



# CLYDE VALLEY GROUP

PROVIDING HOMES | SHAPING COMMUNITIES

CLYDE VALLEY HOUSING ASSOCIATION

CLYDE VALLEY PROPERTY SERVICES

Summer Issue | July 2009

## WELCOME HOME - Clyde Valley's New HQ

We are delighted to announce that our new, purpose-built headquarters in Scott Street, Motherwell were opened officially by the Minister for Housing and Communities, Alex Neil.

We are delighted to be moving in to our new 'home' in this year as Scotland celebrates Homecoming. Our focus, however, remains clearly on providing good quality affordable homes and continuously improving our service to customers throughout Lanarkshire."

Picture below is Alex Neil along with CVHA staff and key stakeholders from North and South Lanarkshire Councils, Barclays Bank, Ogilvie Construction and ARM Architects.

We look forward to welcoming you.

Describing the association as "an exemplar of excellence" in the social housing sector, Mr Neil said, "My congratulations go to Clyde Valley Housing Association on the completion of their new headquarters with a one-stop-shop enquiry facility, which will ensure staff continue to provide a high level of service to tenants and stakeholders.

"The association has built over 1,200 quality affordable homes throughout Lanarkshire since its inception and I am pleased to see this process continuing, to provide much-needed quality homes for local people."

Our new headquarters now accommodate all 63 Clyde Valley staff members, bringing three previous sites in Motherwell, Hamilton and Coatbridge into one.

As promised, the new premises will improve customer services by offering tenants more privacy when they meet our staff and by providing better access and facilities for clients with special needs. The new HQ will also reduce the association's carbon footprint by cutting staff travel between offices.



# TENANTS NEWS

## Gas Central Heating Contracts

We are in the process of carrying out new gas central heating contracts within the Thrashbush area. This initiative will prove to be of great benefit to our customers in this estate, who currently have electric storage heaters. This is the first time we have carried out fuel switching to our properties, and this has been assisted through grant funding on behalf of Eaga Scotland and the Energy Saving Trust.

We expect to start this work in July and August 2009.

## Tenant Participation – New Ways to Get Involved

Over the past few months we've been working with tenants and the Tenant Participation Advisory Service (TPAS) to review our Tenant Participation Strategy.

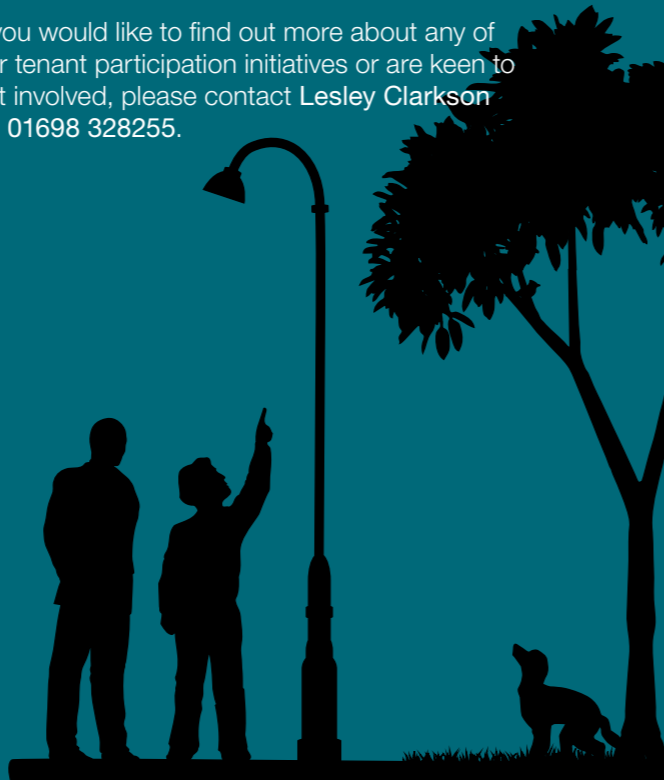
The Association has a strong tradition of working in partnership with tenants and responding positively to their changing needs and expectations. Our new Tenant Participation Strategy includes a number of new initiatives that we hope will interest tenants in getting involved. Some of our new initiatives are summarised below.

