

Featured Inside

	Pages
\01 Tenant satisfaction Survey 2018	3
\02 CVG retains Customer Excellence	4
\03 Home Energy Scotland	8
\04 Tackling dampness and condensation	14
\05 Universal Credit	20

ISSUE 08\ WINTER 18

News from Clyde Valley Housing Association

CONNECT

Seasons Greetings
& best wishes for
a happy New Year

FROM ALL AT THE CLYDE VALLEY GROUP



See over for CVHA's
holiday closing times.

Emergency numbers
detailed on back page.

01698 268855

www.cvha.co.uk

Welcome to CONNECT Issue 8, CVHA's winter newsletter

We've had a busy and enjoyable year so far at Clyde Valley Housing Association, signing up more new customers and receiving more feedback from you on how you think we're doing than we've ever received before.



Lynn Wassell
Chief Executive

Many of you were interviewed for our 2018 customer satisfaction survey which was our biggest survey for 3 years. You can imagine the amount of information we received from this and we've been looking at what we do next. There's no point in asking our customers for their views and not acting on what you tell us. You can see the headlines results in page 3. In the New Year we're going to publish more details of what you said and exactly what we intend to do and invest in. We aim to continue to improve satisfaction, make sure our rents stay affordable and design increasingly modern services that meet your needs.

We're really pleased to learn from our survey that you value the people in our team. This means a great deal to us. It's great that so many more of you are satisfied with being able to get involved in our decision making and that 5% more people think our rent provides good value for money than 3 years ago. However the message is also clear that there is more work for us to do on understanding what is happening with satisfaction about repairs, neighbourhoods and moving into new homes. We've noticed that customer expectations are fast increasing particularly for younger families. We'll need to strike a careful balance to agree with you how we deliver on those expectations whilst still providing value for money and affordable rents. We intend to do some follow up work over the next few weeks and ask some of you to answer more detailed questions on what you need from the repairs service and what you think about the quality of your home.

As we reach the close of 2018, our team feels proud to reflect on a year when we secured the future for another 1200 families that need a new home. We've worked with our local authorities and funders to deliver the largest programme we can over the next few years, at a time when waiting lists continue to grow. CVHA has always supported people who are homeless and vulnerable and this year we're committed to help more people than ever. Once again I have a personal plea to everyone who may be struggling with paying their rent and other bills – we're here to talk and to help you prevent more arrears building up so please contact us.

It's our job to make you feel at home and we're looking forward to doing that for another year. I wish you and your families a peaceful Christmas and hope you enjoy welcoming in 2019.

Lynn

Lynn Wassell
CVHA Chief Executive

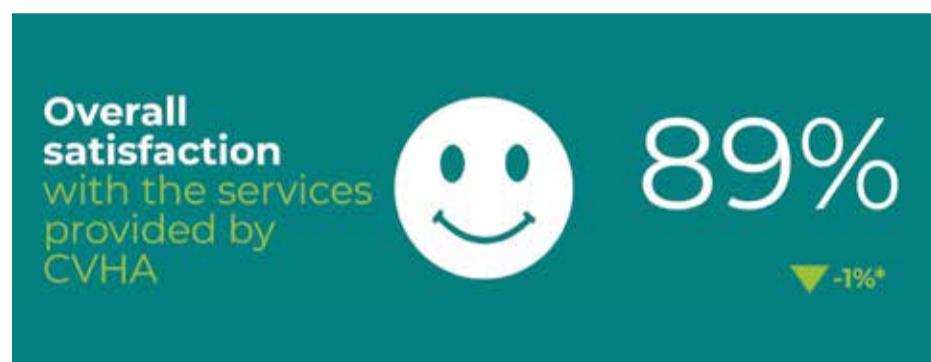


Our office will be closed from 2pm on Monday 24 December 2018 and will reopen on Friday 4 January 2019 at 9.00am.

