

Welcome to your winter 2020 newsletter



My name is Fin Smith and I am the Customer Service Director for Clyde Valley Group (CVG), including our Factoring Service. I joined CVG in June 2019 and have really enjoyed speaking with customers to understand more about your experiences of our services.

The last 9 months have been difficult for all of us and have presented many challenges. Scottish Government guidance and advice meant that we had to suspend landscaping services for a period but we worked to get these started again as soon as was practically possible. I realise that these services will have been missed by you, particularly while you have been stuck at home watching the grass grow longer.

Earlier this year we launched our new Customer Experience Strategy for the whole of Clyde Valley Group. This strategy will deliver on three main objectives:

1. Deliver an outstanding customer experience
2. Reduce customer effort
3. Support successful tenancies, neighbourhoods and communities

Thank you to all of you who took part in our telephone survey during September and October. You told us that our main areas of focus should be on quality of work, cost of work, frequency of work and communication. Our Customer Experience Strategy includes a range of projects that seek to deliver improvements in these areas.

During the first 3 months of 2021 we will be undertaking some research into customer expectations and experience. This will include customers from across CVG, including Factoring. We will use the findings from this research to inform a programme of **Service Design**, including the introduction of a new set of **Service Standards** that will outline what you can expect from CVG.

Our Customer Experience Strategy outlines plans to introduce a new **Customer Contact Centre** that will be able to deal with all customer

enquiries and will provide you with choice in how to contact us – this will include telephone, email, webchat, SMS and online portal.

We will introduce a new **online customer portal** for Factoring customers later in 2021, this will give you access to your account, statements, payments, information on service schedules and updates as well as allowing you to raise requests and queries with us directly through your online account.

One of the challenges that I have faced since joining CVG 18 months ago relates to collection of fees and charges for the Factoring service. I have been working with the team to improve internal approaches, including the addition of Katie Stewart to the team in the new post of Factoring Coordinator. Much of the team's time is taken up with the chasing of unpaid fees and charges. This isn't what we want the team to be focused on but it is an unfortunate reality. We provide Factoring services to 3033 customers; 600 accounts have debt of £100 or more on their accounts. I would encourage you to set up a **Direct Debit** or **Standing Order** to make your quarterly payments. We haven't raised your management fee for a number of years and I recommended to the Clyde Valley Property Services (CVPS) Board of Management that fees should be frozen again for 2021/22, the CVPS Board agreed to this freeze in fees.

We look forward to delivering on our improvement plans during the coming year and will work harder to communicate with you more effectively. Your feedback and input is incredibly important to us. We would be delighted to hear from you on what you feel works well and what you think we could change to make things better. Please email your feedback and ideas to nova@cvha.org.uk.



Direct Debits



Did you know that you can spread the cost of your factoring charges over the year by setting up a monthly direct debit?

If you choose to pay by direct debit you will still receive a quarterly invoice for your records so that you can still see your current balance and any charges for that quarter. If you need to increase or decrease your direct debit amount at any time, we are able to do that for you.

If you would like to set up a direct debit please contact a member of the factoring team by calling 01698 268855 or by email to nova@cvha.org.uk and we can arrange to set it up for you.

Winter Landscaping

You will be aware that the final grass cuts for the season have been completed, however our landscaping contractor will still be working in your estate during the winter months.

Tivoli Services Ltd will be carrying out visits to all of our estates to carry out the following:

- Shrub maintenance – winter pruning
- Litter picking
- Leaf collecting

Top Tips for Maintaining your Property in Winter

- Bleed your radiators to ensure that they heat up properly
- Get your heating system serviced to ensure that it is working correctly
- Check your gutters and drainage system for blockages and leaks
- Check that your doors and windows are sealed properly to prevent leaks and draughts
- Follow the following steps to avoid frozen pipes:

Contact Details

Have you provided us with your current, up-to-date contact details?

If you think we may have your old phone number/email or we may be missing some of your details please contact us to update your details on the system.

It is important that we have your correct contact details in case we ever need to contact you regarding your account.

We can also send invoices by email so if you would be interested in receiving your invoice electronically please contact us and provide us with your email address.