**Registered Tenant Organisations** – we will continue to support local Registered Tenant Organisations (RTOs) where there is interest amongst local tenants. However we've recently supported the setting up of a new Clyde Valley Tenants Association, which covers the whole of North and South Lanarkshire. Any tenant of Clyde Valley Housing Association can join.

**Working Groups** – we're setting up a number of short-life working groups so that tenants and staff can work together to help us come up with ideas on how we can improve our services. We've recently set up the Rent Harmonisation Working Group, which is looking at how we can establish a fair, equitable and transparent way of setting rents across the Association's entire stock. Over the coming months, we'll also be setting up working groups on Repairs & Investment, New Build, Estate Management and Customer Care.

**Estate Walkabouts** – we've been working with TPAS to introduce 'resident led inspections'. The idea here is that residents in an area, along with Clyde Valley staff and key people from other agencies, will carry out estate walkabouts. These walkabouts will help identify the issues and priorities that need to be tackled within an estate, which can then be included in Local Estate Action Plans (LEAPs). During the next few months, we will be piloting estate walkabouts in Bellsdyke, Douglas, Hillhouse, North Motherwell and Lesmahagow – the first sessions are scheduled for North Motherwell on 28 July and Hillhouse on 30 July.

If you would like to find out more about any of our tenant participation initiatives or are keen to get involved, please contact Lesley Clarkson on 01698 328255.



## Clyde Valley Housing Association - Residents Roadshow

Following the success of Clyde Valley Housing Association's Fun and Information Day held last Summer we decided to follow this up by holding roadshows in Coatbridge and Hamilton for our customers.

The roadshows provided another great opportunity for our customers to come along and meet us face to face and also find out what the Association has got planned for the future.

A number of Clyde Valley's departments were at the event and customers were able to ask staff questions in relation to all our core functions. In addition representatives of Clyde Valley's subsidiary company Clyde Valley Property Services were available to answer owner occupier's enquiries.

As part of the fun on the days we held raffles and are pleased to announce that Aiden MacGregor, aged 8, from Coatbridge, and Sheryl Scott from Hamilton are now the proud owners of new bicycles. We are also pleased to announce that Harry Griffin, aged 8 from Laighstonehall won our art competition. Well done to all, pictured are Harry and Aiden receiving their prizes.

Other agencies in attendance were North Lanarkshire Council's Anti Social Task Force, Credit Union, The Wise Group, Energy Saving Trust, Smoking Cessation Group, Strathclyde Police and Strathclyde Fire and Rescue. The Care and Repair Service for North Lanarkshire, which is managed by Clyde Valley, was also represented.

We would like to take this opportunity to thank all of the customers who came along on the day, as well as the above agencies for their contributions. It is great for us to get out and hear feedback from our customers, to help us to continue to review and improve our services.



Aiden pictured with his new bike



Harry receiving his prize

## Rents –

### Plans Afoot To Deliver Fairness and Transparency

We are currently working on plans to introduce a new way of setting rents that is fair, equitable and transparent across the Association's entire stock

Stewart MacKenzie, Head of Housing Services, advises that "We're committed to rents that are affordable but we need to address some inconsistencies in how we currently set our rent charges. Our recent customer satisfaction survey shows that 91% of those surveyed support proposals for similar houses being charged similar rent levels".

We've set up the Rent Harmonisation Working Group. This short-life group is made up of tenant representatives, staff and the Tenant Participation Advisory Service (TPAS), which is an independent organisation committed to best practice in tenant participation.

The Working Group is currently overseeing the development of a relatively straightforward framework for setting rents, which is based upon charging differing rents depending upon different property types and apartment sizes. It is also considering how new rent setting arrangements should be included in a new Rent Setting & Service Charges Policy.

We're planning to consult with Registered Tenant Organisations over the coming weeks and, subject to approval by the Association's Board later this year, we anticipate that new rent setting arrangements could be introduced from April 2010 onwards.

We'll provide more information in the next edition of the newsletter, but if you want to find out any more in the meantime please contact please contact Lesley Clarkson on 01698 328255.



