

CLYDE VALLEY

HOUSING ASSOCIATION

PROVIDING HOMES | SHAPING COMMUNITIES

**OUR OFFICES WILL BE CLOSED FROM:
MONDAY 24 DECEMBER 2007 AT 2.00 PM AND REOPEN ON
FRIDAY 4 JANUARY 2008 AT 9.00 AM.**

MILLER STREET AWARDS



In our last issue of Tenants News we told you about our new development at Miller Street in Hamilton.

The Miller Street project has delivered a high class design led solution for a previously unused town centre site. This has allowed 26 households to live in affordable development in a prime town centre location and benefit from both the sustainable designs and features that have been incorporated.

We are pleased to announce that the development has recently been well recognised for a number of sectoral commendations, namely

- Highly Commended in the Regeneration category under the Royal Institute of Chartered Surveyors (RICS) Awards 2007

- Commendation from The Saltire Society Housing Design Competition 2006/07
- Design Commendation from Glasgow Institute of Architects; and also,
- Design Commendation for Sustainability from Glasgow Institute of Architects

These are very welcome recognitions for the Clyde Valley Group and all of our Partners and Contractors involved in the Project. These commendations also recognise the involvement of local people and the real sense of community that is obviously now evident in the area.

WITHIN THIS ISSUE OF TENANTS NEWS WE HAVE DETAILED A LIST OF EMERGENCY TELEPHONE NUMBERS, SO THAT ANY REPAIRS YOU MAY HAVE CAN BE DEALT WITH WHILE THE OFFICES ARE CLOSED.

EMERGENCY TELEPHONE NUMBERS

Gas Escapes: 0800 111 999 (Transco)

**Gas Heating Repairs: 0870 166 4439
(E-on UK Technical Services Ltd)**

All Other Emergency Repairs: 01698 844411

IF YOU NEED TO REPORT A REPAIR, WITHIN OFFICE TELEPHONE HOURS, PLEASE CALL OUR FREEPHONE NUMBER ON **0800 073 0703**.

These numbers can be used to report all repairs to keep your house wind and watertight as well as essential services such as electricity, water supply, and gas.

TENANTS NEWS

Winter Issue | December 2007

Community Initiatives Project Update

Communities Scotland grant of £72,400 has assisted in a training project with the Wise Group at our new build development in Cairns, Cambuslang.

This takes the Community Initiatives Project income to over £200,000 since the start of the Programme in 2005. Recent projects include:

Joint work with Childcare Providers to extend affordable childcare provision in Strutherhill/Larkhall and Old Monkland.

Environmental and community safety improvements in North Motherwell with the help of the national youth training organisation, Rathbone.

Helping to combat tenants financial exclusion through Clyde Valley Group's Financial Newsletter.

Funding of out-of-term soccer coaching sessions in Old Monkland.

Engagement in community development activities with Woodpark Primary School, Lesmahagow.

It is hoped that we can increase grant target to the quarter million pounds mark and are at present working closely with three primary schools in the Hamilton area in the hope of doing just that.



New Allpay Rent Payment Cards

Recently all tenants received a new Allpay Rent Payment Card.

COULD I JUST REMIND TENANTS TO USE THEIR NEW CARDS AND DESTROY THE OLD ONES.

If you have any questions in relation to this please contact your Housing Officer.

Reminder for Nominations

CLYDE VALLEY GOOD NEIGHBOUR AWARD 2007



In our last newsletter we enclosed forms for our Good Neighbour Awards for 2007/08.

Has someone helped you out at a time of crisis or are they simply a good neighbour all the time? Perhaps they have looked after your children so you can have a break or even go to work. Do they help you with your garden, take the wheelie bins out, or do the shopping for you when you can't. Maybe they have just been there when you needed someone to talk to.

You can nominate them for the Clyde Valley Housing Association's Good Neighbour Award 2007, sponsored by Timetra, and not only could they win the Good Neighbour trophy, but could also receive a great prize.

When all nominations are received the Association will select a winner for both the North and South areas. The person you nominate **does not need to be a Clyde Valley Housing tenant**, however they should live in Lanarkshire.

Let Clyde Valley Housing Association say thank you on your behalf.

Our Good Neighbour Awards will be presented at our Fun Day on 26 April 2008.

