

CLYDE VALLEY GROUP

PROVIDING HOMES | SHAPING COMMUNITIES

CLYDE VALLEY HOUSING ASSOCIATION

CLYDE VALLEY PROPERTY SERVICES

Winter Issue | 2011

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

Our office will be closed from Friday 23 December 2011 at 4.30pm and will reopen on Thursday 5 January 2012 at 9.00am.

Detailed below is a list of **emergency telephone numbers**, so that any repairs you may have can be dealt with while the office is 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 **outside 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 and gas supplies, you should contact the relevant number below:

- **Gas Escapes** 0800 111 999
- **Gas Heating Repairs** 0844 579 6493
- **All Other Emergency Repairs** 0845 877 0411



Winter Advice and Cold Weather Precautions

As you will recall, over the past two winters we have experienced very severe weather conditions. In preparation for this winter, we have already written to customers with some helpful tips on how to minimise the risk of frozen or burst pipes. **This article details what Clyde Valley will assist with during any bad spells of weather and where you can prepare in advance yourself.**

This is also the advice that we will be providing on the telephone over the winter period, so it may also save you a phone call during our busiest time.
(continued overleaf).

Clyde Valley Adverse Weather Conditions

Since last winter, we have been working to rectify recurring problems and hope that these do not re-occur. However we have no control where underground pipes or mains connections may freeze.

If this does happen and you have no heating, we will provide temporary heaters to all tenants who require them. If your pipes freeze and you have no water, then we will only supply drinking water to elderly and vulnerable customers.

We would strongly advise all tenants to regularly check the weather forecast and stock up on bottled and drinking water.

If a Pipe Freezes

Turn off the stop valve immediately and open all COLD taps to drain the system, but NEVER turn on the hot taps – your hot water cylinder may collapse if the pipes leading to it are frozen. Never attempt to thaw out frozen pipes by switching on your immersion heater or central heating boiler. Instead, check for bursts in the pipes, then gently heat any frozen sections with a hairdryer or a heated cloth wrapped around the pipe. Never apply a direct flame. Otherwise, the only other option is to wait for the pipes to thaw.

If the pipes remain frozen for a substantial period of time then you should call us on our Freephone repairs number.

Be Prepared

- Keep your home warm. Warmth offers the best protection against frozen pipes, so leave your heating on, using a low setting, even if your home is going to be empty for a while. 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.
- Keep furniture away from radiators and other heat sources so they don't block heat from circulating freely. Thick, lined curtains are very effective at slowing down heat loss.
- 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.
- Keep a small emergency pack handy in case of loss of power or other services. Include items such as a torch, radio (with batteries), candles and matches. Keep it in an easily accessible place where you can find it when you need it, even in the dark.
- Keep a note of emergency telephone numbers. Our Freephone number for repairs is **0800 073 0703** and operates a 24-hour callout service.

- If you're going away for a long period, turn off the water supply and drain the system – contact the repairs Freephone number for information. If your neighbours do not have a key for your home make sure they have contact details for someone who does in case of an emergency. Or ask a friend or relative to visit your home every day if you are away. This will mean that if you do suffer a burst pipe, it will be detected as soon as possible and any damage caused will be minimised.
- Be a good neighbour. When cold weather hits, keep an eye out for your neighbours, especially the frail and elderly or disabled.

If a Pipe Bursts

Locate the stop valve, which controls the water supply entering your home, and turn it off immediately. The stop valve is often, but not always, located under your kitchen sink and is normally closed by turning it clockwise. Then switch off your immersion heater and central heating boiler. Open all hot and cold taps to drain them of any remaining water to minimise the damage. Let any solid fuel fires die down. You should also warn your neighbours so that they can take steps to reduce the chance of any damage to their homes.

Switch off your electricity supply at the mains if there is any chance that water could come into contact with electrical wiring or fittings. Water and electricity can be a deadly combination, so if you are in any doubt about what to do in this case, don't take a risk – call the Freephone repairs number on **0800 073 0703**.

If you live in a flat, you may have a shared water supply. Make sure you can get to the stop valve, which is normally located where the water supply enters the building. Then check with your neighbours that turning off the water has not affected their supply. It is important to remember to make sure your hot water system is refilled BEFORE you relight your boiler or switch on the immersion heater.

Repairing a Burst Pipe

You can make a temporary repair to a burst pipe by binding it tightly with a cloth or tape. However any temporary repair will need to be replaced by a permanent repair. Call our Freephone repairs number as soon as possible on **0800 073 0703**.

Insurance

It is important that every tenant makes sure that they have adequate contents insurance in place, so that if the worst happens then you can replace any damaged items.

Patience

During periods of severe weather we can experience a high demand for our repairs service and appreciate your patience. In extreme circumstances we may need to suspend non-emergency repairs until the severe weather subsides. Updated numbers will be recorded on our phone system and also on our website at www.cvha.co.uk.

AGM/Special General Meeting

Clyde Valley Housing Association held its Annual General Meeting on 19 September 2011, where our Chairperson, Bill Dickie, welcomed everyone to the meeting and our Investment Director outlined the Association's progress and performance throughout the year as well as our plans for the future.

In line with our Board Succession Plan we are pleased to advise that our Office Bearers are:



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 Investment and Corporate Services Committee.



Vice Chairperson – Campbell Boyd

Campbell is a General Board member and joined the Association in September 1996. He is also a member of the Operations Committee.

Campbell was most recently self employed as a Solicitor and is currently Tribunal Chairman for the Immigration Panel.



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 and the Investment Committee.

We also welcomed 2 new members to our Board, who collectively for 2011/12 are:

Tenant Members

1. Helen Layden
2. John McBride, Secretary
3. Graham Dobbie
4. Val Shield
5. Thomas Campbell
6. John Dunlop

General Members

7. Bill Dickie, Chairperson
8. Campbell Boyd
9. John Gormley
10. Gillian Houston

Council Nominees

11. Councillor Thomas Lunny – North Lanarkshire Council
12. Councillor Alex McInnes – South Lanarkshire Council

Co-optees

Linda Scott

At the AGM the Chairman took the opportunity to convey his thanks to all the Board members for their efforts during the past year. They have given up their own time willingly and their contribution is invaluable.

