

WELCOME TO CONNECT ISSUE 16 WINTER 2022

VA
CLYDE VALLEY
HOUSING
ASSOCIATION



Featured Inside

Telephone: 01698 268855
Monday to Thursday 9am - 5pm
Friday 9am - 4.30pm
cvha@cvha.org.uk
Emergency Repairs: 0800 073 0703

Our offices will close from 2.00pm on Friday 23rd December reopen Thursday 5th January 2023.

Please note that an Emergency Repairs service will be in place until 9th January 2023

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A message from the Chief Executive



As we approach the end of 2022 I think it is fair to say it has been another eventful year. Following the passing of Her Majesty Queen Elizabeth, we welcomed a new King, and we have seen so many changes in the UK Parliament. Our thoughts continue to be with those people affected by the war in Ukraine. CVHA has had the privilege to help some Ukrainian families into their new homes with us.

The economy is endlessly challenging with rising inflation and spiralling fuel and food costs. We know this all affects you and your families and we care about that. That's why we created our Well Being Hub and we have worked so hard with partners and voluntary organisations to secure more support for you to deal with some of the challenges you face. Please read about how we have helped and can continue to help from page 4 onwards of this newsletter.

During this cost of living crisis, it has never been harder to contemplate rent increases for next year. However, these hard decisions have to be made as we still need to invest in your homes and services in the face of all the economic impact and uncertainty. Please take time to give us your views on rents and your priorities for investment. You will find all the ways to get involved or comment in my letter and the leaflet.

Once again I want to take this opportunity to wish you and your loved ones a wonderful and restful Christmas and New Year.

With very best wishes,

Lynn Wassell
CHIEF EXECUTIVE

Changes to the Board

Following a rigorous external recruitment process, our previous chair of its audit committee Andrew McFarlane is stepping into the chairperson's role to replace Allan Murray who leaves the board after ten-years exemplary service.

We would also like to congratulate Eleanor Walker on her appointment as the Chair of Audit Committee.

We would like to welcome new members to CVHA Board

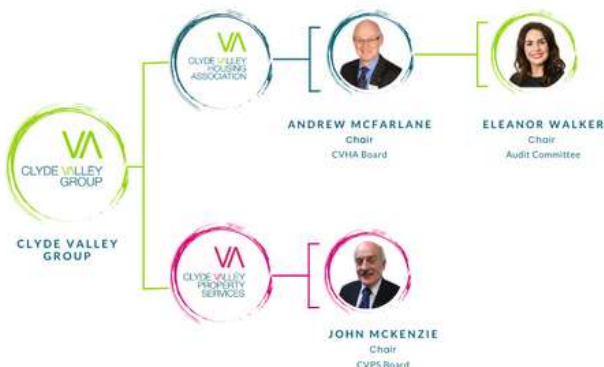
- Lindsay MacDonald
- Stuart Dodson
- Alan Newlands

CVPS Board

- Gordon Smith
- Neil McKay

Thank you to Allan Murray, Alex Baird and Ilona McGowan who leave with the heartfelt thanks of CVHA.

Clyde Valley Group Structure



Pictured: Allan Murray and Alex Baird

"I have been very proud to serve CVHA for five years as Chair and ten as a Board Member. The energy and resilience with which the staff at Clyde Valley has responded to the challenges of the pandemic encapsulate why I've been proud to serve this organisation."

Allan Murray

Scan the QR Code to read our 2022 Annual Assurance Statement



RENT CONSULTATION

2023/24

We're seeking customer feedback for our annual Rent Review process for 2023/24.

It is necessary for us to review our rental charges on annual basis, considering factors such as inflation, service delivery needs, and affordability for our customers. We are committed to protecting our customers, as much as we can, from the cost implications of inflationary price increases and interest rate rises. We recognise that everyone is feeling the impact of inflation, not least on fuel, energy and food.

We're holding online workshops in January, so please get in touch with us if you would like to attend.



Complete our survey at <https://forms.office.com/r/tCR3kfEY5> or alternatively, scan the QR Code



2022/23 FUNDRAISING



Each year, our staff vote on a local chosen charity to raise funds for over the year. This year, we're doing something a little different, as the team wanted to do more to support our customers. We're pleased to launch for 2022/23 "It's on us". This fund is available for customers of Clyde Valley Housing Association – please speak to a member of the team to find out what support is available for you.