ANNUAL GENERAL MEETING

Clyde Valley Housing Association held its Annual General Meeting on 19 September 2007, where our Chairperson, Tom Campbell, welcomed Share Members 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.

We also welcomed 3 new members to our Board and we are pleased to announce that we now have a full Board Membership. Our current members are:

Tenant Members

1. Helen Layden, Secretary
2. Jean Penman
3. John McBride
4. Robin Dunsmuir
5. Theresa Cameron
6. Thomas Campbell, Chairperson
7. Dena Pace
8. Laura Hamilton

General Members

9. Bill Dickie, Vice Chairperson
10. Campbell Boyd
11. Colin Cumming
12. Theresa Russell
13. Wendy Blair

Council Nominees

14. Councillor Thomas Lunny – North Lanarkshire Council
15. Councillor Andy Carmichael – South Lanarkshire Council

At a meeting following the Annual General Meeting, the Board of Management elected Tom Campbell to continue as Chair of the Association's voluntary Board of Management. The Board also elected Helen Layden, a tenant member from Coatbridge, as Secretary and Bill Dickie as Vice Chairperson.

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**.



COME

CELEBRITY SPOTTING AT CLYDE VALLEY'S FUN DAY

On Saturday 26th April 2008, from 11.00 am until 5.00pm, Clyde Valley Housing Association will be holding its first ever 'Fun Day' in M&D's Conference Centre at Strathclyde Park, Motherwell.

As well as being able to find out what the Association has got planned for your home in the future, you can also come along and join in some fun activities, including outdoor games, face and hand painting, quizzes and prizes, as well as the opportunity to put questions to the Associations Chief Executive and Corporate Management Team.

All of our tenants and owner-occupiers are welcome to come along with their children or grandchildren.

We are planning to have lots of very special celebrity guests helping us during the day, so why not come along and see who you can spot!

The first 100 people who register for our Fun Day will receive a free family pass for the M&D's Theme Park, which will be given to you on the day.



NAME			
ADDRESS			
CONTACT No			
TRANSPORT REQUIRED	YES		NO
NAME OF ADULTS/CHILDREN ATTENDING	NAME	AGE	

HOMESTAKE OPPORTUNITIES

Clyde Valley Property Services has recently announced the release of 29 new homes for sale in Shieldhill Court, Carlisle, under the HOMESTAKE scheme.

WHAT IS HOMESTAKE?

Homestake is a new scheme aimed at helping people who want to own their own homes but who cannot afford to pay the full price.

Homestake 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 their household circumstances (for example, they have just split up from a partner or spouse)
- they are disabled or have particular needs and their 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 HOMESTAKE WORK?

A Homestake 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 Homestake grant funding.

When you apply for a Homestake 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 Carlisle development or our future Homestake opportunities then please contact Elizabeth Miller, Office Manager on 01698 268855 or via our website at www.clydevalleypropertyservices.co.uk

Homestake - a unique buying opportunity for those trying to get on the property ladder.



Care and Repair 10,000th client

Care and Repair in North Lanarkshire are pleased to announce that they have recently assisted their 10,000th clients. Mr and Mrs Telfer from Bogside in Wishaw were assisted by Care and Repair to install a new shower room with grant assistance from North Lanarkshire Council; to have damp-proofing works undertaken with grant assistance from North Lanarkshire Council; and to have a number of small repairs completed by the Small Repairs Service.

Managed by Clyde Valley Housing Association, the Care and Repair project started in 1998 and has been funded by North Lanarkshire Council's Housing and Social Work Departments, NHS Lanarkshire and Communities Scotland.

The aim of the service is to provide advice and assistance to elderly and disabled owner-occupiers or private sector tenants who require essential repairs, improvements or adaptations to their homes.

The Care and Repair service provides technical advice and support with the arrangement of building repairs and improvements and its in-house Small Repairs service is

able to undertake a variety of joinery, plumbing and electrical repairs of up to 3 hours, labour free with the client paying for materials only.

The 10,000th client is a major milestone for the Project, which would not have been possible without the support and commitment of so many people and organisations. The support of North Lanarkshire Council, NHS Lanarkshire and Communities Scotland has been excellent over the years.