The Chairman also took the opportunity to thank our outgoing Board members. Firstly Theresa Cameron who has been a valuable member for the past 6 years and leaving due to personal commitments, and also thanks to Jackie Bowie for her role in the organisation over the past 2 years. Jackie contributed in a number of ways, and particularly in a financial capacity. Unfortunately due to personal reasons Jackie is also stepping down from her position, however, we would like to wish them both the very best for the future.

We also held a Special General Meeting on 2 November 2011. The purpose of the meeting was to consider a resolution to amend the rules of the Association. These were approved by Share members and in summary included:

- Rule Number 19.1.1 – borrowing limit increased to £150 million.
- Rule Number 38.1(b) – general members composition increased from 5 to 7.
- Rule Number 38.1, 38.5 and 38.6 – Councillor nominees removed from Board composition.
- Rule 47.1 – number of board Meetings reduced to 5 per annum.
- Throughout Rules - Committee of Management – changed to read Board. Communities Scotland changed to Scottish Housing Regulator. CVHA office address changed to 50 Scott Street, Motherwell.

Clyde Valley Housing Association builds on success, achieves Customer Service Excellence Award

Clyde Valley Housing Association (CVHA) has been awarded the Customer Service Excellence Accreditation, the Government Standard that supercedes Charter Mark status. The award is validation of the excellent services that the organisation provides to its customers and stakeholders.

Customer Service Excellence is seen as a measure of quality of service provided and is extremely challenging to achieve and attain. CVHA is 1 of only 3 Scottish housing associations who have met the rigorous demands of the assessment process and achieved accreditation.

Only 1100 organisation nationwide have the award, which is now a European Product Standard.

The Government established Customer Service Excellence in 2006 to set a standard that measures a company's customer insight, which in turn drives continuous improvement of its services. Staff and teams explore customer feedback and acquire new skills to deliver improved service in the areas of delivery, timeliness, information, professionalism and staff attitude.

We have a Customer Care Working Group, comprising staff, Board, tenants and owners of the housing association, who have been instrumental in leading service process improvements including the creation of our Customer Charter and Service Standards.

Clyde Valley prides itself on its customer service and feedback, both positive and constructive, as it is essential to help us to continue to improve. We carry out monthly independent surveys of customers who have received a service from the Association and use this to drive improvements.

Our assessment also helped us identify other areas for improvement and we will be working with the Group to look at these further. Continued feedback from customers is also essential and if you would like to be involved in assisting us further we would be pleased to hear from you.

This accreditation is excellent for the Association and its customers and validates the hard work that everyone puts into achieving that customer focus in all that we do. We are open to all feedback and have a definite continuous improvement ethos.



Photo shows delighted staff members of the CVHA Customer Care Working Group with Board Member Helen Layden, holding the Customer Service Excellence Certificate.



Giving something back

Since the launch of the Corporate Social Responsibility Strategy earlier this year, staff at CVG have developed and participated in a programme of fundraising events to support this year's chosen charity, Mary's Meals.

Mary's Meals is an international movement to set up school feeding projects in communities where poverty and hunger prevent children from gaining an education. It provides daily meals in school for over 500,000 children in Africa, Asia, Latin America and Eastern Europe.

So far this year an astonishing £6,000 has been raised by CVG.

10k Run

In early September, 12 intrepid Clyde Valley staff members took part in the Bank of Scotland Great Scottish 10k Run, generating a massive £2,906 for charity.

The participants ran (and walked) the course on Sunday 4 September, and fortunately, the rain stayed away for the duration of their endeavour. To top it all, no-one sustained any injuries other than blisters and aching joints, with everyone completing the course.

All the brave team members were congratulated heartily by other staff members, who are full of admiration for the commitment shown by those who took part. In fact, the team have discussed next year's event already – the talk is of improving individual finishing times! Congratulations go to all the team.



CVG Health Walk

Clyde Valley staff, their family members and even their dogs took part in the first CVG Health Walk around the loch at Strathclyde Park in the afternoon of 8 July.

There were people of all ages, from children in prams, through to grandparents. The dogs were lively and excited, giving their owners a good workout!

The Walk was a great success, adding £133 to the charity pot.

CVG Donations

Clyde Valley considers donation/sponsorship requests from local organisations in its 'catchment' area. Over the last few months the groups below have benefitted.

- CLIC Sargent
- Airdrie United Under 19's football team – sponsor a player scheme
- Birkenshaw United Under 19s football team – a donation to help the team buy football strips
- St Brendan's Primary School – donation towards production cost of school calendar
- 1st Bellshill & Mossend Scout Group – donation for Family Quiz Night.



Clyde Valley's athletes!



David Shanks of winning team D8

Clyde Valley Cup

The annual Clyde Valley Cup golf tournament was held on 26 August at Easter Moffat Golf Club, Airdrie. The event was an outstanding success, raising the fantastic amount of £2,618, which will be added to the money raised from our other fundraising efforts and given to Mary's Meals, our chosen charity for 2011.

Following the 'Texas Scramble' rules, the successful team winners on the day were D8, who had an enviable winning score of 58. Additionally, there were two individual winners - Granville Roberts of City Technical Services who won 'Nearest to the Pin' and Willy Andrews at Emotion Energy who won the 'Longest Drive'.

This event is now a regular fixture in the diaries of Clyde Valley's partners. Enjoyed by all, the day generates great camaraderie and sportsmanship. And best of all, the sun was shining this year!



As part of the CSR Strategy, Clyde Valley is offering tenants access to its Training Suite here at Scott Street, Motherwell. Whether you are a complete novice or an experienced user, you can use our computers to learn about PCs, create your own documents or access the internet.

For those at beginner level we will provide some training and guidance to get you started.



Mrs Price with CVG's ICT Manager, Andy McVey

After reading a similar article in our Summer Newsletter, Mrs Price from Viewpark took us up on our offer and came along to the Training Suite. She was met by Clyde Valley's ICT Manager, Andy McVey, who took her through the basics of getting online.

