reliable. Your rights under the Direct Debit scheme are guaranteed.

Rent payments can be collected on a date that best suits your circumstances. If the amount of rent that you're due to pay changes, your Bank will adjust the payments made to the Association automatically.

We can arrange to send you a Direct Debit form to allow you to set this up with your Bank.

By Standing Order

If you have a bank account, you can also pay by Standing Order. If you want to pay by Standing Order we can arrange to send you a Standing Order form to allow you to set this up with your Bank.

However if you pay by Standing Order you must contact your Bank directly, giving them notice of any rent increase or other changes to your rent payments.

By phone



You can phone 'Allpay' on 0844 557 8321 to make a payment over the phone. When you phone, remember to have your plastic rent payment card to hand.

You can also phone the Association directly on 01698 268855 to make a payment over the phone. We can process payments from your debit card through our new mobile card payment terminals.



By website

You can pay online at www.allpay.net by using your plastic rent payment card.



By 'Paypoint'

You can use your plastic payment card to pay your rent at any shop or outlet where you see the 'Paypoint' logo.



At the Post Office

You can use your plastic payment card to pay your rent at any Post Office.

Other methods of payment

We've recently introduced mobile card payment terminals. This means that you can pay rent at the Association's office using your debit card. When you pay, remember to have your plastic rent payment card to hand. For further details you can call at the office or ask your Housing Officer.

Please note that for security reasons we cannot accept cash payments at our office.

Housing Benefit

If you currently receive Housing Benefit, the Council will pay this directly to the Association. However you must remember to notify the Council immediately of any changes in circumstances as this could affect your entitlement to Housing Benefit and how much rent you're due to pay to Clyde Valley Housing Association.

Rent arrears

If you're failing to pay your rent, for whatever reason, don't make things worse ... come in and speak to us now. If you ignore your arrears we may have to take legal action against you and this could result in you losing your tenancy.

If you find yourself with rent arrears, your Housing Officer and the Welfare Benefits Officer are here to help.

Any questions?

If you have any queries about how to pay your rent, please get in touch with us.

Association Membership

Would you be interested in becoming a member of Clyde Valley Housing Association?

The Association wishes to encourage members to ensure we are representative of the people and areas we serve and to encourage greater participation in our activities.

Membership provides the opportunity to stand for election at the AGM and vote for members of the Board

of Management. To join you simply have to complete a membership application form and forward this together with £1.00 to the Board of Management. On approval of your application you will receive a lifetime share in Clyde Valley Housing Association.

If you would like to find out more information about becoming a member of the Association please contact Nareen Owens on 01698 328240.

Feedback Form

If you have any feedback to make about Clyde Valley Group or any of the services provided please complete this form, cut out and return it to us. This can include questions for the Chief Executive, articles to be included in the Customers Contributions or just general comments.

NAME

ADDRESS

CONTACT NUMBER

E-MAIL ADDRESS

FEEDBACK:

TYPE OF FEEDBACK

What type of feedback are you providing:
(please ✓)

- Chief Executive's Question
- Article for Newsletter
- General Feedback

CONSENT

Are you happy for your feedback/ question/ article to be included in our newsletter? (please ✓)