Avoiding Frozen Pipes:

If there is cold weather on the way there are some steps you can take to avoid the pipes in your property from freezing:

- Insulate pipes and water tanks - Wrap pipes in any cold areas with some pipe sponge covers. If possible, insulate any water tanks, especially in colder places like the loft.
- Leave your heating on - Set your thermostat at 12-15C when you're away from the property to keep the air inside warm. This will help stop internal pipes from freezing.
- Run your taps – it's harder for water to freeze if it's running, so turn your taps on and off regularly so that the water flows through them.
- Drain your water system - if you know you'll be away from the property in colder weather, think about draining the water from your system completely to prevent frozen pipes.
- Open cabinet doors and loft hatches - Allow warm air to circulate around pipes under sinks or in the loft.

IMPORTANT INFORMATION FROM OUR WELFARE TEAM

Scottish Child Payment – Starting 15th February 2021

The new Scottish Child Payment has now opened for early applications from Monday 9 November.

Scottish Child Payment helps towards the costs of supporting your family. It's a weekly payment of £10 that you can get for every child you look after who's under 6 years of age. You'll get the payment every 4 weeks if your application is successful. This is in addition to Child Benefit that you already receive from the UK government.

Will I be eligible?

1. you live in Scotland
2. you or your partner are getting certain benefits or payments
3. you or your partner are the main person

looking after a child who's under 6 years old

What are the Qualifying Benefits?

Remember You can apply whether you're in work or not, as long as you're getting one or more of the following benefits:

- Universal Credit
- Child Tax Credit
- Income Support
- Pension Credit
- Working Tax Credit
- income-based Jobseeker's Allowance (JSA)
- income-related Employment and Support Allowance (ESA)

What does the "main person looking after the child" mean?

The child must be named on either you or your partner's claim for one of these

benefits:

- Child Tax Credit
- Child Benefit
- Universal Credit
- Pension Credit

If you or your partner are **kinship carers**, you need to have something to show you look after the child. This can be either:

- a letter from your local council
- a copy of a legal order

The type of legal order you need to have includes:

- a Kinship Care Order
- a Compulsory Supervision Order
- a Residence Order
- a Permanence Order
- a Guardianship order

Advice for all European, EEA and Swiss Citizens

The UK has left the EU, and is in the Transition Period which ends on 31/12/2020.

If you and all of your family wish to continue living in the UK after 31 December 2020 and you are a citizen of any of the following countries or areas:

- The European Union (except Ireland)
- Iceland/
- Liechtenstein
- Norway
- Switzerland

You must have a valid UK permanent residence document; this can be one of the following:

- a certificate inside your blue 'residence documentation' booklet (or pink if you're a Swiss national)
- a certificate inside your passport
- a biometric residence card confirming permanent residence

You will not have a permanent residence document unless you applied to the UK Home Office for it. You will usually only be able to apply for it when you've lived in the UK for 5 years.

What happens if I do not have any of these documents?

If you do not have any of the above, you must apply to the EU Settlement Scheme to continue living in the UK after 30 June 2021. This can be done online at <https://www.gov.uk/settled-status-eu-citizens-families>

People need evidence they were living in the UK by 31 December 2020, and to apply to the EU Settlement Scheme in order to be covered by these provisions.

If your application is successful, you'll get either settled or pre-settled status.

It's free to apply to the scheme.

It is important if you are not a British Citizen that you check if you need to apply, this can be done here: <https://www.gov.uk/staying-uk-eu-citizen>

This applies to people who:

- were born in the UK but are not a British citizen - you can check if you're a British citizen if you're not sure
- have a UK 'permanent residence document'
- are a family member of an EU, EEA or Swiss citizen who does not need to apply - including if they're from Ireland
- are an EU, EEA or Swiss citizen with a British citizen family member
- If you have children, you need to apply for them separately.
- if you're an EU, EEA or Swiss citizen and you have a family member who is an eligible person of Northern Ireland, you may be able to choose which way you apply.

To apply for the EU settlement Scheme : <https://www.gov.uk/settled-status-eu-citizens-families>

Remember you must apply for all members of your family including children.

The official UK government guidance is available in 26 European Languages please check this information out carefully here: <https://www.gov.uk/guidance/settled-status-for-eu-citizens-and-their-families-translations>.

What happens after you have applied?

You'll be given either:

- settled status
- pre-settled status

You will not be asked to choose which you're applying for. Which status you get depends on how long you've been living in the UK when you apply. Your rights will be different depending on which status you get.