Mrs Price likes new challenges. Because of the disruption to everyday routines caused by snow and ice last winter, Mrs Price's aim was to be able to shop online. Andy was able to guide her through the start-up process and point her towards sites that would be useful to her hobbies and lifestyle. He also provided helpful hints and useful questions to ask an Internet provider when first getting connected.

Mrs Price left the office inspired to join the 'surfing community', with an option to return for more guidance if required.

The Suite will be available for use in the afternoon of the last Wednesday in the month. If you are interested in using this service, and would like to find out more, please contact Andy McVey, ICT Manager, on **01698 328278** or e-mail cvha@cvha.org.uk.

Life improving advice for older people

A new guide gives practical advice to older people about a wide range of issues, including making your home safer and easier to manage.

The book is also a good resource for relatives, carers and volunteers who are involved with older people.

Independent Age, a London based charity has launched it's Wise Guide which is available free on request.

The Wise Guide gives advice in plain English and also provides contact details of agencies and organisations who can help take the advice forward.

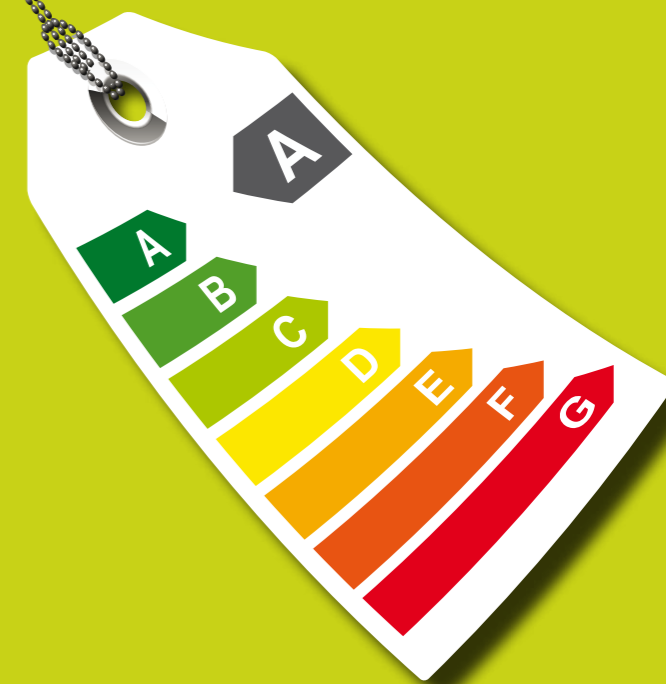
Whether you want to find out about avoiding accidents in the home or Winter fuel payments, the Wise Guide has the answer.

FREE copies of the guide can be obtained through the website www.independentage.com or call **020 7605 4225**.



Energy efficiency

As we are all aware, the price of domestic energy has been increasing. Bigger gas and electricity bills can really eat into your household budget, but there are some simple and fairly inexpensive steps that you can take to help keep the costs down.



Cool down but stay warm – turning your thermostat down by just 1°C could cut your heating bills by up to 10% and save you around £40 a year. You should aim to heat your living room to around 21°C, and the rest of your property to at least 16°C, with the exception of bedrooms where you should keep the temperature to around 18°C at night. You can also keep warm by wearing plenty of thin layers of clothing rather than one thick one.

Turn it off – always turn off the lights when you leave a room. Leaving unnecessary items on standby is said to cost each household an average of £37 per year.

Use only what you need – only boil as much water as you need in the kettle (but remember to cover the elements if you are using an electric kettle).

Replace old for new – if you are buying new appliances look for the energy efficiency logo – energy saving appliances use less energy and could save you up to £45 a year. Also if you are a property owner and your boiler is over 15 years old, it is probably time to replace it – new boilers must be of the high-efficiency condensing type, which can help save up to a third on your heating bills.

If you have got a question or need help on how you can save energy in your home, the Energy Saving Trust can help you. They can give you free, impartial and expert advice about making your home more energy efficient. You can call them on **0800 512 012** or visit their website www.energysavingtrust.org.uk

If you are a tenant, you will be aware that over a number of years the housing association has invested a lot in installing double glazing, upgrading central heating systems and improving insulation. And we are continuing to invest so that our houses are brought up to the Scottish Housing Quality Standard by 2015.

New Developments

The Investment Team has been working on a number of projects over recent months.

An update is given below:-

North Lanarkshire

Ravenscraig

This new build project of 27 units at Ravenscraig was completed at the end of June, on time and within budget, with all properties for social rent now occupied.

Mason Street, Motherwell

Construction work is going well on this site which commenced in March this year. A total of 31 flatted properties is being constructed with an estimated completion date of Summer 2012.

Main Street, Calder Road, Bellshill

As a result of a successful bid for the Scottish Government's Investment Fund, Clyde Valley HA will develop this site with Merchant Homes to provide 16 flatted units. Site start will be early in the New Year.

South Lanarkshire

East Kilbride Consortium

2 of the 3 sites which make up the Consortium have now been completed and handed over to its new landlord East Kilbride and District Housing Association. Work continues on the remaining site at Scholars Gate where 99 units for Social Rent are being built. To date Clyde Valley HA has taken handover of 24 completed units and its partner organisation, West of Scotland Housing Association has taken 20 completed units. The entire site is estimated to be complete in February 2012.

Lindsayfield – Catacol Grove

As with Main Street Calder Road above, Clyde Valley was successful in securing funding from Scottish Government's Investment Fund to develop the final block of 16 flats at the Catacol Grove development in the Lindsayfield area of East Kilbride. Construction will commence early in the New Year.

Burnbank Phase 4

This is a gap site development of 2 new build bungalows in the same style as the first 3 phases of the redevelopment of Robertson Street / Anderson Street in the Burnbank area of Hamilton. The completed units were handed over to Clyde Valley HA in November.



Ravenscraig



Crosshouse



Claremont

Investing in our properties

Programme Update

Progress is continuing to be made in the delivery of planned cyclical maintenance across our stock.