VOLUNTEERING

We asked our customers and it generated 34 ideas for volunteering opportunities. A panel of representatives from our Customer Panel, Board and employees met in October to discuss the submissions.

Many thanks to everyone who contributed a suggestion for our community volunteering day. We're currently in touch with some of the organisations suggested and are exploring opportunities to find ways that we can best do this in 2023.









Available



from Clyde Valley

At Clyde Valley Housing Association, our Wellbeing Team are dedicated to developing approaches to tackle a range of social, health and financial inequalities for our customers. They're here to support you. Please see below the current ways they're able to help, and please follow our Facebook page and website for ongoing updates.

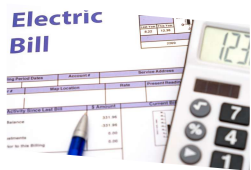
	SUPPORT AVAILABLE	CRITERIA	HOW TO APPLY
	Supermarket Voucher to help with food shopping	<ul style="list-style-type: none"> CVHA customer One voucher per household 	re-commencing in 2023, look out for details in New Year in Customer Bulletin, Social Media, Website
	Top up pre-payment meters	<ul style="list-style-type: none"> CVHA Customer Customers who are on pre-payment meters Max 3 vouchers within 6month period 	Contact CVHA to see if you are eligible to apply
	Clearing Fuel Debt	<ul style="list-style-type: none"> CVHA Customer Customers who have not already received support from us 	Contact our Contact Centre who will pass details to Wellbeing Team
	Fuel/Energy support for tenants 70yrs +	<ul style="list-style-type: none"> CVHA Customer Customers who are 70 years and older 	Contact our Contact Centre who will pass details to Wellbeing Team
	Aberlour Urgent Assistance Fund	<ul style="list-style-type: none"> CVHA Customer Funds are limited and applications will be evaluated against evidence of a family's financial status To qualify there must be a child in the family who is 21 or under suffering extreme hardship. 	Staff register and apply on behalf of a customer for food, utilities, clothing, bedding, appliance repairs, replacement of appliances that have failed, or other essentials.
	Trussell Trust Food Bank Referrals	<ul style="list-style-type: none"> CVHA Customer After 3 referrals Trussell Trust will check what other support is available 	CVHA staff can make a referral on behalf of a customer

Keep your eyes peeled, commencing early 2023, we will be hosting a couple of coffee mornings/afternoons in a variety of venues. This is an excellent opportunity for you to come and speak to us, let us know how you are doing and find out what support we have available that you can access.

Help during the cost of living crisis

People all across Scotland are being affected by the most severe economic crisis in a generation. The Scottish Government is offering cost of living support to every household to cope with the cost of rising goods and energy prices, inflation and cost of living pressures after the pandemic.

See what cost of living support you could be eligible for.



Energy and Bills

Household expenses, rents and travel costs are increasing. If you're finding that paying bills is becoming too difficult, you might be eligible for several benefits or schemes which could help.



Benefits and income

Many people are worried about money just now. There are benefits, grants, and free services available which may help you increase your income, if balancing household costs is becoming too difficult. Our income maximisation team can help you find out what you're entitled to, call 01698 266 855 to make an appointment.



Children and families

Parenting is hard at the best of times, but when money worries hit it can be overwhelming. From free school meals to help with day-to-day costs, you could be eligible for support.



Debt and money

If you're worried about money or how to deal with debt, you're not alone. Anyone can find themselves overwhelmed by financial worries, but there's support and advice available to help you.



Health and wellbeing

The rising cost of living is on everyone's mind and can have an impact on our mental health and wellbeing. If you feel overwhelmed, support and tips are available to help you cope.



Older or disabled people

Rising costs can have a bigger impact on some people including older people, disabled people and those who care for them. Make sure you're getting all the assistance you're entitled to.



<https://costofliving.campaign.gov.scot/>

In 2021/2022 we have

Supported 10 families with our Barnardos partnership work

Provided our customers with 360 iPads

Supported 169 customers with fuel pre-payment meters

100 young people received safety educational books

Provided 50 customers with Winter Wellbeing Packs

Provided 50 customers with Energy Savings items

Helped over 300 customers with fuel debt over £50,000

Provided financial help for home heat of over £40,000

Provided support to local Womens Aid





Clyde Valley Housing Association knows that money is tight and at times, it can be difficult to make ends meet, especially over the festive period.