YES

NO

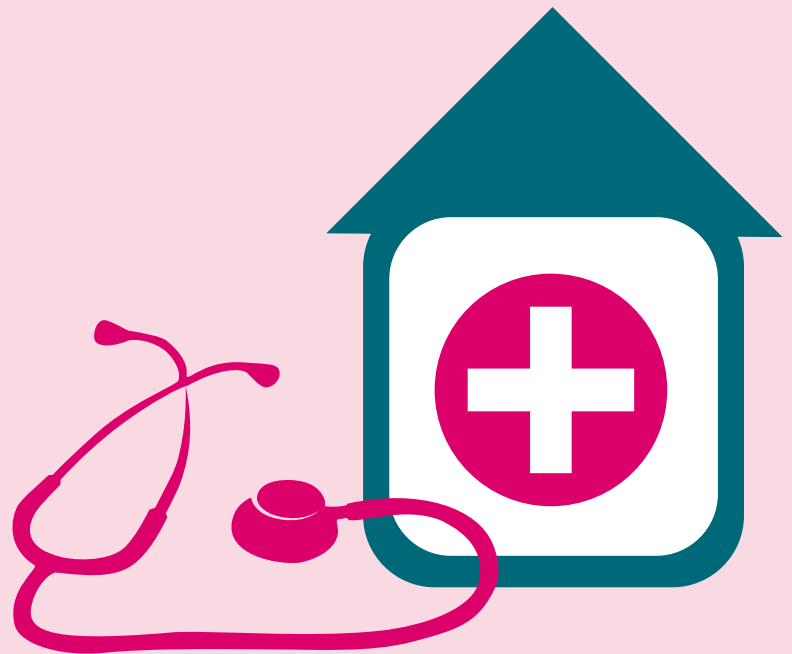
OWNERS NEWS

CARE & REPAIR SERVICE

CLYDE VALLEY
HOUSING ASSOCIATION

Free Home Fitness Checks

Would you like your home to receive a free fitness check in time for Winter 2009?



Would you like your home to be checked for free to identify any repairs and maintenance required either now or in the future and give you peace of mind that you are safe and secure?

The Care and Repair Service is now offering Home Fitness Checks to elderly or disabled homeowners or private sector tenants who lives in the North Lanarkshire area.

We also provide a Small Repairs Service to customers which can cover minor joinery, plumbing, electrical and general repairs that can be completed in no more than 2 hours. All customers require to pay a £10 administration charge plus the cost of materials for each small repair.

In addition to this we can also put you in touch with a list of tradespersons from our Competent Contractors Scheme, a quote checking service, funding options and other repairs advice as required.

Call us on our freephone number which is **0800 048 2882** to find out more.

The Care and Repair Service is managed by Clyde Valley Housing Association and is funded by North Lanarkshire Council and NHS Lanarkshire.

In partnership with





TACKLING FACTORING ARREARS

CVPS is committed to dealing with breaches of factoring agreement in a firm but fair manner, but ignoring your factoring bills and avoiding paying is not an option.

If you're failing to pay your factoring charges, for whatever reason, don't make things worse ... phone us or come in to speak to us now. If you ignore your factoring arrears we may have to take legal action against you and this could have serious repercussions for you.

There are a number of stages to our debt recovery processes, including reminder letters, home visits and phone calls. However if we're unable to make contact with owners, we'll pass the case to our solicitors to pursue the debt. Our solicitors will then issue a letter warning that legal action will be started unless the owner makes an arrangement for repaying the debt.

To be fair to owners who do pay on time, we will pursue legal action to recover the debts against owners who do not. You need to be aware that if we have to take legal action, we will seek to recover our legal costs, over and above the cost of any arrears owed.

During recent months we have stepped up legal action against a number of owners because of factoring arrears. In a number of cases owners have made an arrangement to repay their arrears, but unfortunately there are some cases where we have to proceed with court action for factoring arrears.

Legal action can include going to court to seek a decree for the recovery of the debt, lodging an inhibition against the property should it be sold or lodging a notice of potential liability. Other options include using the court's small claims procedures and potentially wage arrestment to recover debts owed. Some of these measures may affect an owner's future credit rating.

Alison Sneddon, Factoring Officer, urges owners "Don't bury your head in the sand. If you find yourself with factoring arrears, we're here to help and can look at coming to an arrangement for you to pay what you owe. However where there are owners who refuse to pay then we will not hesitate to pursue all legal means to recover the debt".

How to Pay Your Factoring Bill

Cheques

A small number of tenants pay by cheque and you can do this at Clyde Valley Housing Association's office or you can post a cheque to the Association. You should make cheques payable to 'Clyde Valley Housing Association' and you should write your rent account number and address clearly on the back.

However please note that in common with many other organisations, it's our intention to phase out payment by cheque as an option. We plan to do this during 2010, with no cheques being accepted after 31 December 2010.

If you currently pay by cheque you'll need to choose one of the other payment options listed. However if you've any concerns about our planned withdrawal of this payment method, please contact Lesley Clarkson, Housing Services Manager, on 01698 328255 and she'll be happy to discuss alternative payment methods with you.