Tenant satisfaction Survey 2018

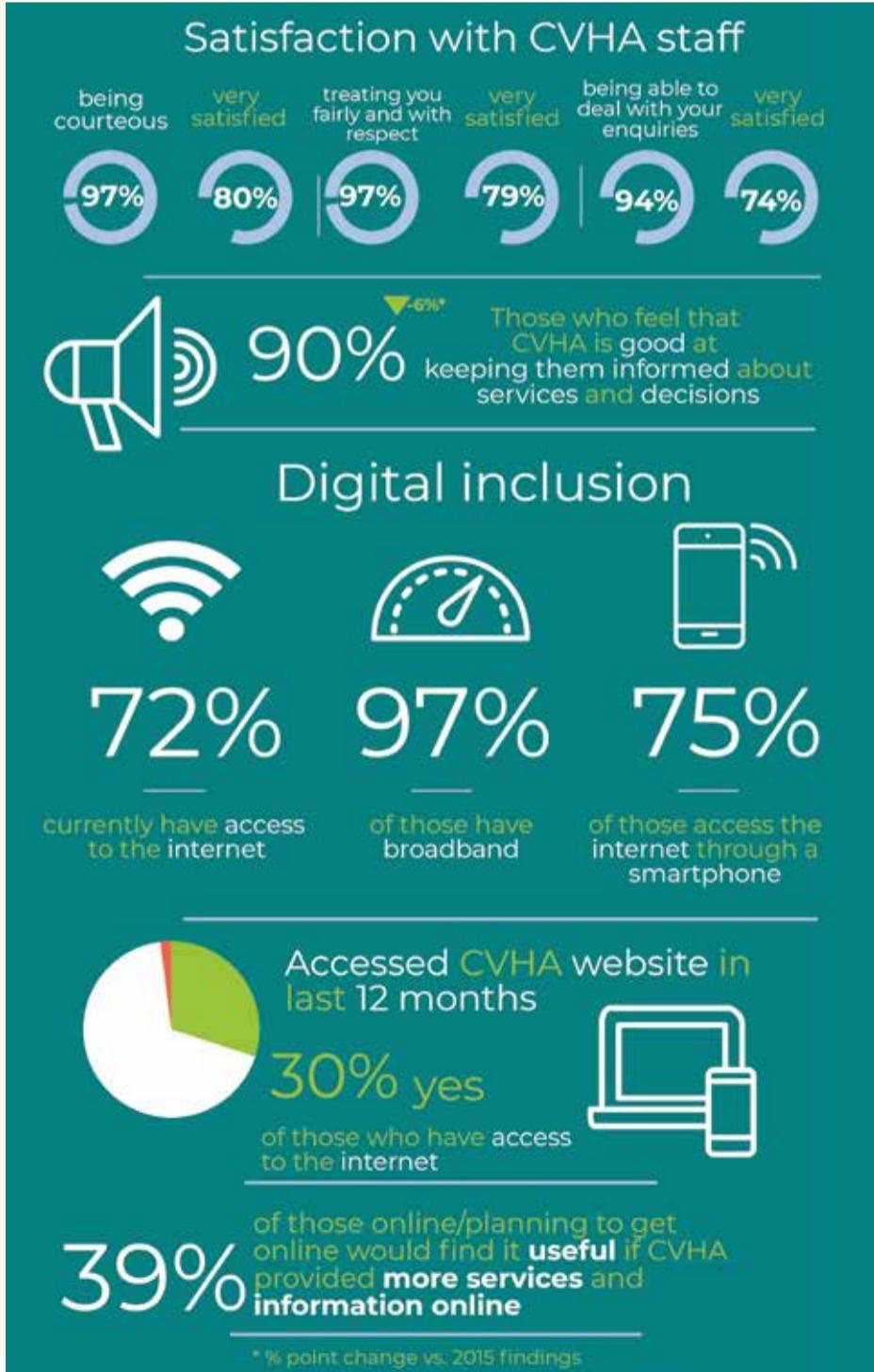
01

bm^g
research



The input we gather from you through our Customer Satisfaction survey and complaints process is vital for enabling CVHA to improve and learn. Without it, we would be guessing what our customers want and perhaps getting it wrong.

That is why we want to thank you for taking the time to share your thoughts with us, to help us provide you with a great service. We encourage all our customers to speak to us, no matter what the issue is, good or bad.



* % point change vs. 2015 findings

CVG retains Customer Service

excellence accreditation

Once again, Clyde Valley Housing Association is delighted to have achieved Customer Service Excellence (CSE) accreditation after our recent annual review. The award is independently measured recognition and proof of our efforts to provide you with the best possible standard of customer service whilst striving to improve continuously.

How do we achieve accreditation?

To achieve and retain CSE accreditation, we have to be able to do the following:

- / Know who our customers are, by talking to them to find out what they want and then acting on their feedback and opinions.
- / Demonstrate that we have a culture that embraces a customer focus across the organisation, from the leader to front-line staff.
- / Ensure that our communication methods provide our customers with the most accurate and comprehensive information, is accessible to them and delivered by their preferred method (sent by post, phone, email or website).
- / Deliver the company's business aims whilst considering the effect of those on our customers' expectations and the effective management of problems.

Here's how we measured up...

...what we are good at

- / Customer insight continues to be one our key strengths, our informed customer feedback attained from our independent customer research allows us to help support our harder to reach communities.
- / Our staff and managers are committed to best serving the needs of our customers, new members of our leadership team have helped support our staff to bolster this further.
- / At CVHA we use a wide range of approaches to promoted our services, we will continue to promote our technology whilst ensuring the needs of all our customer are met.

/ Following initial customer contact, whether it be in connection with a general enquiry or a specific issue, ensuring it is resolved promptly, implementing quality service in the process.

/ Benchmarking is proving highly effective and comparing our performance against similar organisations, allowing us to identify good practice. We have re-joined the SFHA (Scottish Federation of Housing Associations).

/ We monitor all our complaints and all are followed up regardless of the outcome in order to ascertain customer's views of our process.