During difficult times, you may feel overwhelmed and you might not know what to do. Paying your rent and keeping your home secure is essential. If you are struggling, the most important thing to do is to seek help.

Paying your rent not only protects your tenancy but it helps us to keep improving our community and deliver important services including:

- Essential repairs and maintenance to your home when you need it.
- Improvement programmes such as new kitchens, bathrooms, and windows.
- Regenerating our community and surroundings.
- Expert Welfare Rights delivered by our Income Maximisation Officers.

Our Revenue team are keen to help you make acceptable repayment arrangements. We will review your income and expenditure to ensure the arrangements you propose are affordable and our staff will give you information about the housing benefits you may be entitled to.

Our team can also make referrals to our Income Maximisation Officers who can provide you with advice and support to apply for benefits. We can also make referrals or signpost you to external debt advice agencies who can help you with money matters and with benefits.

CVHA rent is charged four weekly over the entire year so there is no 'rent free' period at Christmas. You should continue to pay as normal.

If you are worried about paying your rent and need help, please contact us.

Start 2023 with peace of mind.

Don't hesitate to contact us if you need help!

For more information on available benefits, please visit:

www.mygov.scot/browse/benefits

STAYING WELL IN WINTER

Cold weather can make some health problems worse and even lead to serious complications, especially if you're 65 or older, or if you have a long-term health condition. We've listed our top tips to keep you healthy this winter.

- Get your flu vaccination
- Heat your home to a temperature that's comfortable for you. If you can, this should be at least 18°C in the rooms that you regularly use, such as your living room and bedroom.
- Get financial support, ensure you have claimed all the benefits you're entitled to
- Prepare for adverse weather, keep up to date with weather forecasts
- Make sure you have prescription medicines before the holiday period starts
- Keep active and hydrated
- Look online for some nutritious recipes, soup or stews are great when you're on a budget and packed they're packed full of immune boosting ingredients as well as being easy to prepare.
- If you need help over the holiday period when the GP surgery or pharmacy is closed or not sure what to do, go to 111.nhs.uk or call 111.

remember to be a good neighbour, look in on any vulnerable neighbours and relatives

Here are some more tips from Independent Age for staying warm this winter.

1

Sign up to Pension Credit

Two in five older people entitled to Pension Credit are missing out on the extra cash that is available for them. If you're eligible, not only will you receive an additional weekly income, but you can then request the Warm Home Discount from your energy supplier, reducing your bill by £140. You'll also automatically receive a Winter Heating Payment, which is £50 a year to help with your energy bills, starting in February 2023. Check whether you're eligible via Independent Age's helpline or online benefit checker.

2

Get help from the Household Support Fund

The UK Government has allocated £2.5 billion to councils to support people in need with energy costs in particular. Each council decides how to allocate the funds, so you will need to apply directly through them.

3

Stay busy inside

Independent Age hosts a number of services to keep you occupied inside. Our Telephone Friendship Groups are any easy way to socialise for free over the phone, connecting you with around 5 people in your area to share experiences and have a laugh. We also host Good to Know Groups, one-off events, often with experts guests who will explore and teach you about their expert subject. Previous topics have included sleep, creative writing and building digital skills.

4

Cut down on energy use

Check appliances are not kept on standby mode when not in use. Some appliances such as ovens and electric hobs use a lot of energy, but rather than not using them at all, use them wisely. For example, avoid over filling your kettle or use the oven fully to batch cook food and freeze what's left. Slow cookers and microwaves use the least energy to cook a warm meal, so consider using them more than the hob. Turning appliances off at the plug when not in use can also save energy.

5

Reduce heat loss

Close the curtains as soon as it gets dark, to prevent heat loss. Close doors to stop draughts and get draught excluders fitted. Make sure furniture isn't blocking radiators to allow the hot air to circulate around the room.

Loneliness at Christmas

- Attend local community events
- Reach out to an old friend
- Tell people how you're feeling
- Take up exercise, join a walking group or join a gym
- Read a good book
- Join a club or social group
- Volunteer
- Take up a new hobby
- Check out resources and programmes running in your local community.
- Call Samaritans on 116 123

For many, Christmas is a joyous time to relax and enjoy the festive season with our loved ones, but Christmas can also be a time where people can feel overwhelmingly lonely. When you add in the isolation many of us have experienced over the past few years, it's not surprising that people are feeling increasingly lonely. Everyone can feel lonely, and there are things you can do to feel less isolated and alone.

