

# Frequently Asked Questions

## My Rent

As a not-for-profit housing association, your rent is our only source of income. (The income generated from rents enables us to provide and manage all housing services and allows us to carry out repairs and improvements to your home). It goes towards vital repairs and improvements as well as management of our properties.

We are here to support you and if you have any concerns about your ability to pay your rent, please contact our Revenue Team on 01698 268855 as soon as possible. The earlier we know, the sooner we can help you. We have provided some Frequently Asked Questions and Answers below which we hope will keep you informed, however, if you have further questions please do not hesitate to contact us by email or telephone.

## How do I contact my Housing Officer?

You can contact your Housing Officer by calling our Contact Centre on 01698 268855 or email [cvha@cvha.org.uk](mailto:cvha@cvha.org.uk).

Whilst our office is closed for drop ins, if you would like to see your Housing Officer, you can arrange an appointment to meet them either at our office or at your home by calling our Contact Centre on 01698 268855.

Please contact us if you are having difficulty paying your rent, need advice or assistance with your tenancy. We are here to help.

## Do I need to pay my rent?

You should continue to pay your rent as normal.

## How do I pay my rent?

You don't need to leave your home to keep up to date with your rent. You can pay by:

- Direct Debit – If you are already paying by Direct Debit this will continue.
- Pay Online – You can pay online at any time. You can do this by visiting <https://cvha.org.uk/pay-your-rent/>
- Pay over the phone with debit or credit card. Call us on **01698 268855 (Choose Option 1)**
- Use your Payment Card to pay at any Post Office or Paypoint

## **What happens if I am having difficulty paying my rent?**

All customers are supported according to their individual circumstances. We have a wide range of support available.

From 31 March 2022, all landlords require to give tenants just one month's notice from date of service.

If you have been served a Notice of Proceedings, the change will enable the Association to raise an action and recover your property much quicker.

The Association do not wish to evict tenants from their homes unless completely necessary. We will continue to make efforts to engage with tenants with rent arrears and offer help and support to help sustain tenancies and prevent legal action.

We cannot help tenants who do not engage with us. We would urge all tenants with rent arrears to make contact with the Revenue Team to set up a suitable and manageable repayment arrangement as soon as possible. We can also sign-post tenants to third party agencies that can offer debt advice and information.

## **Will my benefits be affected?**

If you need help or advice on benefits, our experienced staff are here to help. Please call our Contact Centre on 01698 268855.

## **I'm a homeowner who receives a Factoring Service from Clyde Valley Group**

Clyde Valley Factoring provide a full factoring and landscaping service.

You should continue to make payments for your factoring service, however if you are struggling to pay your factoring charges, we will be happy to discuss a payment arrangement by installments. For information on payment arrangements or any other aspect of the factoring service, please contact a member of the factoring team on 01698 268855. We will be happy to provide contact details for free debt advice services and we will do what we can to assist you.

## Where else can I get help and advice?

### **If you live in North Lanarkshire:**

You can contact the council's Financial Inclusion Team on 01698 332551 or email [Fit@northlan.gov.uk](mailto:Fit@northlan.gov.uk); or your local Citizens Advice Bureau [www.citizensadvice.org.uk/scotland/](http://www.citizensadvice.org.uk/scotland/).

The Money Advice Service have comprehensive information to help you at: [www.moneyadviceservice.org.uk/en/articles/coronavirus-and-your-money#step-1-do-an-emergency-budget](http://www.moneyadviceservice.org.uk/en/articles/coronavirus-and-your-money#step-1-do-an-emergency-budget)

[Money Saving Expert](#) also has information on financial advice and your rights.

### **If you live in South Lanarkshire:**

#### **Advice and Benefits:**

[https://www.southlanarkshire.gov.uk/info/200134/benefits\\_and\\_money\\_advice](https://www.southlanarkshire.gov.uk/info/200134/benefits_and_money_advice)

#### **Other sources of advice and information for all CVHA customers:**

You can contact your nearest [Citizens Advice Bureau](#).

**Citizens Advice Bureau** You can find more information in the link below:

<https://www.citizensadvice.org.uk/scotland/>

## Your Health and Wellbeing

We understand that you and your family, as well as our wider communities are worried about how their lives will be affected over the coming months. The Government has provided guidance on social distancing for everyone in the UK and how we can all work together to protect older people and vulnerable adults. This includes steps you can take to stay connected with family and friends during this time:

- Draw on support you might have through your friends, family and other networks. Try to stay in touch with those around you over the phone, by post, or online. Let people know how you would like to stay in touch and build that into your routine. This is also important in looking after your mental wellbeing and you may find it helpful to talk to them about how you are feeling.
- Remember it is okay to share your concerns with others you trust and in doing so you may end up providing support to them too.

Our **Housing Officers** are here to listen and provide guidance where possible. If you need someone to talk to then please contact one of our team on: 01698 268855 or email [cvha@cvha.org.uk](mailto:cvha@cvha.org.uk).

The Mental Health Foundation has useful information on how to look after your mental health during the virus outbreak and it can be found at <https://www.mentalhealth.org.uk/coronavirus/mental-health-tips>

If you are feeling overwhelmed, try talking to your family and friends and sharing how you feel. If you are worried that you may need more help, the following support is available:

### Free 24-hour listening support

- Samaritans is available to listen at any time of the day or night. You can talk to them about anything that's troubling you, no matter how difficult.
  - Call free on **116 123** or visit the [Samaritans](https://www.samaritans.org) website.
- Shout offers confidential 24/7 crisis text support for times when you need immediate assistance.
  - Text "SHOUT" to **85258** or visit Shout Crisis Text Line.
- In a life-threatening emergency, you should dial 999.

### Lanarkshire Green Health Partnership

LGHP have developed a guide to help individuals and families stay connected to nature. There is significant evidence that being connected to nature has wider health and wellbeing benefits. More information can be found at <http://www.elament.org.uk/media/2229/19-ways-to-stay-connected-2.pdf>