Carol Paterson our Welfare Benefits Adviser

## Welfare Benefits - We're Here to Help

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

Carol Paterson, who will be familiar to many of our tenants, is our Welfare Benefits Adviser. She explains, "Our aim is to provide confidential and practical advice on how tenants can maximise their income. In particular we can advise on queries relating to Housing Benefit or other welfare benefits. We can also direct you to other advice agencies if you have other issues or debts that you need help with".

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 local housing surgery, or we can arrange to visit you at home. Carol can be contacted on 01698 328266.

## Allocations – Common Housing Registers Going Live

**We're currently working with North Lanarkshire Council and South Lanarkshire Council as their new Common Housing Registers (CHRs) go live.**

CHRs are designed 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'll be able to complete one application form and be considered for vacancies across a number of landlords who have houses in your areas of choice.

We recently 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](http://www.cvha.co.uk). Linda Sneddon, North Area Team Manager, explains that "The North Lanarkshire CHR has recently gone live.



Although it is early days, our hope is that applicants will find it easier to access properties that become available across North Lanarkshire."

Jane Russell, South Area Team Manager, adds that "The South Lanarkshire CHR is scheduled to go live during the Summer. We're currently working with other partners so that existing applicants looking for accommodation in South Lanarkshire will automatically switch over to the new system when it goes live."

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

## Coatbridge Tenant Surgeries

Just a reminder that the Association holds tenant surgeries every Wednesday morning from 9.30 am - 12.30 pm in the Old Monkland Community Centre. If you would like to speak to one of our Housing Officers about anything, then please just pop along.

In addition, our Welfare Benefits Adviser, attend the surgery every 2 weeks and you can pop in to see her, or make an appointment in advance.

## Clyde Valley Continues Regeneration in Wishaw



**Clyde Valley Housing Association, are pleased to announce the development of 29 new homes in Wishaw.**

By September 2010, the regeneration of the old Barrs Irns Bru Factory site in Stewarton Street, will see 29 new homes being completed. The £3.7 million project will see the empty site being replaced with a mixture of new semi detached homes and flats.

The Association, working in partnership with Design and Build Contracts North Lanarkshire Ltd, are also pleased to be able to support local apprentice, Darren Parven, who is employed on the development. Pictured above is Frank Roy MP with all those involved.

The properties when complete will all be available for social rent, through a 50% nomination agreement with North Lanarkshire Council.

The success of the project is already apparent, and this is due to the excellent Partnership between Clyde Valley, North Lanarkshire Council, the Scottish Government, and local residents.

Frank Roy MP said "It is great to see regeneration continuing in Wishaw with the outcome being to provide much needed affordable rented homes for the community. Nothing gives me greater satisfaction than seeing at first hand the impact of high-quality neighbourhood regeneration and I look forward to meeting the first tenants of the new houses.

The Stewarton Street project is another fine example of what can be achieved between the Government, North Lanarkshire Council and our committed partners, in this case Clyde Valley Housing Association, working in partnership to change people's lives for the better. I look forward to many more such occasions in the future."

# WE NEED YOU!



## Customers Contributions

**In our newsletter we hope 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.



## Development Update



The Association is currently developing new homes for rent and sale in a number of areas. Details of sites on which we are currently building or are about to commence are given below:

### Orr's South Bridge Street, Airdrie

This project of 15 flats for rent and a commercial unit on the ground floor has received Planning Approval from North Lanarkshire Council. Site start is estimated to be August 2009.

### Stepps Primary Schools Site, Stepps

This development of 20 semi detached houses and cottage flats plus a detached bungalow all for rent commenced on site in May 2009. The main contractor CCG plans to be off site early 2010.

### Hamilton Crescent, Cambuslang

This project of 78 new build homes is nearing completion. To date 10 of the 22 semi-detached and terraced 2 and 3 bedroom homes being offered for sale under the Scottish Government's New Supply Shared Equity Scheme have been sold or reserved. For further information on these properties please call 0845 302 4598. The 56 units for rent have all now been allocated.

### Wellwynd Church, Airdrie

Work is due to commence on the regeneration of a landmark site in Airdrie town centre.

