

Celebrating Our New Development in Overtown

On Wednesday 10th December, we were thrilled to host the official launch of our new development at the former Overtown Primary School site. This event marked a significant milestone for Clyde Valley Housing Association.

We were delighted to welcome Councillor Kenneth Duffy, Provost of North Lanarkshire, who shared a few words, alongside Eleanor Walker, Chair of our Audit Committee, representatives from the Scottish Government, North Lanarkshire Council, the Scottish Housing Regulator, former teachers of Overtown Primary School, local community members, and our dedicated Clyde Valley team.

Overtown Primary School has been a landmark in the village since the 1880s. Our vision was simple: preserve its heritage while creating modern, high quality homes for social rent. We are delighted that this site will provide:



- 9 maisonette flats within the original school building (including one fully wheelchair-accessible home).
- 8 new terraced houses on the former playground.

As part of the development we were delighted to retain the original facade as a focal point on the Main Street.

We were also keen to ensure that the design reflected the character of the school, blending history with contemporary living.



mortar, it's about creating homes that respect the past while meeting modern needs.

Thank you to everyone who helped make this vision a reality. We look forward to seeing these homes filled and becoming part of Overtown's future.









Annual ICS Survey Results

CVHA is proud to work with the Institute of Customer Service (ICS), a national organisation that sets the standard for great customer service across the UK.

Thank you to everyone who completed our recent ICS survey in June 2025. Your feedback helps us understand what matters most to you and where we can improve.

What is the Customer Satisfaction Index (CSI)?

The CSI is a score based on your feedback. It looks at things like:

- How easy it is to deal with us
- How quickly we resolve issues
- Whether we keep our promises

· How much you trust us

Why does it matter?

Your feedback shapes our services. The CSI score shows how we compare to other organisations and helps us focus on what matters most to you. It also supports our goal to achieve ServiceMark Accreditation, proving our commitment to excellent service.

How did we do this year?

We're pleased to share that Clyde Valley Housing Association achieved a CSI score of 73.8, which is above the Public Services (Local) sector average of 72.7. This reflects the positive experiences many of you have had with our team and services.

Our highlights include:

- You rated our staff highly for helpfulness and competence, which we're proud of.
- Satisfaction is strongest when we get things right first time something we're committed to improving further.
- Our Net Promoter Score (how likely you are to recommend us) is 25.7, showing many of you would recommend CVHA to others.

Areas for Improvement

- Repairs and maintenance: Timeliness and quality remain key concerns.
- Communication: You want clearer updates without having to chase.
- Website usability: Some of you find it confusing we're working on improvements.
- Complaint handling: We know we need to resolve issues faster and more effectively.

* FEEDBACK*

Best housing association I have ever been with.

Better website, it's quite confusing and not intuitive.

Everyone I speak with is so friendly and helpful you have amazing staff.

Communication with clients to keep them informed when dealing with issues rather than the tenant having to chase things up.

CVHA always have tried to rectify any problems that I have had by ensuring a professional, quick response.

What's next?

We're turning your feedback into action by creating a Service Improvement Plan focused on areas where we scored lowest. This plan will also support our ServiceMark Accreditation, showing our commitment to delivering better services for all customers.

Rent First this Christmas

Christmas is a special time, but we know it can also be expensive, especially with the rising cost of living.

As the festive season approaches, we want to gently remind you how important it is to keep your rent payments on track. Paying your rent first helps protect your home and gives you peace of mind.

If you can, think about making small extra payments now or saving enough for one month's rent in advance. This can ease the pressure in December and help you enjoy the holidays without worry.

Please continue your regular payments throughout the festive period so you don't fall behind. It's always easier to stay on track than to catch up later.

If you think you might struggle with December's rent, please contact us as soon as possible on 01698 268855. We're here to help. We can refer you to our Welfare Benefits Officer for advice on benefits, and there are other organisations that can support you with budgeting and debt advice, such as Citizens Advice Bureau, Money Advice, North Lanarkshire Councils' Tackling Poverty Team and StepChange.