Settled status

You'll usually get settled status if you've:

1. started living in the UK by 31 December 2020
2. lived in the UK for a continuous 5-year period (known as 'continuous residence')

Five years' continuous residence means that for 5 years in a row you've been in the UK, the Channel Islands or the Isle of Man for at least 6 months in any 12-month period. The exceptions are:

1. one period of up to 12 months for an important reason (for example, childbirth, serious illness, study, vocational training or an overseas work posting)
2. compulsory military service of any length
3. time you spent abroad as a Crown servant, or as the family member of a Crown servant
4. time you spent abroad in the armed forces, or as the family member of someone in the armed forces

You can stay in the UK as long as you like if you get settled status. You'll also be able to apply for British citizenship if you're eligible.

Pre-settled status

If you do not have 5 years' continuous residence when you apply, you'll usually get pre-settled status. You must have started living in the UK by 31 December 2020. You can stay in the UK for a further 5 years from the date you get pre-settled status.

You can then apply to change this to settled status once you've got 5 years' continuous residence. You must do this before your pre-settled status expires.

If you'll reach 5 years' continuous residence at some point by 30 June 2021, you can choose to wait to apply until you reach 5 years' continuous residence. This means that if your application is successful, you'll get settled status without having to apply for pre-settled status first.

Your rights with settled or pre-settled status

You'll be able to:

- work in the UK
- use the NHS for free, if you can at the moment
- enrol in education or continue studying
- access public funds such as benefits and pensions, if you're eligible for them
- travel in and out of the UK

If you want to spend time outside the UK

- If you have settled status, you can spend up to 5 years in a row outside the UK without losing your status.
- If you're a Swiss citizen, you and your family members can spend up to 4 years in a row outside the UK without losing your settled status.
- If you have pre-settled status, you can spend up to 2 years in a row outside the UK without losing your status. You will need to maintain your continuous residence if you want to qualify for settled status.

If you have children after applying

If you get settled status, any children born in the UK while you're living here will automatically be British citizens.

If you get pre-settled status, any children born in the UK will be automatically eligible for pre-settled status. They will only be a British citizen if they qualify for it through their other parent.

What's been going on at Clyde Valley

New staff

The sustained growth of the Association has been reflected in a number of arrivals of staff at our Scott Street base. Over the last 6 months we have welcomed several new colleagues who have already contributed to the functions of the organisation. Three senior roles we have welcomed to the business are:

John Duncan Development and Property Director



John Duncan is well-known in the RSL sector, having worked in the sector for 30 years. John began his career with Queens Cross Housing Association in Glasgow as a Development Officer and subsequently worked for Queens Cross Workspace and held senior roles with River Clyde Homes and Glasgow Housing Association.

Most recently, John worked for Eildon Housing in the Scottish Borders for 7 years where he was Director of Property Assets. He has also served on a number of RSL Boards.

John will lead on the strategy and delivery of CVG's ambitious investment plans, including building another 700 new homes over the next 2 years, strategic asset management and planned and routine repairs services.

Lisa Beresford People Director



Lisa joined Clyde Valley in September 2020 to lead the Group's HR function.

Prior to this Lisa worked as the Head of Human Resources at South Lanarkshire College where she was responsible for all aspects of HR, OD and Equality. Lisa is a fellow member of the Chartered Institute of Personnel and Development and has considerable experience in delivering HR improvements within a positive culture.

Lisa's experience and skills include strategic insight, change management, people management, leadership and organisational development, policy development and equality, diversity and inclusion.

Sarah Parker Business Improvement Manager



Sarah joined Clyde valley in September 2020 as the Business Improvement Manager. Sarah is responsible for managing the Business Improvement Team and leading the development and delivery of business improvement projects which support the overall strategic aims and objectives of the Group. Sarah's team's work includes process review and improvement, implementing new technologies, data and reporting and ensuring our people have the correct tools to deliver a fantastic service to our customers.

Sarah's experience includes Project Management and Consultancy, with a varied history of delivering large-scale transformation projects within public, private and voluntary organisations, driving organisations to achieve their goals and deliver customer centric services.

Corporate Strategy launch

During the week of 14th September we launched our 5-year Corporate strategy which shares our vision and clearly sets out Clyde Valley Groups plans and ambitions from 2020-2025.