Special thanks must also be made to Care and Repair and Small Repairs staff who are always willing to go that extra mile for its clients, contractors and consultants, for the services provided.

To register an enquiry or find out more about the services provided by Care and Repair in North Lanarkshire, please contact:

General Advice or Building Works – 01236 702490
Small Repairs Service - 01236-702493



HOLE IN ONE for Lanarkshire Cancer Care Trust



On the 28th August, the Clyde Valley Group hosted its Inaugural Charity Golf Tournament, "The Clyde Valley Cup", at Easter Moffat Golf Club in Airdrie.

The event was supported by the Association's key Contractors and Partners, who entered teams into the Texas Scramble Tournament. We are pleased to announce that the first winners of The Clyde Valley Cup were Contractors, AC Whyte, who had a group score of 61. In addition the Groups very own Chief Executive Tom Barclay picked up the Nearest to the Pin prize, with a lucky shot on the last hole of the day, and Easter Moffats' Raymond Logan won the Prize for the Longest Drive.

In addition those who attended contributed towards the event, with proceeds being made to Lanarkshire Cancer

Care Trust (LCCT). Clyde Valley is pleased to announce that the total donation to LCCT was £2,400. This is a great amount of funds, which will contribute to the Trust's volunteer driver service, a free service which takes Lanarkshire cancer patients to and from hospital and day clinics.

The Clyde Valley Cup was a great event which was thoroughly enjoyed by all of those who took part, and we are now looking forward to aiming to win the trophy next year. In addition we are also really pleased to be able to support local Charity, Lanarkshire Cancer Care Trust. Without the commitment and generosity from our stakeholders, this would not have been possible and we would like to thank them for their contributions.

New Staff Members

Clyde Valley is pleased to welcome and introduce a new Head of Service to its Corporate Management Team.



HEAD OF HOUSING SERVICES
Stewart MacKenzie
MBA, Dip Hsg, FCIH, MCFI

Stewart MacKenzie

Stewart was appointed as the Association's Head of Housing Services in September 2007.

Stewart has been a housing professional for over 20 years. He has worked for a number of organisations across central and southern Scotland, operating in a range of roles including housing management, strategy and development. In recent years, Stewart has been involved in a number of ambitious stock transfer, regeneration and development initiatives.

Stewart graduated from the University of Glasgow with a Diploma in Housing Studies and from Glasgow Caledonian University with a Master in Business Administration. He is a Fellow of the Chartered Institute of Housing, as well as a Member of the Chartered Management Institute.

In addition the Association has recently appointed Lynne McManus as Repairs Administrator, Gerry Eardley as Technical Inspector and Leigh Kelly as Finance Assistant.

Calling All Kids

Clyde Valley Art Competition

Clyde Valley Housing Association is holding an Art Competition.

We are looking for kids to draw us pictures which we will use to make our Calendar for 2008/09.

Your picture should be what you think shows one Season of the Year (either Spring, Summer, Autumn or Winter) and we will have a winning picture for each month.

You do not need to be a Clyde Valley Tenant to enter, however you must either live in Lanarkshire or be related to a Clyde Valley Tenant or Owner Occupier.

There are 2 categories: Under 5 Years Old and 5-12 Years Old.

We will have several winners who will all get a great prize, and all winning entries will be displayed at our Fun Day in April 2008. All winners will be invited to our Fun Day Out to receive their prizes.

Completed entries should be sent to:

Nareen Owens

Clyde Valley Housing Association

82-84 Brandon Parade East

Motherwell

ML1 1LY

Please remember to write your name, address and age on the back of your picture. Please give Nareen a call on **01698 328240** if you would like any more info.

GET DRAWING AND GOOD LUCK!

New Office Development

Consultation with Tenants

The Clyde Valley Group (CVG) currently has 3 offices in Motherwell, Hamilton and Coatbridge. The Motherwell office is based within the Town Centre, which has recently been undergoing some major changes in management. In addition the current office facilities in Motherwell no longer meet the needs of the business of the organisation, and for some time now the Group has been looking for suitable alternative accommodation for its staff.



The Clyde Valley Group requires the ability to operate its business from premises which reflect the professional nature of the company, the high standard of customer service delivered by the Group and to offer modern facilities to external stakeholders. These premises should include the needs of our tenants, prospective tenants and other customers, for a suitable environment in which customer services can be delivered in privacy and dignity, with suitable adaptations for those clients who may suffer some form of disability and require access to CVG services even if that is simply face to face advice.