We'll also send friendly reminders to help you avoid arrears and unnecessary stress. Our goal is for you to enjoy the festive season after a challenging year. You don't need to stop buying gifts, but we encourage you to budget carefully and make rent your priority so your home stays secure.

Debt & Money Advice Contacts

Citizens Advice Bureau

CAB Scotland Helpline: 0800 028 1456 | Debt & Money Advice

Money Advice

NLC | Debt Advice Service: 01698 332551

SLC | Money Matters Advice Service: 0300 029 0041

Tackling Poverty Team

NLC | Tel: 01698 332551 | Email: TPTeam@northlan.gov.uk | Tackling

Poverty

SLC | southlanarkshirecommunityplanning.org

StepChange Debt Charity

Tel: 0800 138 1111 | stepchange.org

New Way to Pay

In 2024, we began transferring our payment processing services from AllPay to Pay360 by Access Group. As part of this change, we issued new payment cards and asked customers to destroy their old AllPay cards and start using the new ones.

This year, we completed the transition by moving our factored customers to Pay360. During this period, we kept old AllPay cards active to make the switch easier. From 2026, these old cards will be disabled.

Most customers are already using their new Pay360 cards, but if you're still using an AllPay card, we'll be in touch soon to help you make the change.





We're making it easier and safer for you to manage your rent payments. Pay360 offers a modern, user-friendly system designed with convenience in mind.

Here's why it's better:

- More Ways to Pay Pay online, by phone, or through mobile—choose what works best for you.
- Secure and Reliable Industry-leading security standards, including increased security compliance to keep your payments protected.
- Fast and Simple A streamlined process means quick payments with less hassle.
- **Trusted Across the UK** Used by local authorities and housing associations, Pay360 is a proven solution for safe and efficient rent collection.

If you are unsure which card you should be using, your new card should look like the images above. Please get in touch with us if you have lost your card or if you are unsure which card you should be using.





Planned Maintenance

At Clyde Valley Housing Association, your comfort and satisfaction are at the heart of everything we do. Our top priority is to provide high-quality, affordable homes that meet your needs, today and for years to come.

We're setting and maintaining high standards, making strategic investments, and using accurate data to guide decisions. This means modernising our housing stock, improving energy efficiency, and adapting older properties to meet modern living standards - all while prioritising safety, efficiency, and customer satisfaction.

What's Coming Up?

We have an exciting programme of upgrades planned to make your homes warmer, safer, and more comfortable:



Kitchen Replacement Programme



Complete 225 kitchen replacements by March 2026 (162 already complete).



Boiler Replacement Programme

Upgrade 120 boilers by March 2026 (30 already complete).



Shower Installation Project

Starting early 2026 to improve convenience and accessibility.



Windows & Doors Upgrade

249 homes will benefit from triple-glazed windows and new doors in 2026, improving warmth, security, and energy efficiency.



We Want Your Feedback on Close Cleaning!

Your opinion matters to us! We're collecting feedback on how our customers feel about the cleaning services in our closes.

You'll soon see posters displayed in your close with details on how to share your views. Look out for our new Close Cleaning Pulse Survey and QR codes, just scan and tell us what you think!

Your feedback helps us improve and make sure our services meet your expectations.

Big News: £1.48 Million Investment for Your Home!

We're excited to announce that Clyde Valley Housing Association has secured £1.48 million in funding from the Scottish Government through the Social Housing Net Zero Heat Fund. This funding will allow us to deliver a window and door replacement programme across 249 homes in Airdrie, Hamilton, and Motherwell.

This will see:

- Triple-glazed windows and new doors installed to these homes.
- Improvements to energy efficiency in these homes.
- · Reduced heat loss which will impact positively on energy costs.

This project started in December 2025 with comprehensive surveys being carried out in our customers homes. The project is expected to run until late Summer 2026.

If your home is part of the programme, you will have already been notified. These are important upgrades to your home and we would appreciate if you can allow access for surveys and the works when the time comes.