Wellwynd Enterprise Centre is being developed through a partnership agreement between North Lanarkshire Council, Clyde Valley Housing Association and the Council for Voluntary Services (CVS) North Lanarkshire. The construction costs for the development are approximately £3 million, which will be met by a funding package from the Scottish Government, North Lanarkshire Council, Clyde Valley Housing Association, Scottish Government and North Lanarkshire Community Planning Partnership European bid.

Old Wellwynd Church will be redeveloped into an enterprise centre, offering high quality accommodation for social

economy organisations, such as charities, community and voluntary organisations.

The façade of the former church building is being retained, with the adjacent former Scout hall being demolished and the rest of the site cleared to accommodate a new build element. The development will include facilities such as conference facilities and meeting rooms for hire, office space for lease, a community cafe and crèche. There will also be some shop front facilities in the new section of the building, which is being built using the latest sustainable, construction techniques and materials.

The new Wellwynd Enterprise Centre will be a real asset for the many local organisations using the excellent facilities that it will offer, and it will be a focal point in the redevelopment of Airdrie town centre.

## Major Repairs To Your Home for 2009/10

In order to ensure that we keep our homes in the best possible condition, the Association has identified a range of major repair work required for this incoming year. The anticipated expenditure will be approximately just over £1.2 million.

We aim to carry out the following works during the course of this year. At the time of going to press the majority of the Sanitaryware renewals will have been completed except for Douglas which commences on 1 July and will last until the middle of October.

Estate	Type of Works
North Motherwell	Gas Central Heating Sanitaryware
Petersburn	Sanitaryware
Thomson Drive	Sanitaryware
Shirrel Road Airdrie	Sanitaryware
Laighstonehall	Sanitaryware
Blantyre	Sanitaryware
Douglas	SanitaryWare
Bank Road Harthill	Sanitaryware Door Entry Screens
Thrashbush Airdrie	Gas Central Heating Balcony Repairs Window and Door Replacement
Hillhouse Hamilton	Access Paths And Steps Remedials

If the work has not yet started your Housing Officer and our Technical Services Department will be in touch nearer the time to discuss the arrangements for carrying out the above works with you. We would ask for your co-operation in arranging access so that the improvements can be carried out on programme.

In addition to the Major Repairs, the Association will also be carrying out Cyclical Repairs throughout the year. These include electrical inspections, painterwork and gutter cleaning, close painterwork and gas servicing and repairs, in a variety of estates.

The Association has recently commissioned surveyors to carry out a stock condition survey on 20% of its stock. The findings of the survey together with the outcome of the recently completed Customer Satisfaction Survey will allow the Association to review its investment plans and to manage its assets more efficiently and effectively.

Discussions about future investment priorities and plans to deal with the imminent introduction of North and South Lanarkshires' Schemes of Assistance will take place at the appropriate resident forums and working groups.



## Chief Executive's Questions

Following on from a section at our Fun and Information, we would like to continue with the opportunity to allow our tenants and owners to:

### Ask our Chief Executive...anything.

In future newsletters we hope to have a section dedicated to Chief Executive's Questions. If you have a question which you would like to ask our Chief Executive, Tom Barclay, then please send this to him and he will aim to answer it within the next issue of our newsletter. It doesn't matter how big or small, how simple or detailed your question is – they are all important therefore please send these on to him.

You can submit your question by using the feedback form attached or by e-mailing: [chiefexecutive@cvha.org.uk](mailto:chiefexecutive@cvha.org.uk).

If you would just like to ask the Chief Executive a question, that you don't want to have included in the newsletter, please feel free to do this also, using the same means, but just advise that you don't want it to be shared.



# How to Pay Your Rent

**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](http://www.allpay.net) by using your plastic rent payment card.



### At the Post Office

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



### By cheque

You can pay by cheque 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 is our intention to phase out payment by cheque as an option in the future.