The following table summarises progress to date:



No.	Location	Sub Location	Project Description	Progress
01	Blantyre	Dundonald Street, Glenfruin Road, Iona Path	Fuel Switching and installation of gas combination boiler heating system.	On site
02	Holytown	Apollo Path, Dee Path, Deveron Road, Dornoch Road, Gemini Grove, Spey Walk	Fuel Switching and installation of gas combination boiler heating system.	On Site
03	Hamilton	Montrose Crescent	Installation of gas combination boiler heating system.	On Site
04	Hamilton	Earnock Street, Argyle Drive.	Gas infrastructure works, to be followed by the installation of gas combination boiler heating system.	On Site
05	Hamilton	Glenafton View, Glencoe Place, Glenfarg Court, Glenlyon Court, Glenshee Terrace, Swisscot Walk	Gas infrastructure works, to be followed by the installation of gas combination boiler heating system.	Awaiting Site Start
06	Airdrie	Barra Drive, Raasay Crescent, West Drive	Electrical re-wire and improvement works	Awaiting Site Start
07	Blantyre	Ness Drive, Winning Court	Electrical re-wire and improvement works	Awaiting Site Start
08	Holytown	Burnside Quadrant, Graham Street	Electrical re-wire and improvement works	Awaiting Site Start
09	Hamilton	Linden Lea	Electrical re-wire and improvement works	Awaiting Site Start
10	Hamilton	Townhill Road	Re-roofing Works	Awaiting Site Start
11	New Stevenson	Beech Avenue	Re-roofing Works	Awaiting Site Start
12	Various Locations	Various Sub Locations	Cavity Wall Insulation	Survey works on-going
13	Various Locations	Various Sub Locations	Cyclical Maintenance including painter work and gutter cleaning	On Site

Cavity Wall and Loft Insulation Offers –

How to deal with them



Over the past few months, it has come to the attention of CVHA that there has been a significant increase in the number of offers being made by Energy Suppliers and third party companies to carry out installation of cavity wall and loft insulation.

We are aware of customers having been both offered these works for free or having been requested to pay for the works.

We feel that the current tactics of some suppliers and also the number of offers on the market are leading to confusion. As such, we have summarised some key considerations to take into account, should you be approached with such an offer:

- As your landlord, CVHA has to approve any works to your property, including free insulation works.
- CVHA has an on-going programme of cavity wall and loft insulation works.
- Not all property types are suitable for cavity wall insulation.

- When instructing surveyors or contractors for this type of work, CVHA will always issue letters of authorisation to these parties and/or issue tenants with prior notification.
- Customers should **not** provide access to their property for surveyors/contractors unless they can provide proof that they are working on behalf of CVHA, or if the tenant has received prior notification.
- Customers with any concerns should contact CVHA prior to providing access.

We are sure that as the winter continues, the number of offers will increase. We would ask that if you are made such an offer, that the supplier or contractor is directed to CVHA.

We trust that the above information has been of assistance, however should you wish to discuss further, please do not hesitate to contact our office.

TENANTS' NEWS

Rent consultation 2012/13

Introduction

We are currently developing our financial plans for next year. As part of this process we are keen to hear the views of tenants on the rent levels that we will be charging from 1 April 2012.

Affordable rents

We are keen that our rents remain affordable – we are conscious of the current economic climate and the impact that this may be having on some of our tenants.

But we also have to consider the actual costs of delivering services to our tenants and continuing to invest in their homes. While we are always looking at ways of working more efficiently, inevitably we are faced with cost pressures due to general increases in the cost of living.

When looking at the cost of living, we refer to the Retail Price Index (RPI). The Government calculates RPI each month by taking a sample of goods and services, which the typical household might buy. Included are items such as food, heating, housing, household goods, bus fares and petrol.

Last year we set a rent increase of 3.8%, which equated to an increase of below inflation which was 4.8% at that time. RPI is currently around 5.5%. Figures for December 2011 will be published towards the end of January 2012 and this will be our reference point when setting rents for 2012/13.

We expect to charge a rent increase of between **5%** and **6.5%** next year. This equates to an increase of between £3 to £5 per week, over a 48-week period, depending upon the type and size of property that you live in. But the Board will review feedback from tenants, consider budget pressures, evaluate potential efficiency savings and reflect on updated cost of living figures before taking any final decision.

Any such increase will be covered by Housing Benefit for those tenants who get assistance with their rent. However if your circumstances have changed then you must let your local authority Housing Benefit team know so that they can review your entitlement.

Fair rents

In recent years, we introduced standardised rents so that tenants in the same property types are charged similar rents and we will continue with this approach. We also compare our rents with those charged by other housing associations.

We will write to every tenant in late February 2012 with details of their finalised new rent for 2012/13. At that time we will be able to provide general advice and assistance or specialist Welfare Benefits advice to individual tenants who have concerns about the 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.

One of our main investment priorities remains bringing our houses up to the Scottish Housing Quality Standard by 2015. This is a standard that the Scottish Government set to ensure that all landlords of social rented housing provide decent homes. So in 2012/13 we will 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, etc.

Another investment priority is building or acquiring properties so that in the future we have more homes available to meet local housing needs. We are committed to continuing our successful work with our local authority partners and the Scottish Government in delivering new homes, subject to funding being available.

What do you think?

We are keen to hear your views on our rent increase proposals for 2012/13. You can let us know your comments by returning the customer feedback form at the back of this Newsletter, writing to us or e-mailing us at cvha@cvha.org.uk by 9 January 2012.

What happens next?

Following this consultation, in January 2012 the Association will consider any views and updated figures on the cost of living before reaching a final decision on 2012/13 rent levels. We will then write to every tenant in late February, giving at least 28 days notice of your new rent, which will take effect from 1 April 2012.

Struggling to pay your rent?

Having low rent arrears helps us to keep rents at the lowest level possible and ensures that tenants who pay their rent promptly are not subsidising those who do not.

Of course, anyone can have a change in circumstances such as a spell of sickness or unemployment, which can affect their ability to pay rent. If this happens to you, you should contact us at an early date.

If you are struggling to pay your rent, for whatever reason, do not let things get out of hand ... contact 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 is here to help. They can provide practical advice and assistance to help you get your rent payments back on track.

We also provide a free Welfare Benefits advice service, which is available to all tenants of Clyde Valley Housing Association. Carol Paterson is our Welfare Benefits Officer and she can provide confidential and practical advice on how tenants can maximise their income. She can advise on queries about Housing Benefit or other Welfare Benefits and can also refer you to other advice agencies if you have got 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 we can arrange to visit you at home. You can contact Carol Paterson on **01698 328266**.