At CVHA, we are committed to delivering high quality homes and making improvements that benefit you and the environment. These upgrades aren't just about looks, they are about comfort, affordability, and sustainability.

Here to Help with Welfare Benefits

Our Welfare Benefits Team is here to make things easier for you. We know the benefits system can be complicated, so we provide expert advice and support to help you navigate it. Our goal is to ensure you're receiving all the financial help you're entitled to, giving you peace of mind and the confidence that nothing is missed.

Need Help? Contact Us Today. Don't miss out on the support you deserve.

<u>Our Impact So Far (April – November 2025)</u>



£940,000

Total Financial Gains



£5,350

Average gains per case



646

Customers Supported

Fire Safety

As we all get ready for Santa's visit, please remember to keep common closes and shared areas clear. Items left in hallways, stairwells, or bin stores can create fire hazards and block escape routes in an emergency.

If you're having a clear-out, make sure to dispose of household items responsibly, please do not leave anything in communal spaces. Use your local recycling centre or arrange a special uplift with your council if needed.

As a landlord we're responsible for making sure our buildings are safe. We carry out regular fire risk inspections; fit smoke alarms in homes and give practical advice on how to avoid a fire.

What you can do to stay safe?

- Regularly check your interlinked smoke alarm(s).
- Make sure you have a working smoke alarm on each floor of your home.
- Book a visit/call from your local fire service for advice on fire safety in your home.
- If you live in a flat, call us if you spot any fire hazards in your building including fire door damage.
- Don't cause an obstruction by leaving furniture, bikes, prams and mobility scooters in communal areas.
- Don't use the lift when evacuating a building as fire can cause a power failure.
- Plan a safe escape from your home and make sure you know the evacuation plan
 if you live in a flat.

The common stair is your only means of escape in the event of a fire.



Have you ever thought what you would do if fire were to break out in your stair? It may not necessarily be in your flat! A fire started in a common stair could kill you and your family. Even a small bag of rubbish can create enough smoke to fill a whole stair. Items left in a common stair are often deliberately set on fire.

Keep it clear

- · Get rubbish, old furniture, etc out of the building
- Make sure storage areas are kept locked
- For advice on uplifting items contact your local Council

If fire does start

- Keep doors closed to prevent smoke filling your house
- Dial 999 and ask for the Fire and Rescue Service, giving as much information as you can

For free home fire safety advice

CALL 0800 0731 999 or visit our website at www.firescotland.gov.uk SCOTTISH FIRE AND RESCUE SERVICE Working together for a safer Scotland

Connect Winter 2025 | Issue 22 | Page 08

Gas Safety

Your safety is our top priority. CVHA is legally responsible for carrying out an annual safety check on all gas appliances we own in your home.

Please make sure you allow access for our engineer to complete this essential check. If you refuse access or miss your appointment, we may have no choice but to force entry and charge any related costs. This is always a last resort, we will always aim to work with you to arrange a time that suits you.

If You Smell Gas - Act Immediately

- 1. Call the Gas Emergency Line: 0800 111 999
- 2. Turn off all gas appliances.
- Open doors and windows to ventilate the area.
- 4. If possible, turn off the gas emergency control valve at your meter.
- Put out all naked flames (candles, cigarettes, etc.).
- 6. Do NOT operate electrical switches or turn lights on/off.
- 7. Do NOT open the fridge or freezer.



Concensation

This time of year, we often see a build-up of condensation inside homes, which can lead to unwanted dampness and even damage to buildings.

Did you know?

In just one day, the average family produces around 15 pints of water vapour! This vapour stays in the air in warm rooms but turns back into water when it touches cold surfaces like walls, windows, or ceilings.

Scan our QR code to watch our video and learn how to reduce condensation in your home.



Connect Winter 2025 | Issue 22 | Page 09

Looking After Your Home: Legionella Safety

Simple steps to keep your water safe

Legionella is a type of bacteria that can grow in water systems. It is rare, but it can cause illness if water droplets are breathed in (for example from showers). The good news is that simple everyday actions greatly reduce the risk.