Clyde Valley Property Services (CVPS) sends invoices quarterly and there are currently several ways that you can pay. These are:

By Direct Debit

If you have a bank account the easiest way to pay your invoice is by Direct Debit. Direct Debit will save you time and help you manage your money. It's efficient and reliable. Your rights under the Direct Debit scheme are guaranteed.



Rent payments can be collected on a date that best suits your circumstances. If the amount of rent that you're due to pay

changes, your Bank will adjust the payments made to CVPS automatically.

We can arrange to send you a Direct Debit form to allow you to set this up with your Bank.

By Standing Order

If you have a bank account, you can also pay by Standing Order. If you want to pay by Standing Order we can arrange to send you a Standing Order form to allow you to set this up with your Bank.

However if you pay by Standing Order you must contact your Bank directly, giving them notice of any increase or other changes to your factoring payments.

By phone



You can phone 'Allpay' on 0844 557 8321 to make a payment over the phone. When you phone, remember to have your plastic payment card to hand.

You can also phone CVPS directly on 01698 328248 or 01698 328258 to make a payment over the phone. We can process payments from your debit card through our new mobile card payment terminals.



By website

You can pay online at www.allpay.net by using your plastic payment card.



By 'Paypoint'

You can use your plastic payment card to pay your at any shop or outlet where you see the 'Paypoint' logo.



At the Post Office

You can use your plastic payment card to pay your at any Post Office.

Other methods of payment

We've recently introduced mobile card payment terminals. This means that you can pay rent at CVPS's office using your debit card. When you pay, remember to have your plastic payment card to hand. For further details you can call at the office or ask your Housing Officer.

Please note that for security reasons we cannot accept cash payments at our office.

Arrears

If you're failing to pay what you're due, for whatever reason, don't make things worse ... come in and speak to us now. If you ignore your arrears we may have to take legal action against you and this could result in you appearing in court.

If you find yourself with arrears, CVPS staff are here to help.

Any questions?

If you have any queries about how to pay, please get in touch.

CVPS Factoring Service - Frequently Asked Questions

Background

Many people when they buy their home may not realise the full responsibilities that go along with it. We thought it would be helpful to explain some of the more common questions we get asked, but please feel free to seek your own legal advice.

I own my house - Why do you send me bills?

When you bought your home, you accepted a number of responsibilities that are set out in a document called the 'Deed of Conditions'. This document places a legal obligation on every owner within an estate to contribute to the cost of maintaining those open areas and footpaths that are not 'adopted' (i.e. not under local authority control).

I already pay Council Tax – why do I have to pay again?

The local authority collects Council Tax to meet the costs of maintenance items that are their responsibility. The costs collected by Clyde Valley Property Services (CVPS) are for the maintenance of areas within each estate that are not the responsibility of the local authority - they are the joint responsibility of all owners in the area.

Why does this situation exist?

It has always existed for the area where you live. When the houses were first built, the landlord would have been responsible for maintaining the estates and would have recovered the cost from tenants' rents. As houses were gradually sold, the responsibility was passed on via the Deeds of Conditions to each new owner, to ensure that it's not just tenants who end up paying.

So which areas are maintained by the local authority, and which are excluded?

This varies from estate to estate but generally open landscaped areas, plays areas, minor footpaths, car-parks and parking spaces all fall within the common responsibility of the owners of the properties within the estates (including Clyde Valley Housing Association). The local authority maintains main footpaths (generally those more than 2 metres wide), along with distributor roads within the estate.



Why does CVPS organise this work and not someone else?

CVPS has been undertaking this role for a number of years and is willing to continue to do it to ensure that open areas within the estates are well tended and maintained. However, the Deed of Conditions makes provision for this to be changed if the majority of owners want it to. There are a number of commercial factoring agents who operate in the area, any of whom would have the skills and experience needed to undertake the work.

So we can change to another manager?

Yes – provided that the majority of the owners vote in favour of a change of manager. For obvious reasons, we would not want to stop grass cutting, tree pruning, planting, etc unless an alternative service is in place. So to avoid major maintenance problems CVPS will continue to exercise the role of manager unless and until the majority of owners in the estate vote to replace us with another body.

What's in it for CVPS?