### 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.



### By 'Paypoint'

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

# 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

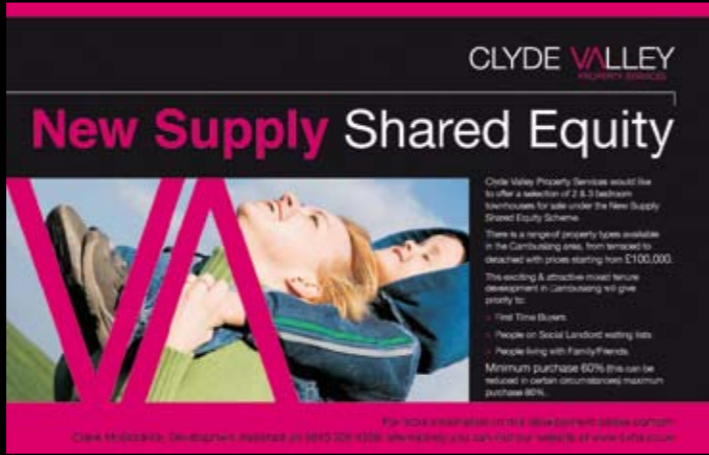
CONSENT

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

- YES
- NO

# OWNERS NEWS

## New Supply Shared Equity Scheme – Opportunities Cairns, Cambuslang



**Clyde Valley Property Services is currently selling brand new homes in Cairns, Cambuslang under the New Supply Shared Equity Scheme (formerly Homestake).**

**What is the New Supply Shared Equity Scheme?**

The Scheme is part of the Scottish Government LIFT Initiative, the Low-cost Initiative for First-Time Buyers aimed at helping people who want to own their own homes but who cannot afford to pay the full price.

It is aimed at households on low incomes, but a person may also be eligible to apply if:

- they are a first time buyer
- they have just undergone a big change in your household circumstances (for example, you have just split up from a partner or spouse)
- they are disabled or have particular needs and your current home isn't suitable for these needs
- they have special reasons for needing to live in a particular area
- their home is scheduled for demolition.

**How Does The Scheme Work?**

A Scheme owner will generally pay for between 60 and 80 per cent of the price of a property with the remainder held by Clyde Valley Property Services using the New Supply Shared Equity Scheme grant funding.

When you apply for a Shared Equity Scheme house, you will have to state all your sources of income.

Your income will be considered to be the total of:-

Gross earnings, per single person or couple, as appropriate; Any other income, comprising sickness benefit, bank interest, superannuation or pension from previous employment, welfare benefit, working families tax credit, widow's pension and shareholder's profits. Any savings, stock shares etc.

**Can I Apply if I am on State Benefits?**

It is possible to obtain a mortgage, which is based on State Benefits income, rather than earnings, as a main source of income. It is possible to obtain benefits assistance with the interest payments on a mortgage, subject to certain rules within the welfare benefits system.

This is called Income Support Mortgage Interest (ISMI).

For customers who are looking to see if they will get enough ISMI to be able to afford a mortgage, or to be able to convince a mortgage lender that they will have enough ISMI to cover a mortgage, they can request a specific letter from the Department of Work and Pensions. This letter is called a DL/IS170 and gives an agreement in principle that ISMI will be available to them in the future.

**How Do I Find Out More About This Exciting Opportunity?**

To find out more details about our Cambuslang developments then please contact Claire McGoldrick, Development Assistant on 0845 302 4598.

The New Supply Shared Equity Scheme - a unique buying opportunity for those trying to get on the property ladder.

## FACTORING SERVICE



### Frequently Asked Questions

**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.

## How to Pay Your Factoring Bill

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 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 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 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 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](http://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.



### By cheque

You can pay by cheque at CVPS's office or you can post a cheque to us. You should make cheques payable to 'Clyde Valley Property Services' and you should write your factoring account number and address clearly on the back. However please note that in common with many other organisations, it is our intention to phase out payment by cheque as an option in the future.

### 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 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.

### 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.



## 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 are 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 initiated 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, urged 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".

## 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](http://www.cas.org.uk)**

**Citizens Advice Bureaux (CAB)**  
**w: [www.nacab.org.uk](http://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](http://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](http://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](http://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](http://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](http://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.

## 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](http://www.scotland.gov.uk)** or by emailing: **[mortgagetorent@scotland.gsi.gov.uk](mailto: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.



## 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](mailto:nareen.owens@cvha.org.uk)

[www.cvha.co.uk](http://www.cvha.co.uk)

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