What is Legionella? Legionella bacteria can grow in water when:

- · Water is stored or left unused
- Water temperature is lukewarm (not hot or cold)
- · There is limescale, sludge, or debris

You cannot catch legionella by drinking water.

Who is more at risk? Legionella can affect anyone, but higher risk includes:

- People aged 45 and over
- Smokers
- · People with long-term health conditions
- · People with weakened immune systems

What do we do as your landlord? At Clyde Valley, we:

- Design and maintain water systems to reduce risk
- · Carry out safety checks where required
- Provide guidance on safe water use
- · Respond quickly to reported issues



What you can do to reduce risk? These simple steps are very important:

Run Taps and Showers Regularly

- If you've been away or not used a tap or shower for a week or more, run it:
 - For 2–3 minutes
 - Use hot water first, then cold Keep the room well ventilated
- Keep the room well ventilated while doing this

Keep Showerheads Clean

- Remove and clean showerheads every 3 months
 - Soak in a household descaler
- Rinse thoroughly before re-fitting

Use Both Hot and Cold Water

- Regular use helps prevent water stagnation
- Avoid leaving taps unused for long periods



Keep Hot Water Hot

- Hot water should be hot enough to steam slightly
- Do not adjust your boiler or immersion heater unless advised

Co

Report Problems to Us Contact us if you notice:

- · Water that doesn't get hot
- Discoloured water
- Very low water pressure
- Long-term unused outlets you cannot flush safely

If you are away from home

If your home will be empty for more than 7 days:

- Run all taps and showers for a few minutes when you return
- If you cannot do this yourself, contact us for advice

Need help?

If you:

- Are unable to flush outlets safely
- Have mobility or health issues
- · Are unsure what to do

Frozen Pipes

As temperatures drop, water pipes in your home are at greater risk of freezing and bursting. This can cause serious problems with heating and boilers and is one of the main reasons for emergency callouts during cold spells.

Signs of a Frozen Pipe

Little or no water flow when you turn on a tap in freezing conditions.

How to Prevent Frozen Pipes

- Check taps for drips, even a small trickle can freeze when temperatures fall below zero.
- Know where your stop tap (stopcock) is (usually under the kitchen sink) and how to turn it off.
- Insulate pipes in colder areas and external taps.

If You Have a Frozen Pipe

- 1. Turn off the water supply at the stop tap.
- 2. Turn on all taps to reduce flooding and soak up escaping water with towels.
- 3. Check pipes outside your property:
 - If the pipe has burst, contact our repairs team immediately.
 - If it hasn't burst, thaw it slowly using:
 - A hot water bottle or towel soaked in warm water
 - A hair dryer on the lowest setting (Never use boiling water!)
- 4. Once thawed, reset your boiler by holding the reset button for 10 seconds.

If You Have a Burst Pipe

- Turn off the water supply at the stop tap.
- · Turn on all taps to drain water.
- · Contact our repairs team immediately.

Support During Winter

Winter can be a tough time for many people, especially with the extra costs around Christmas and keeping up with household bills. To help, we're planning to take part in the Warm Welcome Spaces campaign in January. If you need a warm, safe place to go, you can use the online Warm Welcome map to find one near you. About Us | Warm Welcome Spaces

Our team is here to support you. If you'd like to talk about your finances or need extra help, we can connect you with trusted organisations like:

- Home Energy Scotland
- Wise Group relational mentoring for families
- Wise Group HEAT team
 - Trussell Trust

We can also apply for a fuel voucher on your behalf through the Fuel Bank Foundation.

Home Contents Insurance



Did you know that your tenancy agreement does not cover your personal belongings? If the unexpected happens, such as damage, loss, or theft; your possessions could be at risk

Home contents insurance is designed to protect the things that matter to you, like:

- Furniture, carpets, and curtains
- · Clothes and bedding
- Electrical items
- Jewellery, pictures, and ornaments

No matter how careful you are, accidents and unforeseen events can happen. Having insurance gives you peace of mind knowing your home contents are covered.