Remember, your home is one of the most important things in your life. Do not put it at risk by getting into arrears. Make paying your rent one of your top priorities – after all, having nice things does not mean much if you have no home to put them in.



South Lanarkshire Council – online Welfare Benefits forms

In addition to other forms, SLC has introduced an online change of circumstances form for Housing and Council Tax Benefits.

The form can be found online at:

http://www.southlanarkshire.gov.uk/info/1554/housing_benefits_and_grants

If tenants have any problems or questions the Benefits Call Centre can be contacted on: **0303 123 1001**.

Welfare Benefit Update

The Government announcements about Welfare Benefit cuts have been well publicised over the last few months. Here are some of the changes that have come into effect in the last 6 months.



Restrictions placed on Crisis Loans and Grants

From April 2011 you can no longer claim a Crisis Loan for items such as cookers and beds (may be considered following a disaster e.g. flooding or fire). Crisis Loans to cover living expenses will be capped to a maximum of 3 claims in any 12 month rolling period. The rate of any living expenses loans made has been cut from 75% to 60% of your normal benefit rate.

It has also been announced that from 4 July 2011, if you have been awarded or refused a Community Care Grant (CCG) or a Crisis Loan (CL) for an item or service, or living expenses for the same period as your previous award, the time limit before you can reapply for another CCG or CL has been extended from 28 days to 12 months from the date of your previous application (unless you can show that there has been a relevant change in your circumstances).

Migration of Incapacity Benefit claimants to Employment and Support Allowance

In May 2011 the Government started the migration of all Incapacity Benefit, Severe Disablement Allowance claimants, and anyone receiving Income Support on the basis of illness/disability, onto Employment and Support Allowance (ESA) or Jobseeker's Allowance (JSA). The migration is expected to last from 2011-2014, with Jobcentre Plus processing an estimated 11,000 claims each week.

Anyone affected by this migration will be sent a letter when their benefit becomes due for re-assessment, to tell them about the changes. Jobcentre Plus will also phone claimants to answer any questions that they may have, and to find out if they need extra help regarding the process.

Claimants will then be sent a medical questionnaire to complete and return and this will be used to decide if they need to attend a Work Capability Assessment. If someone needs to attend an assessment, they will be phoned or sent a letter to arrange an appointment.

Using the information from the questionnaire, the Work Capability Assessment and any other evidence provided, Jobcentre Plus will then decide if they are entitled to ESA or if they will need to claim for JSA instead. Anyone unhappy about their decision can appeal against it. Further information about the migration programme can be found on the government website www.direct.gov.uk.

Warm Home Discount Scheme

The Warm Home Discount is an annual credit that fuel suppliers will place on the fuel bill of an eligible consumer. This will be worth £120 for the period 2011/2012 and will apply to 2 distinct groups:

The 'Core Group' is households that are in receipt of Guaranteed Pension Credit; in most cases these households will be identified automatically by the fuel supplier and will not need to apply.

The eligibility for the 'Broader Group' is still being finalised by the regulator Ofgem in conjunction with the suppliers.

For more information regarding this scheme you can contact Energy Savings Scotland on **0800 512 012**.

Energy Assistance Eligibility extended to Carers

New regulations in respect of eligibility for the Energy Assistance Package will be extended to Carers who look after family or friends and will come into force on 30 November 2011.

The Energy Assistance Package is a holistic package to help maximise income, reduce fuel bills and improve the energy efficiency of homes. The Energy Saving Trust manages delivery of the package on behalf of the Scottish Government.

Depending on individual circumstances, the Energy Assistance Package may consist of, but not limited to:

- Installation of a new central heating system, including where appropriate, air source heat pumps
- A new boiler
- Draught proofing
- Internal or external wall insulation
- Cavity wall insulation
- Loft insulation
- Room thermostats and heating controls
- Installation of tanks and pipes

More information is available from the Energy Saving Trust on **0800 512 012** or visit www.energyassistancepackage.com.

If you want to speak to the Welfare Benefits Adviser about any of the Welfare Benefit changes you can contact Carol Paterson on **01698 328266** to arrange an appointment or home visit.

Looking for a house?

If you are reading this newsletter, then you are probably a tenant, an owner or a member of their household.

There is no doubt that renting a house from the Association gives you security, freedom from worries about maintaining your property, and a rent that represents good value for money. If you are looking for a house then the Common Housing Register (CHR) is your first port of call.

CHRs have been set up by 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. Details of our housing allocation policies are available on request or by logging on to our web site www.cvha.co.uk.

There are thousands of people on the housing list. But in many areas there are not enough properties to satisfy the demand for good quality, affordable rented housing. However we are available to discuss your housing options

– for example changing the areas or housing types that you are looking for may improve your prospects of getting housed more quickly. Phone us on **01698 268855** if you want to join the housing list or update your application.

Looking for a property ... in Airdrie, North Lanarkshire?

We have two-bedroom tenement flats in our Bellsdyke estate that are available for let.

If you are interested or would like to find out more please contact Helen O'Donnell on **01698 328273** or e-mail cvha@cvha.org.uk

Looking for a property ... in Douglas, South Lanarkshire?

We have three-bedroom cottage flats in our Douglas estate that are available for let.

If you are interested or would like to find out more, please contact Maureen Hart on **01698 244666** or e-mail cvha@cvha.org.uk

Looking for a lock-up garage?

We have lock-up garages that are available for rent in Holytown (at South Howden) and Hamilton (at Earnock Street, Linden Lea, Little Earnock and Neilsland).

If you are interested or would like to find out more, please contact Irene Irving or Janice Coia on **01698 328248** or e-mail cvha@cvha.org.uk

Right to Buy – update

The Scottish Government has recently produced guidance to housing associations that may affect tenants who have what is called the 'modernised Right To Buy'.

Almost 1,600 Clyde Valley tenants have the modernised Right To Buy. For those of you that do, you will be aware that this right is suspended by law so that you cannot apply to buy before 30 September 2012.