The Scottish Government is encouraging us all to think as far ahead as 2040. There are significant challenges in achieving a carbon neutral Scotland by 2045, addressing poverty and inequality, growing numbers of older people and single households, health needs, homelessness and the rapid development of new technology in all areas of life. Clyde Valley Group will make it our business to understand customers' and employees' changing needs and expectations and address these key issues.

In addition to our Corporate Strategy, supporting case studies and films were also produced to highlight the strong links and partnerships we have with our Development contractors, Local Authority Stakeholders and community initiatives. All of our strategies, case studies and films can be found on our website at www.cvha.org.uk and via our youtube channel. These have been created with the invaluable insight and help from our customers, colleagues and partners, to whom we would like to give a special thanks.

Customer service Excellence



During the month of August we went through our Customer Service Excellence Accreditation. We were delighted to receive an additional 3 compliance plus awards taking our total to 10. This is a testament to the hard work of our staff and the importance we place on getting things right for you, the customer.

We are pleased to announce the launch of 'Clyde Valley Lets', a new letting agency service for the Private Rented Sector (PRS) based within the Clyde Valley Group.

Clyde Valley Lets

Mike Campbell, who is leading this exciting development, is a well-known and respected figure from the PRS, who has an ambition for Clyde Valley Lets to provide high quality letting and property management services for private landlords, tenants and investors.

Mike describes this new proposition as the "launch of a 'Social Letting Agent', grounded within the ethos of the Clyde Valley Group, combining the benefits of operating with a business head and a social heart, able to draw on the vast experience of colleagues across the wider organisation".

We know that some of our NOVA factored homeowner customers are landlords

letting out property, some of who may use an agent and some who self-manage.

Mike would like to hear from you to start a conversation about any practical issues or questions you might have as a landlord in the ordinary course of being a landlord or related to the challenges around finding a new normal because of COVID19 which presented and still does, a range of challenges for landlords.

In better times Clyde Valley Lets will be delighted to invite landlords to attend information sessions, but until then cvlets@cvha.org.uk will suffice if you want to get in touch, but of course, without any obligation on your part.

Finalists in the Lanarkshire Business Awards

Sadly the Lanarkshire Business Awards Event for 2020 had to be cancelled due to the pandemic. We were however delighted to be shortlisted as a finalist in the Customer Service Excellence category and to receive a trophy to recognise our achievement.



My name is Katie Stewart. I would like to take this opportunity to introduce myself as the new Factoring Coordinator and to detail some of the service improvements that we will be making in the year 2021. I would like to thank those who took part in our recent customer survey and can assure you that we have paid close attention to the results and will be making positive changes based on the feedback provided.

Firstly, I am very happy to announce that we have decided to freeze the management fee at £89.00 per year for the fifth year in a row for the year 2021/22. The factoring service is also being rebranded as Clyde Valley Factoring. Nova Property Management Services Ltd is proud to be part of the Clyde Valley Group and we feel that the new name for the service reflects this. Further details relating to the rebranding will be provided in due course.

I acknowledge that the methods of communication that we have used previously need to be improved and the frequency of communication needs to be increased. To ensure that we keep our customers informed on the services that we provide we will be actively communicating with you on your service delivery. In order to do so,

we will require up-to-date contact details from our customers and will be including a contact details form with your next invoice in January 2021 which we politely ask you to return to us.

We will also be seeking feedback from you regularly in order to ensure that a high level of service delivery is achieved and maintained. We will be increasing your opportunity to influence changes to the service so that the factoring service that we provide is at the standard you expect.

We will be focusing on working with the contractor that provides the landscaping and common maintenance carried out on your estate. We will be working with them to ensure that their work is carried out to the standard our customers expect.

Overall, I am really excited about the changes that we have planned and I am confident you will notice a significant improvement in the factoring service. If I can be of service in any way then please get in touch at nova@cvha.org.uk.

MacMillan cancer support coffee afternoon



Whilst we couldn't hold our annual coffee morning and put our staff baking skills to the test, our Finance Manager Susan held a virtual coffee afternoon which was enjoyed by all.

We were delighted to raise £300 for such a worthwhile charity. The 'hug mugs' and empire biscuits were enjoyed by all.