Having considered all of the above, we are now pleased to announce that we have now secured a site at Scott Street in Motherwell, where we plan to design and build a bespoke office Headquarter for our needs.

In addition a replacement for the Hamilton office was also planned with the intention that the Hamilton office would occupy commercial space within the Quarry Street building in Hamilton, which the Group acquired in early 2005.

CVG is committed to exploring the best possible operational solution, which delivers value for money and efficiencies for the business whilst providing maximum benefits. Housing Associations, like most other businesses, require to deliver value for money and reduce administrative costs.

With this in mind the Board of Management have considered and agreed that an integrated solution for the group, which looks at bringing all 3 CVG offices into 1 modern facility as the best possible solution, thus eliminating duplication and sharing of resources across several locations.

It should be clear that the proposal to remove our Hamilton and Coatbridge offices will have no impact on the high level of service which we provide to all of our tenants and customers. Increased home visits by our Housing Officers will allow access for those tenants and customers who are unable to make the journey to our premises. The benefits of co-ordinating our services will:

- Allow us to provide a “one stop shop” enquiry facilities for all of our customers and stakeholders;
- Ability to develop an environmental strategy and reduce carbon footprint in relation to operation of offices and reduction in inter office travel, communications and transactions.
- Effective use of finances within the business and expenses on external meetings and other costs, with a view greater medium to long-term efficiencies and costs reductions.

It should be noted that none of these changes will impact the service our customers receive. In addition our services will be delivered from all three offices as normal until spring 2009.

If you would like to give us your views or comments on our proposal to create 1 office facility for the Clyde Valley Group in Motherwell, please provide us with details. You can choose whatever method suits you. You can write to us on the enclosed comments form, telephone, send an e-mail or use our website. A freepost pre-addressed envelope is also enclosed for your use.

£80 Million Deal in the Bank

The Clyde Valley Group are delighted to announce details of its new Refinancing Deal with syndicate, HBOS and Barclays.



The deal worth around £80 million was officially signed by all parties on 29 August 2007. The Clyde Valley Group had a previous £40 million facility with members of the new syndicate and this new deal reflects the great working partnership which has evolved since then.

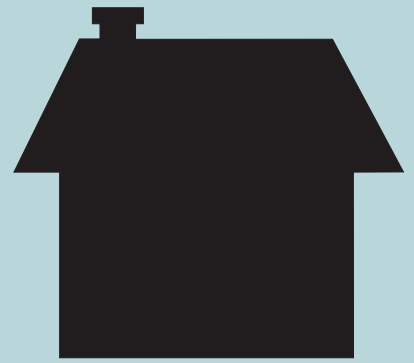
This funding facility will assist the Clyde Valley Groups' growth plans, not just in relation to the core business of social/affordable housing, but also in developing housing for sale, and non-housing building assets such as commercial and community facilities.

The Group has set out its capital development programme from 2007/2008 through to 2016/2017 with

an anticipated capital spend of nearly £107million, totalling approximately 890 new homes.

This is a great deal for both the Clyde Valley Group and the Syndicate. Not only will it allow the Group to move forward with its ambitious plans for the future, but also to continue to invest in its current housing stock to provide the best possible homes and services for our tenants. The Group has a great relationship with the Syndicate and the conclusion of this deal will only assist in the strengthening of this Partnership.

Annual Review of Rent 2007- 2008



Each year the Association is required to review the level of rent it needs to set in order to run the business and to deliver well managed and maintained houses for our tenants and sharing owners. Throughout December all of our tenants and sharing owners will receive a detailed Rent Consultation letter.

As an important part of this exercise is to consult with tenants, we are keen to hear your views.

Rental Income is the main source of the Association's income. Our priority therefore is to ensure that rents are set at a level, affordable to our tenants, are comparable with other landlords' rents but which maintain the Association's financial viability.

Our rent policy outlines our method of rent setting for our new build stock.

Key objectives are:

- That our rent meets our current and future costs;
- That our rents are affordable to those on low incomes;
- That our rents are comparable with other local providers

Where does our money go?