In return for arranging open area maintenance on behalf of all the owners, CVPS charges a management fee. For 2009/10 the charge is £11.84 per quarter, which is a competitive fee compared to what others might charge. To allow us to keep our fees low, it is important that owners pay promptly. We retain the right to withdraw from this role should we deem it necessary – e.g. if it is no longer cost effective from our point of view.

What if I don't pay?

Along with every owner in your area, you have a legal obligation to meet maintenance costs. Many owners pay in full and on time. In some situations, though, we will allow a bill to be paid in instalments to avoid financial hardship. To be fair to the owners who do pay on time, we will pursue legal action to recover the debts and subsequent costs against owners who do not. You need to be aware that if we do have to take legal action, we will seek to recover our legal costs, over and above the cost of the initial bill.

Mortgage To Rent

Are you in danger of losing your home?

Help is at hand



The Scottish Government's Mortgage to Rent Scheme may be able to help you if you are an owner occupier in mortgage difficulties and you are in danger of having your home repossessed.

The Scottish Government can arrange for a social landlord, such as Clyde Valley Housing Association, to buy your home and for you to continue to live there as a tenant.

Funding will be made available to the landlord so that any necessary repairs can be made to the property and you can be charged a social rent.

Mortgage to Rent will not be the best option for everyone. To find out if it is right for your situation you should seek advice.

You must get advice before you can apply. You can get advice from:

Citizens Advice Scotland.

Citizens Advice Scotland will give you the nearest contact name and telephone number of a Citizens Advice Bureau in your area.

All bureaux provide free, confidential and independent advice.

t: 0845 4500 351

w: www.cas.org.uk

Citizens Advice Bureaux (CAB)

w: www.nacab.org.uk

Money Advice Scotland

Money Advice Scotland will give you the nearest contact name and telephone number of a Money Advice outlet.

t: 0141 572 0237

w: www.moneyadvicescotland.org.uk

Consumer Credit Counselling Service (CCCS)

CCCS offers a structured programme on how to manage your money and can offer a structured repayment plan to creditors.

t: 0800 138 1111 (freephone)

w: www.cccs.co.uk

Shelter Housing Aid Centres

Shelter provides advice on all housing issues and can give this over the phone or face to face.

t: 0844 893 5560

w: www.scotland.shelter.org.uk

Shelterline

A free 24-hour telephone helpline for people with any kind of housing problem.

t: 0808 800 4444 (freephone)

w: www.shelter.org.uk

Legal Services Agency

One of Scotland's largest law centres, with expertise in dealing with housing problems.

t: 0141 353 3354

w: www.lsa.org.uk

Your local authority

You can find the telephone number of your local authority in the phone book. Their homelessness team, welfare rights team, housing advice team or equivalent may be able to help you.

These sources will be able to tell you what your options are and discuss them with you. It may not be necessary for you to sell your home in order to continue living there. For example, if you are in mortgage difficulties because of other debts, it may be possible for those other debts to be restructured and for you to get back on track with your mortgage payments.

You can apply for **Mortgage to Rent** if you can answer **'yes'** to all of the following questions:

- Have you obtained advice about your financial situation?
- Is your home in danger of being repossessed? That is, have you been notified by your lender (or trustee if one or more owners have been sequestrated) that legal action has commenced, or has your lender agreed to delay or withdraw legal action to allow your application for Mortgage to Rent to take place?
- Do all of the owners of the property agree to being considered for Mortgage to Rent?
- Is the property the sole or main residence of someone in the household?
- Is there a reason that the household has to remain in the local area?
- Are you unable to sell your home and buy somewhere cheaper locally?
- Is the property clear of any legal actions that would prevent it being sold?

These questions are asked for two main reasons. First, the scheme is designed to help those who need to remain in the local area but are unable to do so without assistance. Second, every case accepted by the scheme will require funding from the Scottish Government and that funding is limited. The aim is therefore to help those who are in the greatest need.

You will not normally be eligible for help under the Mortgage to Rent Scheme if:

- You are under 60 years old and the capital (see later definition) held by you and your partner is greater than £8,000, or you are 60 or over and the capital held by you and your partner is greater than £12,000.
- You have lived in the property for less than 12 months.
- The value of the property is higher than the average property value in your local area.
- Your property needs more than £6,000 worth of repairs.