However under the provisions of the Housing (Scotland) Act 2001, housing associations, such as Clyde Valley, can apply to Scottish Ministers for permission to extend the suspension of the Right To Buy – this would extend the suspension for a further period of up to ten years (and potentially further extensions beyond this period).

Clearly any suspension will impact on affected tenants exercising their Right To Buy. However in terms of the

greater good, Clyde Valley Housing Association strongly believes that it is important to retain housing stock and continue to meet housing needs. And that is why we are applying to the Scottish Government to extend the suspension on the Right To Buy for a further period of 10 years beyond 30 September 2012.

We will tell you more in our next newsletter once we have got a response from the Scottish Government.

However, these proposals do not affect any tenants who have the 'preserved Right To Buy' who can still apply to buy.

Tenants of properties acquired or built by the Association after 1 March 2011, have no right to buy their home under the provisions of the Housing (Scotland) Act 2010.



Scottish Housing Regulator consultation

The Scottish Housing Regulator wants to hear your views

Scotland has a new, independent Housing Regulator. From next April its role will be to safeguard and promote the interests of tenants and others who receive housing services from local authorities and housing associations. It will replace the existing Regulator.

Before taking on its role, the new Scottish Housing Regulator is consulting on its approach. It wants to hear the views of tenants, landlords and others with an interest in social housing.

Kay Blair is the new Regulator's Chair. Kay said: "The quality of housing and landlord services have a direct and lasting impact on people's lives. We will regulate to protect tenants' interests and to drive improvements in social housing. We will assess each landlord's performance regularly. In doing so, we will take account of the views and experiences of its tenants. We will publish a range of information on landlords' performance, including progress against the Scottish Government's new Social Housing Charter. This will help tenants to hold their landlord to account. And we will take action where we find a landlord is failing to deliver for tenants".

You can get a copy of the proposals by visiting the new Regulator's website, following the consultation on Twitter or contacting its office. The contact details are below.

website: www.scottishhousingregulator.gov.uk/newregulator
phone: **0141 271 3810**
e-mail: consultation@scottishhousingregulator.gsi.gov.uk
twitter: [www.twitter.com/SHRconsultation](https://twitter.com/SHRconsultation)



Scottish Social Housing Charter

– putting customers first

The Scottish Government has announced plans for introducing a new Scottish Social Housing Charter. This Charter will set the outcomes and standards that all social landlords should be achieving for their tenants and other customers through their housing activities. Instead of seeking to introduce any new duties to social landlords, the Charter seeks to describe what a good social landlord should be achieving.

Given Clyde Valley's track record and ongoing commitment to engaging with customers and pursuing service excellence, we are confident that we will be able to demonstrate that we meet any standards set by the new Charter.

The new independent Scottish Housing Regulator will monitor, assess and report on landlords' progress against the Charter and where necessary will take action where landlords fail, or risk failing, to meet Charter outcomes. The Regulator will publish annual reports on performance against the Charter and will be able to set performance improvement targets.

The Scottish Government has recently carried out a consultation exercise to seek views on which outcomes the Charter should focus on – examples include the customer/landlord relationship, quality of housing and the environment, access to housing and support, getting good value from rents, etc.

We will tell you more in a future newsletter once the Scottish Government has announced the final detail of Charter proposals.

Rent payment dates 2012/13

Clyde Valley Housing Association collects its rent every four weeks, which means that there are 13 rent payment periods.

Rent payments are due at the start of each period, which for 2012/13 falls due on the following dates:

• Period 1	26 March 2012
• Period 2	23 April 2012
• Period 3	21 May 2012
• Period 4	18 June 2012
• Period 5	16 July 2012
• Period 6	13 August 2012
• Period 7	10 September 2012
• Period 8	8 October 2012
• Period 9	5 November 2012
• Period 10	3 December 2012
• Period 11	31 December 2012
• Period 12	28 January 2013
• Period 13	25 February 2013

If you wish to pay calendar monthly or weekly you should contact us and we can agree how frequently you plan to pay.

TENANTS

INFORMATION

OWNERS

Tenant Participation – update

Over the years, tenants and local residents have made a big contribution to the success of Clyde Valley Housing Association and the work that we do in providing homes and shaping communities.

Through our Tenant Participation Strategy, we are keen that tenants and residents continue to shape our future. There are a number of ways to get involved, so get in touch if you want to find out more. Details of our Tenant Participation Strategy are available on request or via our website (www.cvha.co.uk).

Our short-life working groups offer customers an easy way to have their say. These groups have proved a really successful way for tenants and staff to work together and come up with new ideas on how we can improve our services.

So far we have looked at a range of issues, including Rent Harmonisation, Repairs and Investment, New Build, Estate Management, Customer Care and Repairs By Appointment.

We are currently looking at Investment Planning and Environment and Landscape Maintenance. If you would like to get involved or have any ideas about future topics that we should review, please get in touch.

Last year, we launched the Clyde Valley Residents Network (CVRN), as a new way for residents to get involved and have their say and shape what we do.

Recent meetings have discussed a range of issues, including:

- use of customer feedback on repairs and anti-social behaviour complaints to shape service improvements;
- national proposals to introduce a Scottish Social Housing Charter, new regulatory arrangements for the independent Scottish Housing Regulator and revisions to the complaints handling processes adopted by the Scottish Public Services Ombudsman; and
- proposed rent increase for 2012/13 and our investment plans.

All of the customer feedback that we get is invaluable in helping us understand what we do well, where there is room for improvement and how we can deliver services differently to meet changing customer needs.

CVRN is an informal network for tenants and owners to come together from time to time with staff to discuss issues of interest. Membership is open to all Clyde Valley residents. Meetings will be fairly informal, so it is easy to get involved. Staff arrange the meetings, prepare agendas, take minutes, facilitate discussions and we can even arrange transport and crèche facilities. We typically hold two Network meetings each year and welcome ideas from customers on what you would like to discuss.

If you would like to hear more about tenant participation, become involved in one of our working groups, or find out about the next meeting of the Clyde Valley Residents Network, please contact Lesley Clarkson by phoning **01698 328255** or e-mailing cvha@cvha.org.uk



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 the Clyde Valley Housing Association.