Routine Maintenance	Costs of providing the day to day repairs.
Major Repairs	Monies spent on replacement of elements within your property.
Interest Payable	Costs associated with the private finance, required to allow the Association to build and maintain properties
Management	Costs of a high quality management service.

How Are Rents Set?

The rent setting process is the method of calculating rents for each property type.

Our system aims to be fair and consistent. We have established an average base rental figure for our smallest property i.e. a 2 apartment, 2 person flat. This figure is then adjusted by adding amenity factors e.g. additional bedrooms. These amenity factors are percentage figures of the Base Rent. Each year the Association takes the Retail Price Index figure plus a % add on at December to determine the increase.

How Are Rents Reviewed?

Rents are reviewed annually with any changes effective from 1 April each year.

Your Scottish Secure Tenancy Agreement confirms that you must be given 4 weeks written notice of rent review.

You also have a legal right to be consulted annually on any proposed rent changes.

To allow opportunity for consultation notice of proposed rent levels will be issued immediately following the publication of the Retail Price Index.

The outcome of the consultation will be discussed at the Association's Board meeting in February prior to any decision about rent increases being made.

How Can I Pay My Rent?

The Association will accept a variety of rent payment methods including:

- Cheque and Standing Order
- Payment at the Bank, Post Office or Pay Point Centre using the plastic payment Allpay card provided by the Association.
- Telephone Payment by debit card using the plastic payment card.
- Debit Card Payments

All tenants are reminded that rent is payable four weekly in advance, however, if anyone is experiencing difficulty they should contact their local Housing Officer without delay and alternative arrangements can be made.

In addition, tenants can contact the Welfare Benefits Adviser to discuss problems or obtain advice and assistance.

Variations to The Rent Setting System

Scottish Homes Stock Transfer properties are excluded from this rent setting system as these properties transferred to the Association with a contractual rent increase formula in place covering a period of years.

Comments

If you wish to comment on the proposed rent review, please provide us with details. You can choose whatever method suits you. You can write to us on the enclosed comments form, telephone, send an e-mail or use our website. A freepost pre-addressed envelope is enclosed for your use. A copy of the full rent policy is available on request to the office at 82-84 Brandon Parade East, Motherwell. Telephone: **01698 268855** or via email: **cvha@cvha.org.uk**

Cold Weather Precautions

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

Before the cold weather starts keep your homes as warm as you can. The Scottish Executive recommends that you leave your heating on while you are 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 are going to be away from home for any length of time. This will help prevent your pipes freezing.

Open your loft trap door. 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 while you are away. This will mean that if you do suffer a burst pipe, it will be detected as soon as possible, and the damage caused will be minimised.

If pipes or tanks are frozen or if a pipe has burst, call the emergency numbers outlined in this newsletter as soon as possible.

Message from Strathclyde Police



At this time of year, more than any other, it is important that you take every possible step to protect your property and belongings. Follow these simple steps and ensure we all have a safe, secure, crime free festive season.

- Lock all doors even when at home.
- Lock all windows when 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 where it is most likely to be attacked.
- Don't leave valuable or craved items unattended giving the thief the opportunity.
- Look after property belonging to others, it may be you next time.
- 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 not pass 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.



THE BOARD AND STAFF OF CLYDE VALLEY HOUSING ASSOCIATION WISH ALL TENANTS, CUSTOMERS AND PARTNERS SEASONS GREETINGS AND BEST WISHES FOR A HAPPY NEW YEAR.

CONTACT NUMBERS



82/84 Brandon Parade East
Motherwell, ML1 1LY [Registered Office]
Telephone: 01698 268855
Fax: 01698 266271
Repairs Freephone: 0800 073 0703

16 Gateside Street
Hamilton, ML3 7JG
Telephone: 01698 428426
Fax: 01698 428289

1 Islay Way
Old Monkland, Coatbridge, ML5 5DX
Telephone: 01236 702490
Fax: 01236 430349

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 owensn@cvha.org.uk.

COMMENTS FORM

If you have any comments to make about Clyde Valley Housing Association or any of the services provided by the Association please complete this form, cut it out and return it to the Association.

In this particular issue, we would like to hear your views on our suggestions for our new office development in Motherwell, and our Rent Consultation Review.

NAME	
ADDRESS	
COMMENTS	