In some circumstances you may still be eligible for the Mortgage to Rent Scheme even if you fall into one of the four categories above, for example if there are more than five people in your household or if you can fund additional repairs. Speak to one of the advice agencies listed earlier if you are in any doubt.

To decide whether you are eligible for Mortgage to Rent, the definition of 'capital' used by the Scottish Government includes:

- savings including cash, premium bonds, stocks and shares, unit trusts, bank or building society accounts and fixed-term investments;

- the surrender value of any life assurance or endowment policies that are not linked to the mortgage, unless the reason for mortgage difficulties is ill-health, the policy holder is terminally ill and the policy is providing life cover;
 - equity in any other property owned by the applicant;
 - redundancy payments; and
- pension lump sum payments.

The Scottish Government will include capital held by all prospective tenants and their partners. Where an owner will not become a tenant but will continue to live in the property, their capital and their partner's capital will be counted.

The definition of capital does not include:

- personal possessions;
- business assets;
- tax rebates;
- personal pension schemes, retirement annuity contracts and annuity surrender values;
- any capital sum awarded for the purposes of support or care costs;
- equity in the property; and
- surrender values of any life assurance or endowment policies that are linked to the mortgage.

Equity and the surrender values of any life assurance or endowment policies that are linked to the mortgage will be counted as capital when assessing the position after sale, and whether you would be required to contribute to scheme subsidies.

When the Scottish Government receives your application, it will:

- Carry out an initial assessment and tell all interested parties whether the application is eligible to proceed. If the application is eligible, the Scottish Government will then proceed as follows.
- Carry out a detailed assessment that includes: instructing a 'Scheme 2' survey of the property; approaching a social landlord, such as Clyde Valley Housing Association, asking us to consider buying your property; and requiring that the landlord – Clyde Valley Housing Association – undertakes a repairs assessment of the property.

If the application is still eligible, the Scottish Government will then issue letters to the applicant(s), landlord (such as Clyde Valley Housing Association), lender(s) and, if applicable, trustee(s) explaining the terms and circumstances of the case. All parties must agree to the proposed terms for cases to proceed.

If all parties accept the terms, the sale can go ahead and the applicant can continue to live in the property as a tenant. The applicant is offered a Scottish Secure Tenancy or a tenancy on equivalent terms.

MORTGAGE TO RENT

Frequently Asked Questions



Q: Who pays for me to get advice?

A: Most of the agencies listed earlier can give free advice. You may wish to get advice from your solicitor or from another source, but you must meet any costs that you incur.

Q: Who receives funding under the scheme?

A: If we were the landlord that was buying your home, Clyde Valley Housing Association would receive funding to enable us to charge you a social rent and to make necessary repairs to the property.

Q: How much will I be paid for my home?

A: If we were to become your new landlord, Clyde Valley Housing Association would pay you the open market value for your home, adjusted to take account of the cost of any repairs (up to a value of £6,000) that will be made to the property as a result of Mortgage to Rent.

Q: What happens to this money?

A: The money that you got for your home would first be used to repay all of the loans that are secured against your property. Your mortgage is an example of a secured loan. Any arrears that have been built up would also be repaid from this money.

Q: What if my property is not worth enough for me to repay all of my secured loans?

A: If you have more secured debt than the value of your property, then you would still be liable to pay the balance of that debt. It would be up to you and the lender to negotiate repayment of any remaining debt. The advice agencies listed earlier may be able to help you with this.

Q: What if there is money left over after all of the secured debts have been repaid?

A: Equity to which you are entitled, together with the surrender value of any savings or endowment policies to which you are entitled and that are linked to the property, would be added to the amount of capital that you have.

If you and your partner are under 60, you can keep a maximum of £8,000. If you or your partner are 60 or over, you can keep a maximum of £12,000. Any capital that you have in excess of these amounts must be paid to the scheme to assist with the Scottish Government's subsidies and costs. The amount that you are required to contribute may be adjusted if you have loans secured against your property that were not used for housing purposes.