If you would like more information how to become a member of the Association, please contact Nareen Owens on **01698 328240**.

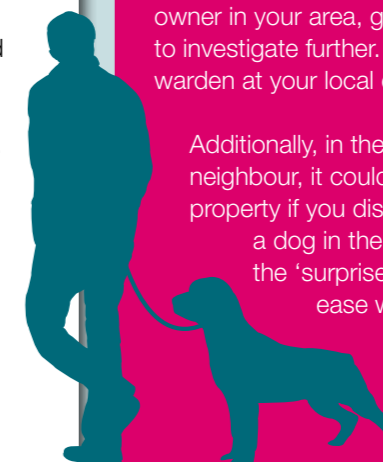
Who let the dogs out?

We know that anti-social dog owners are a particular concern for tenants and owners on our estates. Fortunately most dog owners take care of their pets, have them well trained and clear up behind them.

However, dog fouling has become a big problem. It seems some people think it is acceptable to let their dogs foul pavements and common grassed areas where our children may play. Under the terms of the Dog Fouling (Scotland) Act 2003 it is an offence for any person responsible for a dog not to remove and dispose of any excrement after a dog has fouled. Offenders face a fixed penalty of £40 rising to £60 if not paid within 28 days.

If you are a tenant who has a problem with a dog owner in your area, give us details and we will try to investigate further. You can also contact the dog warden at your local council.

Additionally, in the interests of being a good neighbour, it could be helpful to visitors to your property if you display a sign advising that there is a dog in the house. That would eliminate the 'surprise' to callers who are not at ease with dogs.



Be prepared for the unexpected ... get insured

What would you do if your home was flooded and your household possessions were damaged? How would you have them repaired or replaced?

It is important that tenants and factored owners have adequate contents insurance in place for such an eventuality. Your household contents are your responsibility, not the responsibility of the housing association. And if you are a factored owner you should also have adequate building insurance.



Insuring your home is not a luxury ... it is a necessity. It will give you peace of mind and if the worst happens, then help would be at hand to help sort out any damage.

There are lots of insurance companies to choose from ... you have probably seen adverts on the television, in newspapers or on-line. Basic household insurance cover perhaps is not as expensive as you might think and the peace of mind is priceless.

Easy way to pay your rent or factoring bills

We offer a number of easy ways for you to pay your rent or factoring bills and these are summarised below. If you have any queries about how to pay your rent or factoring bill, please get in touch.

By Direct Debit



If you have a bank account the easiest way to pay your rent or factoring bill is by Direct Debit. Direct Debit will save you time

and help you manage your money. It is efficient and reliable. Your rights under the Direct Debit scheme are guaranteed.

Rent payments or factoring charges can be collected on a date that best suits your circumstances. If the amount of rent or factoring charge that you are 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 increase or other changes to your rent or factoring payments.

By phone



You can phone the Association directly on **01698 268855** to make a rent payment over the phone, or to pay your factoring bill phone **01698 328248** or **01698 328258**. We can process payments from your debit card through our mobile card payment terminals.

You can also 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. This service is available 24/7, which means that you can make payments at anytime including evenings, weekends or public holidays.

By website



You can pay online at www.allpay.net by using your plastic payment card. This service is available 24/7, which means that you can make payments at anytime including evenings, weekends or public holidays.

By 'Paypoint'



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

At our office

We operate mobile card payment terminals. This means that you can pay your rent or your factoring bill at the Association's office using your debit card during working hours. When you pay, remember to have your plastic rent payment card to hand. Please note that for security reasons we cannot accept cash payments at our office.

Housing Benefit

If you are a tenant and 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 are due to pay to Clyde Valley Housing Association.

Change of Circumstances— keeping us in the loop

If you are a tenant or factored owner and your circumstances change, please remember to let us know.

If you change your name, you change your phone number or if your bank details change (and you make payments by Direct Debit or Standing Order), please keep us in the loop so that we can update your information and avoid any confusion at a later date.



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 are affected by anti-social behaviour where you live it can feel like there is no escape and no-one can help solve the problem. Anti-social behaviour can affect anyone at anytime and ranges from noisy neighbours to vandalism and street drinking to damage to your car or home. Whatever type of anti-social behaviour you are experiencing there is no need to live with it.

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

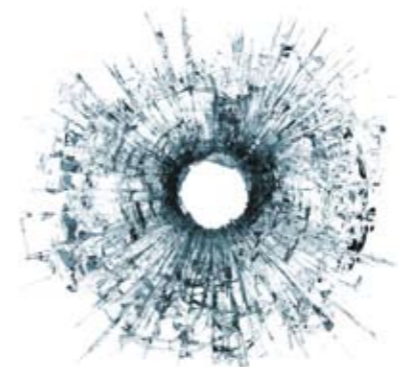
Most cases can be resolved relatively easily and quickly. However there can be times when you might also need to contact other agencies for advice and assistance, and to seek a satisfactory solution.

If you live in North Lanarkshire, to report anti-social problems please contact your council on 01236 638580.

If you live in South Lanarkshire, to report anti-social problems please contact your council on 0800 389 1105.

If you live in East Dunbartonshire, to report anti-social problems please contact your council on 0300 123 4510

If you are experiencing serious anti-social behaviour you should contact the Police for assistance. Every area in Strathclyde has a dedicated community policing team that has specialist local knowledge and works closely with partners in your community to help resolve anti-social behaviour issues. Contact your local police station and report anti-social behaviour – they are there to protect you and your community.



Domestic Abuse – don't suffer in silence

Unfortunately the festive period can be a time when relationships can become strained, which in some cases can result in 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 is 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 is a pattern of abusive and controlling behaviour through which the abuser seeks power over the victim.

Useful contacts

If you are 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 are 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 your local authority Homelessness Team:

- North Lanarkshire **01698 403200** (**0800 953 2424** outwith office hours);
- South Lanarkshire **0845 740 6080** (**0800 242 024** outwith office hours); or
- East Dunbartonshire on **0141 578 2133** (**0800 052 5574** outwith office hours).

OWNERS' NEWS



The Property Factors (Scotland) Act 2011

The Scottish Government has announced plans for introducing The Property Factors (Scotland) Act 2011. This new legislation will be of interest to all of our factored owners, as it seeks to protect Scottish homeowners who contract with property factors and establishes a system of dispute resolution between the parties.