You're not alone

FIND A WARM WELCOME

Did you know that there are many community drop-in points across Lanarkshire that you can use as a base to meet up with others for a catch up and have a free cup of tea or coffee?

Have a look at North and South Lanarkshire's websites for details of all places offering this service.



Scan for
details
in NLC



Scan for
details
in SLC

Partnerships working

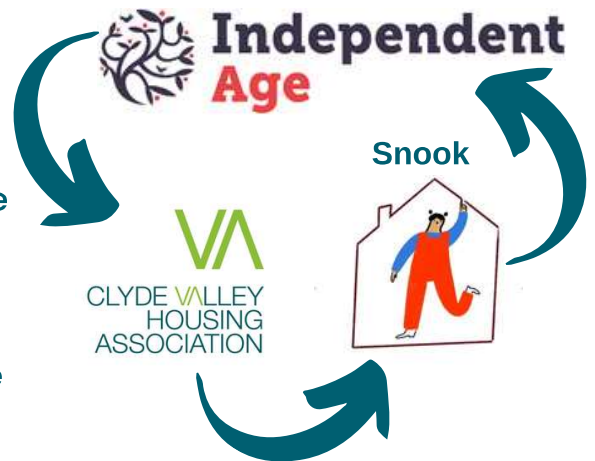


As part of Clyde Valley's Customer Experience Strategy, we're working in partnership with older persons charity **Independent Age** and design company **Snook**, to better understand the needs of our customers over 65 years and older. to enable us to develop our Older Persons Strategy.

You may have participated in our recent survey asking you to provide feedback on:

- What home means to you
- What needs you have around housing and community
- If you experience any challenges in the home and community

We're really excited to to work with these organisations and also to help Independent Age to gain insight into what services they need to provider to the wider communities.



Join us and get involved

There are many ways our customers can get involved at Clyde Valley:

1

Customer Panel

Our customer panel invite you to join them to help Clyde Valley Housing Association to improve our services and performance. Our panel act as a voice for customers and focus on improving services, quality and performance and meet regularly to discuss their findings and make recommendations.

2

Our Board

We are actively seeking customers of Clyde Valley to join our Board. This is a great opportunity for you to meet new people, share your opinions and help us shape and improve OUR Services for YOU.

3

Share membership

For as little as £1, you can become member of Clyde Valley Housing Association. Membership provides the opportunity to participate in our activities and to stand for election at the Annual General Meeting and vote for members of the Board.



L-R: Lynn, John (CVPS Chair), Allan (CVHA Chair), Sarah-Jane, Mhairi, Sandra, Charlene, Graham, Holly, Lynn, Kerry, Leigh & Angela

OUR CONTACT CENTRE CELEBRATES ITS 1ST YEAR OF SUCCESS

Following the launch of our dedicated customer Contact Centre in 2021, our aim was to improve customer experience and provide a first class front-line service. The Contact Centre is there to provide quick and easy solutions to our customers to ensure that we're there for them, when they need us most.

Our friendly and professional Contact Centre Team can be contacted via, telephone, social media and email.

Did you know, our team have handled over:

- 60,000 telephone calls
- 19,000 emails
- 150 DMs on our Socials

We are continuously working to improve our offer to our customers utilising our customer feedback, our ambition is to provide a customer experience that rivals the very best service providers.

CUSTOMER SATISFACTION

We commissioned Research Resource to carry out a tenant satisfaction survey to assess satisfaction with the Association and the services it provides. 521 interviews were carried out by telephone.