If there is money left after the subsidies and costs have been met in full, you would be able to keep it. The Scottish Government would detail exactly what this means for you before you agreed to proceed with the sale.

Q: Will I be eligible for Housing Benefit?

A: You must make a claim for Housing Benefit to the local authority in the normal manner. There is a regulation that could exclude you from receiving benefit where you previously owned the home that you now rent, unless you can satisfy the authority that you could not remain there without selling it.

Q: What does it mean to become a tenant?

A: As a tenant of Clyde Valley Housing Association, you would sign a tenancy agreement, be responsible for paying the rent and for meeting other conditions to do with the upkeep of the property.

Q: Will I be able to buy my house back in the future?

A: You will normally have the right to buy back your property after you have been a tenant for five years. However special conditions apply in some areas and for some properties, which would mean that you would not have the right to buy your house back.

Q: Will my individual circumstances be taken into account?

A: The Scottish Government's aim is to provide equal access to Mortgage to Rent for everyone. For example, households with more than five people would be allowed a higher property value to remain eligible. Disabilities and learning difficulties would be taken into account when assessing the need to stay in the property, the local area and the ability of the household to trade down.

Q: How do I apply?

A: Before applying you must obtain advice about your financial situation. The advice agencies listed earlier can provide this.

If you wish to apply to the scheme after taking advice you can get an application form from one of these agencies, or from the Scottish Government at www.scotland.gov.uk or by emailing mortgagetorent@scotland.gsi.gov.uk Alternatively you can call the Scottish Government on 0845 279 9999 or write to Mortgage to Rent, The Scottish Government, Housing & Regeneration Directorate, Highlander House, 58 Waterloo Street, Glasgow G2 7DA.

Cold Weather Precautions

We would like to remind all of our customers of some precautions to take in the event of cold weather – despite insulation, in very cold spells pipes can freeze and burst.

Before the cold weather starts, keep your home as warm as you can. The Scottish Government recommends that you leave your heating on while you're away from home. In severe weather, or if severe weather is forecast, you should leave your heating on day and night at your usual temperature setting, especially if you're going to be away from home for any length of time. This will help prevent your pipes freezing.

You should open your loft trap door, where you have one. This allows warm air from other parts of the house to circulate in the loft and will help prevent pipes freezing.

Ask a friend or relative to visit your home every day if you're away. This will mean that if you do suffer a burst pipe, it'll be detected as soon as possible and any damage caused will be minimised.

If you're a Clyde Valley Housing Association tenant and your pipes or tanks are frozen or if a pipe has burst, call the following numbers as soon as possible:

During Office Hours **0800 073 0703**
Outwith Office Hours **0845 877 0411**



Message from Strathclyde Police



At this time of year, more than any other, it's important that you take every possible step to protect your property and belongings.

Follow these simple steps and ensure that we all have a safe, secure, crime-free festive season.

- Lock all doors even when you're at home;
- Lock all windows when you're out, particularly those that are vulnerable, even if only for a short time;
- Your home has been fitted with an electrical spur to make it easy and less costly to fit an intruder alarm – please consider fitting one and use it;
- Secure the rear access to your home – this is the area most likely to be attacked;
- Don't leave valuable or craved items unattended;
- Look after property belonging to others – it may be you next time; and
- If you see anything suspicious report it immediately to the Police, or contact Crimestoppers on **0800 555 111**.

Don't be afraid to call the Police. When you do so, you need to pass on your name and address. The Police now use a state of the art encrypted radio system which is immune from interception by any scanning devices so you can call at any time, with confidentiality guaranteed.

Working together building safer communities

CONTACT NUMBERS

50 Scott Street

Motherwell, ML1 1PN

[Registered Office]

Telephone: 01698 268855

Fax: 01698 266271

Repairs Freephone: 0800 073 0703

Opening Hours - Monday to Thursday 9.00am to 5.00pm,
Friday 9.00am to 4.30pm



Other Formats

If you, or anyone you know, would like translations of this newsletter or any of our policies, procedures or general documents in various languages or other formats such as computer disc, e-mail, tape, large print, Braille etc, these can be obtained by contacting the Association's offices on 01698 328240 or by e-mailing: nareen.owens@cvha.org.uk.