Clyde Valley Housing Association has partnered with Thistle Tenant Risks.

They offer specialist Tenants Contents Insurance policies tailored for renters.

- Get more information or request a call back:
 - Call: 0345 450 7286
 - · Visit: www.thistletenants-scotland.co.uk

Limits and exclusions apply. Full policy details are available on their website.

All tenants and residents are eligible to apply for the Thistle Home Contents Insurance Scheme, which can cover your home contents and belongings against, fire, theft, water damage

Reasons to choose the Thistle Insurance Scheme:

- Apply over the telephone.
- Covers loss or damage to your contents caused by specific events such as, theft, water damage, fire and many more household risks.
- Covers tenants improvements (up to £2,000 or 20% of the sum insured).
- Covers theft or attempted theft of contents in sheds, outbuildings and garages (up to £3,000).
- Covers damage to external glazing for which you are responsible for.
- We will pay up to £500 for replacement and installation of locks for outside doors or windows and alarms, if keys are lost or stolen.
- You don't need to have special door or window locks just a lockable front door
- Flexible regular payment options (fortnightly & monthly payments include a transaction charge).

These are just some of the features, limits and exclusions of the Policy. For more information about our policy, please refer to the Insurance Product Information Document (IPID) and Policy Wording, which is available upon request.

Would you like a member of the Thistle Insurance team to call you back at a convenient time, to discuss cover, optional covers available, and premiums?

Visit www.thistletenants-scotland.co.uk and request a call back today!



For further information or to apply for cover call Thistle Tenant Risks on

0345 450 7286

Thistle Tenant Risks is a trading style of Thistle Insurance Services Limited. Thistle Insurance Services Limited is authorised and regulated by the Financial Conduct Authority Firm Reference Number 310419. Registered in England under No. 00338645. Registered office: Rossington's Business Park, West Carr Road, Retford, Nottinghamshire, DN22 75W. Thistle Insurance Services Ltd is part of the PIB Group.
Our Data Protection Privacy Policy is online at https://www.thistlefinsurance.co.uk/Privacy-Policy

Out and about in our communities

Over the past six months, we've been busy getting involved in a variety of events in our communities. Here's what we've been up to:



North Fest Fun Day: Our team members were happy to support this fantastic event for the second year running. It's quickly becoming one of Motherwell's highlights and a great day for families and friends to come together.



"Absolutely one of the best events I've been to, was a real treat seeing all the yellow tops offering help and assistance. What a great event" (local resident)





"On behalf of our school community, we would like to thank you for attending our annual Careers Fayre which took place on Wednesday last week. Your support and time is never taken for granted and plays a huge role in shaping the career paths of our pupils, as demonstrated in the feedback from the pupils and families who attended the event."

Miss Fiona Buchanan, PT of Developing the Young Workforce



Let's Talk: Our Community Development Officer, Frances Stewart, Housing Officer Brian Latto and Welfare Benefits Officer Carol Cunningham organised two Pop-Up 'Let's Talk' roadshows held in Ferniegair and Cambuslang, this provided the opportunity for our customers to speak face to face with our team and raise any issues they have.



Socialudo: Our Senior Community Development Officer, Vaila was delighted to participate in the Socialudo Game Session organised by Whiteinch & Scotstoun Housing Association. This interactive game brings together participants to tackle real world challenges in housing design, policy and service delivery. It sparks powerful discussions around ageing well. The gaps and opportunities in local services and how we can work together for positive change.

Community Development update

At CVHA, we're proud to invest in projects that boost wellbeing, learning, and connection. We believe everyone should have access to opportunities that make a real difference.

Over the last 6 months, we've supported numerous initiatives through our CVG Community Development Fund.