Scottish Ministers will now be required to prepare and maintain a public register of all property factors. It will be an offence to operate as a factor without being registered. All registered factors will have to be judged to be a "fit and proper person to be a property factor". Scottish Ministers will also be charged with drawing up a code of conduct to lay out minimum standards across the board and all registered factors will require to adhere to this code.

The Act also provides for the referral of complaints to a newly established Homeowner Housing Panel. They will consider complaints from homeowners who feel that a factor has breached their contract or the code of conduct. If complaints are upheld, a 'property factor enforcement order' will be issued detailing works to be carried out and any financial awards in favour of homeowners. It will be an offence to fail to comply with such an order and appeal against the issue of such orders is limited.

Clyde Valley Property Services (CVPS) expects that we will be able to demonstrate that we are "fit and proper". However further details are awaited from Scottish Ministers at this point in terms of how this is going to be defined through the proposed code of conduct and minimum standards, and also how the public register is to operate. Once this is known, CVPS will review our policies, procedures and processes to demonstrate compliance with the new statutory requirement.

We will tell you more in a future newsletter once the Scottish Government has announced the final detail of its proposals.

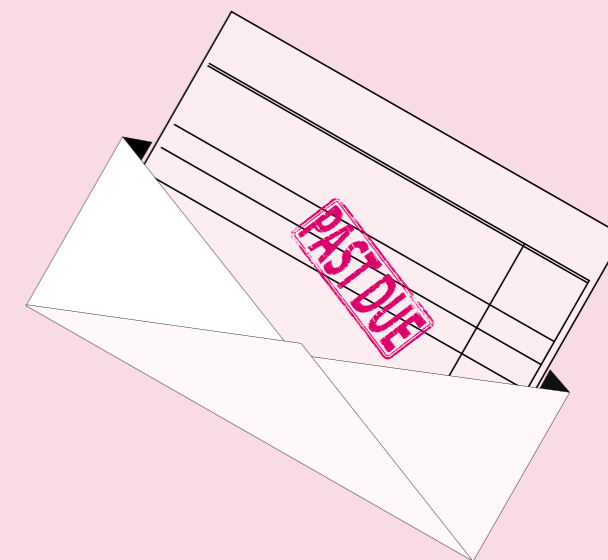
Breaches of factoring agreement

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 are failing to pay your factoring charges, for whatever reason, do not 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 will 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.

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.

Do not bury your head in the sand. If you find yourself with factoring arrears, we are 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.



Factoring payment dates 2012/13

Clyde Valley Property Services (CVPS) sends invoices to factored owners every quarter. For 2012/13 we will charge £19.50 per quarter to cover the administrative costs of providing our factoring service. These invoices will also include charges for factored owners who are due to pay a share of the costs for landscape maintenance within an estate, common repairs, etc.

You may have noticed that we have recently changed our billing arrangements, so that we now send out invoices two to three weeks before the due date. For example, in Quarter 3, which covers the period 1 October to 31 December, this means that invoices will be issued near the start of December 2011.

During 2012/13, we will be phasing in further changes to our billing arrangements that will include sending out invoices at the **start** of each quarter. As we move to these new arrangements, we will send a single transitional invoice to customers during June 2012 that will cover the **end** of Quarter 1 plus the **start** of Quarter 2. Service charges for the likes of landscape maintenance, etc. will continue to be invoiced quarterly in arrears.

For 2012/13 onwards, factoring payments will due as follows:

- | | |
|----------------------|------------------------------|
| • End of Quarter 1 | April 2012 – June 2012 |
| • Start of Quarter 2 | July 2012 – September 2012 |
| • Start of Quarter 3 | October 2012 – December 2012 |
| • Start of Quarter 4 | January 2013 – March 2013 |

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.

Q: I own my house - why do you send me bills?

A: 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).

Q: 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.

Q: Why does this situation exist?

A: 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 is not just tenants who end up paying.

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

A: This varies from estate to estate, but generally open landscaped areas, play 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.



Q: Why does CVPS organise this work and not someone else?

A: CVPS has been undertaking this role for a number of years and continues to do so to ensure that open areas within the estates are safe, 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, some of whom may have the skills and experience needed to undertake the work.

Q: So we can change to another manager?

A: 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 we will continue to act as manager unless and until the majority of owners in the estate vote to replace us with another body.

Q: What's in it for CVPS?

A: In return for arranging open area maintenance on behalf of all the owners, CVPS charges a management fee. For 2011/12 the charge is £18.75 per quarter (increasing to £19.50 for 2012/13), which is a competitive fee when compared to what other factors 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 if we deem it necessary – e.g. if it is no longer cost effective from our point of view.

Q: What if I do not pay?

A: 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 situations of financial hardship we may allow a bill to be paid in instalments. To be fair to the majority of owners who do pay on time, we will pursue legal action to recover debts and associated 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.

Feedback Form

If you have any feedback to make about the Clyde Valley Group, any of the services it provides or articles in this Newsletter, e.g. 2012/13 Rent Consultation, please complete this form, detach it and return it to us. This also covers questions for the Chief Executive, articles to be included in the Customers' Contributions section or just general comments.

NAME

ADDRESS

CONTACT NUMBER

E-MAIL ADDRESS

FEEDBACK:

CONSENT

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

YES

NO

Keeping safe and secure

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

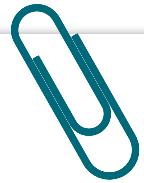
Follow these simple steps and ensure that we all have a safe, secure, crime-free festive season.

- lock all doors even when you are at home;
- lock all windows when you are out, particularly those that are vulnerable, even if only for a short time;
- consider fitting an intruder alarm – and use it;
- secure the rear access to your home – this is the area most likely to be attacked;
- do not leave valuable 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.

Do not 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 tell at any time, with confidentiality guaranteed.



Customers' Contributions



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, letters or articles, from our tenants and owners, aged 1 – 101. Is there something you would like publicised? 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.

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.

www.cvha.co.uk

www.clydevalleypropertyservices.co.uk

www.onewellwynd.co.uk