OVERVIEW OF SATISFACTION



83% of our customers we **satisfied overall** with the service provided by CVHA.
(Decrease of 2% from 2021)



92% of our customers felt they were kept **informed** by the association
(Decrease of 1% from 2021)



95% were satisfied with the opportunities given to them to **participate** in CVHA's decision making processes
(Decrease of 1% from 2021)



70% of customers were satisfied with the **repairs service** received in the last 12 months.
(Decrease of 7% from 2021)



78% of customers were satisfied with the **neighbourhood management**
(Decrease of 2% from 2021)



80% of our customers were satisfied with the **quality of their home**
(Increase of 3% from 2021)



81% of customers said the rent for their home represented very or fairly good **value for money**
(Increase of 3% from 2021)

Performance and Communication



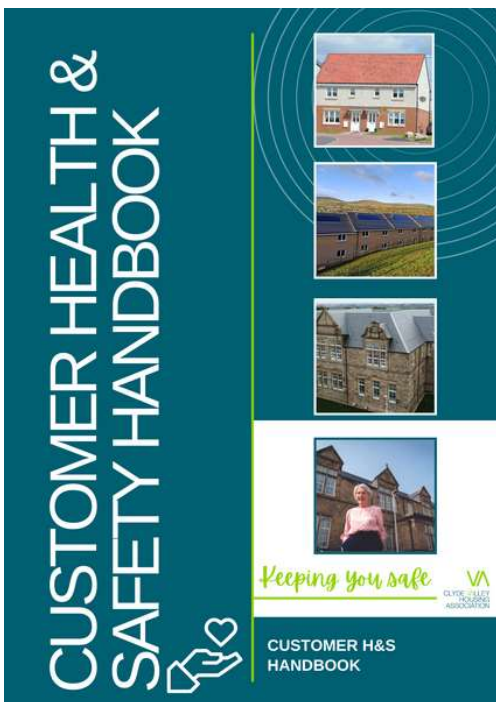
Value for Money & Performance Report 2021/22

In October we published our Annual VFM Report all customers should have received a copy. You can also find this on our website.



Monthly Bulletins

Our monthly bulletins provide lots of useful information. We are keen to keep you informed as to what is going on within CVHA, you can subscribe via our website.



Customer Health & Safety Handbook

This handbook has been designed to give you information about the actions CVHA will take to ensure your home is a safe place to live and how you can help in that process. We have included lots of hints and advice on general home safety which I hope you find both informative and useful.



Our Community



MACMILLAN COFFEE MORNING

In September the team held our most successful ever MacMillan Coffee Morning, and we raised £368. Well done to all our staff that participated by providing all the tasty treats and to those that donated to such a worthwhile cause.



MOSSEND PRIMARY SCHOOL

We were delighted to present P6 pupils Miller and Evie from Mossend Primary alongside Headteacher, Mrs McCulloch with the 'Play Safe, Stay Safe, Keep Safe' Education Resource packs from the Children's Safety Foundation, we hope you enjoy them!



COMMUNITY EVENTS

The team have enjoyed hosting successful in person community events in 2022 providing lots of financial and fuel advice as well as energy saving kits for your homes. Our housing team were also available to discuss housing issues with you in person. We look forward to seeing you in 2023!



BLANTYRE COMMUNITY GARDEN

We were happy to donate plant pots to the beautiful community garden which has been a fantastic community led effort to transform a neglected part of Blantyre behind the Miners Welfare into a wonderful community garden for everyone to enjoy. It's looking really beautiful.

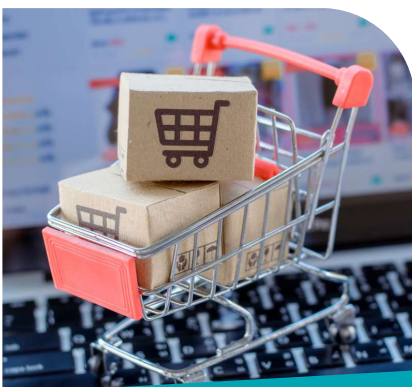


Staying safe online

Think Twice Click Once.

With holiday season days away it's important to keep in mind the "digital grinch" that lurk online. Holiday seasons are prime time for scammers and phishers to get hold of your data as they know you're likely to impulse buy/click things and they take advantage of the last minute rush to get something in time for the 25th.