Our Impact So Far

- Total donated to community groups: £8,845
- Supporting projects that bring people together and strengthen local communities

We're proud to invest in projects that make a real difference in our communities. Recently, through our CVG Community Development Fund, we've supported:

- Holytown Colts Girls Football Team New team strips (pictured right)
- Mossend Primary School Inclusive playground items
- Viewpark Nursery New playground equipment



We are absolutely delighted to receive the award of £500 towards the purchase of loose parts play resources for our Playgroup. This funding will make a real difference to the children and families who use our services, helping us to create more opportunities for imaginative and active play.

Louise Redford, Centre Manager

- Burnbank Football Team New football strips (pictured right)
- Baby Bank Scotland, Hamilton Essential items for families with children

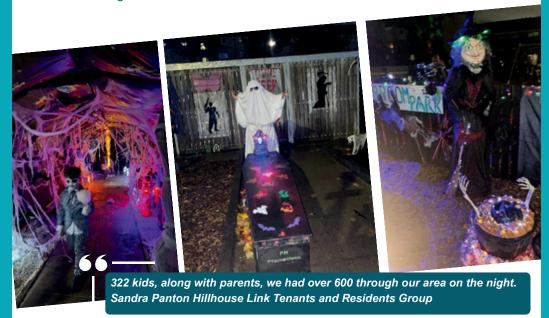
"This funding will help improve opportunities for local families by providing essential items that are currently in short supply. We have a waiting list for both toddler beds and double buggies, which are vital for children's safety, wellbeing and family life"

Janette Meechan, BabyBank Manager



Halloween Party Fun!

We were delighted to support the Hillhouse Tenants and Residents Group with their fantastic Halloween party. Events like these bring our communities together and create great memories for families.



Spreading Christmas Cheer with BabyBank Hamilton

CVHA was delighted to support BabyBank Hamilton's Christmas Appeal, helping ensure that families referred through third-party organisations have presents to open on Christmas morning.

Our Senior Community Development Officer, Vaila, delivered a selection of gifts to Baby Bank Scotland, where she met Hamilton Branch Manager Janette Meechan, a former CVHA employee!





Info Point

Repairs

01698 268855 **Emergency Repairs** 0800 111 999 Scottish Gas (smell gas) 0800 092 9290 Scottish Power (no electricity) 0800 077 8778 Scottish Water (no water/burst pipes) Gas heating repairs (City Technical) 0333 202 0708



Tenancy related

Anti social behaviour / dog fouling/ vermin / roads:

•	North Lanarkshire	0300 123 138	2
•	South Lanarkshire	0800 389 110	5
•	East Dunbartonshire	0300 123 451	0

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

Accessibility:

To read this document in the language of your choice please use the 'change language' icon on the CVHA website.

You can also access the document by using the text to speech icon on our website.

要以您选择的语言阅读文档,请使用 CVHA 网站上的"更改语言"图标

Aby wyświetlić ten dokument w preferowanym jezyku, użyj ikony zmiany języka w witrynie internetowej CVHA. ਦਸਤਾਵੇਜ਼ ਨੂੰ ਆਪਣੀ ਮਨਪਸੰਦ ਭਾਸ਼ਾ ਵਿੱਚ ਪੜ੍ਹਨ ਵਾਸਤੇ, ਕਿਰਪਾ ਕਰਕੇ CVHA ਵੈੱਬਸਾਈਟ 'ਤੇ 'ਕਾਸ਼ਾ ਬਦਲੋ' ਆਇਕੋਨ ਦੀ ਵਰਤੋਂ ਕਰੋ

Щоб прочитати документ обраною вами мовою, скористайтеся значком «змінити мову» на вебсайті CVHA

ویب سائٹ پر ' زبان بدلیں'آئیکن کا استعمال کریں۔ CVHA دستاویز کو اپنی پسند کی زبان میں پڑھنے کے لیے براہ کرم

Please get in touch 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.











INVESTORS IN PEOPLE We invest in wellbeing Silver

INVESTORS IN PEOPLE We invest in people Gold



01698 268 855

cvha@cvha.org.uk





www.cvha.org.uk



Clyde Valley Group 50 Scott Street Motherwell ML1 1PN