Staff Charity

Over 2019/2020 Chris's House were selected as Clyde Valley's nominated charity for the year, Chris's House is a local based non-profit organisation set up as a centre for Help, response and intervention surrounding suicide. This charity was founded by Anne Rowan, a Wishaw mum with a passionate vision for a crisis centre established in memory of her son Chris whom she lost to suicide. Chris's House is the first 24 hour non-medical crisis centre in Scotland offering integrated support.

During 2019-20 Chris's House benefitted from being our annual staff charity in the following ways:

- Staff volunteering weekly from January-March to support admin tasks. Approx. 10 of you have signed up to this
- 10k grant funding to support the salary for a staff member
- Fundraising of approx. £2600 which has been raised through events and Employee Giving. We continue to collect via payroll giving until end of August



Whilst the pandemic limited how much we could get involved with participating in fundraising events prevented any further volunteering we were delighted to be able to hand over a check for £2680.83 to such a worthwhile charity.



Staff Charity 2021 Choice

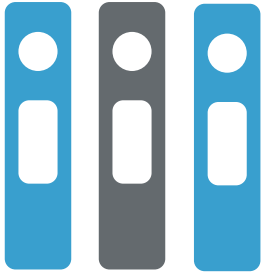


Clyde Valley staff have selected St Andrews Hospice as their new charity of the year running from September 2020 to August 2021. St Andrews hospice is a specialist palliative care hospice who provide support for patients, families and carers in the following ways;

- Up to 30 inpatient specialist palliative care beds
- Outpatient and Wellbeing services for specialist palliative care service
- Community support at home services
- Grief and Bereavement support services
- Consultant Led medical teams

The challenges of Covid on a charity like this has been massive as they are unable to fundraise in their usual manner. A hospice like this requires to raise £88k every week and 630 volunteers to operate.

Staff at Clyde Valley will be aiming to raise as much as they can over the next year to help such a worthwhile charity.



Are your account records up to date?

We try our best to always have the correct information on our accounts, however sometimes a surname can have two spellings i.e. White or Whyte.

If there are any details on your account which are incorrect please contact us and we will amend this. This also applies to providing a forwarding address, email address or contact telephone number.

This is also of vital importance if you rent out your property. We have to deal with emergency reports such as roof repairs, flooding/water damage and fire, so in any of these events it is important that we can contact you, particularly if your property is empty. Please advise us of the relevant forwarding address, telephone number or letting agent's details.

Have you enjoyed this issue of our newsletter?

As well as keeping you informed of the work we are doing and highlighting 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 or if you would like to comment on our activities, send us your comments by contacting us by any of the methods below. We would love to hear from you.

USEFUL INFO cut out and keep!

Contact numbers

General enquiries 01698 268 855

Emergency contact numbers

CVG Payment Line Freephone 0800 158 3298

Scottish Gas - smell of gas 0800 111 999

Scottish Power - no electricity 0800 092 9290

Scottish Water - no water supply/burst pipes 0800 077 8778

Useful numbers

Anti-Social Behaviour
North Lanarkshire Council (24 hours) 0300 123 1382

South Lanarkshire Council 0303 123 1015

SLC Out-of-hours Noise Team 0800 389 1105

Other Formats

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

The Group is a member of Happy to Translate, an organisation that can provide help and information for any visitors/tenants with little or no English. They can provide interpreters to attend meetings at our premises or translation of our documents.

Cleansing Services

(refuse collection, wheelie bins, special uplifts)

North Lanarkshire Council 01698 302010

South Lanarkshire Council 0303 123 1020

Environmental Services

(pests, vermin, dog fouling, roads, etc)

North Lanarkshire Council 01698 403110

South Lanarkshire Council 0303 123 1015

Scotland's Domestic Abuse and Forced Marriage Helpline:

0800 027 1234

Office Opening Times

The offices of Clyde Valley Factoring will be closed at 2pm on Thursday 24th December and will re-open at 9am on Wednesday 6th January.

As always details of emergency contact details are on our website and available via our main office telephone number throughout these holiday periods.



Clyde Valley Factoring is a brand name of Clyde Valley Property Services Registered with Companies House. No 296379
Property Factor Registration Number PF000106

Telephone contact: 01698 328248
01698 328258
Fax: 01698 266271
E-mail contact: nova@cvha.org.uk

Opening times:
Monday - Thursday: 9.00 - 17.00
Friday: 9.00 - 16.30