- Likely if something seems "too good to be true" it often is, only the big guy in the sleigh delivers a brand new iPhone out of nowhere!
- Before trusting an email or message have a think "was I expecting this?" again scams/phishing attempts often come out of the blue so if you think something is out of place trust your instincts!
- Don't assume because it's personalised that it's trustworthy, some information on you is available publicly online (Facebook, twitter, Instagram) and these can be used to send what appears to be something from someone you know, following our previous points it's wise to take some time and be sure the message is genuine.
- Double check the URL of the website you are shopping from, it should start with "HTTPS://" if it's just HTTP:// then the site isn't secure and may not be the website you were actually trying to reach or could be fake entirely.
- Keep your devices up to date. This may seem simple but often software updates include important security and bug fixes that left unchecked can be used by online criminals to get control of your device.
- Avoid public Wi-Fi. Public Wi-Fi is seen as a fantastic resource to use when out and about as you don't have to use up your phones data plan however, most public Wi-Fi's are open ended meaning anyone on the same network can see your traffic and possibly steal your data. As much as possible avoid public Wi-Fi and stick with your 4/5G plan and home Wi-Fi.



The real secret is thought, it's very simple to be safe online just as it's easy to get scammed. Before clicking/opening/downloading/buying anything take an extra minute and check that it's really safe before committing.

10 seconds of thinking is all it takes.

CONDENSATION

This time of year we can start to see a build-up of condensation within our homes, which can cause unwanted dampness in buildings.

Did you know in just one day the average family makes about 15 pints of water vapor.

This vapour stays in the air in warm rooms but turns back into water when it touches cold surfaces such as a wall, window or ceiling.



The four main causes of condensation

- lack of heat
- lack of insulation
- lack of ventilation
- moisture production

How to prevent condensation

If you find water on the inside of your windows, on cold walls and surfaces, in cold rooms or near windows it is likely to be condensation.

You may also find black mould on the walls or blue/green mould on leather or wood. Mould is usually found in cold corners, cupboards or on external walls inside the property.



In most cases condensation can be prevented by opening a window and making sure that all rooms within the home are heated adequately.



- Keep all your rooms warm by using your heating system effectively and efficiently as much as you can afford. Turning your thermostat down by 1°C could cut your heating bills by up to 10%.
- Keep your central heating thermostat set between 18° and 21°C it's better to have heating on a low setting for longer to maintain a minimum temperature rather than heating to high temperatures at short bursts.



Scan the QR Code to view our video

for helpful tips to protect your home against condensation this winter.



Your Safety at christmas

Christmas is a time when your home is likely to be full of people, and it's in the excitement of the season that accidents can easily happen.

Cooking

Don't leave food cooking in the oven whilst you are out shopping, or when you are sleeping.

Christmas Trees

Artificial is best! If you must have a real tree, purchase trees in soil and ensure they are kept watered to reduce the risk of fire.

Candles

Never leave a candle lit if you are not in the room. Keep candles away from trees, cards and never under a wall mounted TV.

Christmas Pudding

Have a jug of water close to hand if you are lighting your Christmas pudding, and clear away any paper hats/crackers before lighting.

Wrapping Paper

It gets everywhere on Christmas morning and can easily get knocked into the fire place, or lit by a cigarette – so please bag it up.

Don't overload plug sockets

Make sure to avoid overloading your plug sockets with extensions and instead just use one plug per socket.

Fairy Lights

If you have been using your fairy lights for a few years, it might be time to replace them. Newer models such as LED lights will meet higher safety standards and are more energy efficient. Remember always switch these off when you are not at home or are in bed.





Info Point

Have you enjoyed this issue of our newsletter?

As well as keeping you informed of the work we are doing and highlighting any issues that may affect you we are happy to consider any items you think are important.

Please let us know if there is anything you would like us to feature. Please send us your comments or feedback.

Repairs

Emergency Repairs	0800 073 0703
Scottish Gas (smell gas)	0800 111 999
Scottish Power (no electricity)	0800 092 9290
Scottish Water (no water/burst pipes)	0800 077 8778
Gas heating repairs (City Technical)	0333 202 0708
All other emergency repairs	0845 877 0411

Please call the freephone Emergency Repairs number in the first instance.

Tenancy related

Anti social behaviour / dog fouling / vermin / roads:

- | | |
|-----------------------|----------------------|
| • North Lanarkshire | 0300 123 1382 |
| • South Lanarkshire | 0800 389 1105 |
| • East Dunbartonshire | 0300 123 4510 |

Anti social behaviour complaints should in the first instance be reported to Police Scotland by calling **101**.



Facebook messenger

(scan our QR code to view our FB page)

Please call 01698 268 855 or email cvha@cvha.org.uk if you would like to receive any of our information by email or in another format such a different language, large print, Braille or audio.

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