...what we could do better

- / We need to be better at publicising customer satisfaction levels – review how customers are accessing annual reports, ie footfall on website, we are actively looking at new ways we can communicate with our customer's to best suit individual needs.
- / Ensuring that the training and personal development opportunities for our staff are focused on delivering outstanding customer services, with all courses reviewed to ensure they provide benefits that will impact and directly benefit our staff.

/ We will continue to benefit our staff to ensure they have a good understanding of all our customer needs.

/ Our repairs team will work to improve communication with our customers and contractors to ensure all worked is carried out to a high standard and our customer expectations are better managed.

/ We have recently published our Value for Money Statement; our CSE assessors suggested that we show our customers comparable data from other organisations. On the next page you can see how we compare to other Housing Associations of a similar size in different areas.

/ Helping tenants know who the customer panel members are could help open up additional avenues for information gathering and provide a greater insight. Look out in this newsletter for our customer panel update and how you could join the Customer Panel.

Thanks to all our customers, staff and partners who helped support the accreditation visit in early September.



What does it mean for you, our customers?

Because we volunteer to be scrutinised by external bodies such as CSE, you know we are committed to our customers and you can expect us to grow and improve with you at the centre of our actions.

You will have the assurance of always being our priority, in all our decisions, aims and behaviour.

Through actively seeking your input, we will fully consider your expectations of us and your needs.

CUSTOMER
SERVICE
EXCELLENCE



Our Customer Feedback and Performance Reports can now be viewed online at: cvha.co.uk/how-we-are-doing/our-performance

How do we compare to other Housing Associations?

This table identifies 4 other Housing Associations which are a similar size to CVHA.

2017/18	Clyde Valley HA	West of Scotland HA	Kingdom HA	Thenue HA	Grampian HA
Number of homes	3570	3421	3571	2856	3122
% of rent increase	3%	4%	2.5%	3.6%	4.9%
Overall tenant satisfaction	89.9%	92.5	87.7	90.5	87.4
Hours to complete an emergency repair	1.8	3.4	2.2	1.4	2.4
Average time to re-let homes in days	16.6	29.1	28.5	26.5	28.1

You can find out more about our yearly Landlord report if you visit:

scottishhousingregulator.gov.uk



Clyde Valley Housing Association's Board is made up of volunteers who offer their expertise to our Leadership Team.



Board matters

We recently welcomed two new Board Members Eleanor Walker and Marie Gilfillan.

Their expertise, gained in their professional careers in a variety of sectors, is invaluable to the Association when major decisions and policies are being considered and implemented.

The Board's input helps the Association's staff to make the correct business moves that ensure success for us and our customers.



Marie Gilfillan



Eleanor Walker



At our AGM on 17 September this year we decided to do things a little differently. We hosted a Pre AGM session and invited all our shareholders to come along and listen to presentations from our Customer Panel member Sheena McVicar, our Asset Manager Mark Quigley and our Chief Executive Lynn Wassell. Thanks to all who attended this meeting, we were delighted with the turnout.

We currently have 10 Board Members:

- 1/ Allan Murray
Chairperson
- 2/ Andrew McFarlane
Vice Chairperson
- 3/ Campbell Boyd
- 4/ Wilma Kelly
- 5/ Alex Baird
- 6/ Kerr Luscombe
- 7/ Lorraine Usher
- 8/ Marie Gilfillan
- 9/ Eleanor Walker
- 10/ Ilona McGowan

Would you like to become a member of Clyde Valley Housing Association?

We are always seeking shareholding members to ensure that we are representative of the people and areas we serve. Shareholding membership generates greater participation in the work of the organisation.

Membership provides the opportunity to attend the AGM and vote for members of the Board.

To join, you simply have to complete a membership application form and pay £1.

If approved by the Board, you will receive a lifetime share in Clyde Valley Housing Association.

If you would like more information about becoming a member, please contact our office to speak to Lisa Hughes.

Board Meeting Agendas and Minutes are available for review online:

www.cvha/meetings

Dates of future meetings are also available here.

update

The Customer Panel continues to grow from strength to strength, working on behalf of all tenants and customers in our scrutiny of CVHA's services, policies and procedures.

Customer Panel

It has been a busy time for our Customer Panel these last few months, as well as presenting before our AGM. In September we were delighted that 2 new members joined, welcome Mrs Diana Forder and Mrs Sharon Allardyce.

If you are keen to join our panel and find out what's going in CVHA then please contact our new Corporate Services Officer Lisa, for more information.

Lisa.Hughes@cvha.org.uk

Working with our Customer Panel will help give you new skills.

The main purpose of our Customer Panel is to:

- / act as a "critical friend";
- / act as a voice for tenants and owner occupiers;
- / hold Clyde Valley to account;
- / focus and influence on improving services; and
- / focus on service quality, performance and value for money.



Our Customer Panel is currently working on a Scrutiny report reviewing Rent Arrears, this report will be presented to our Board Members in December, we will then share their findings with you on our website. Have a look at the Customer Panel area of our website to view reports completed previously:

[Allocations](#)

[Voids](#)

cvha.co.uk/services/join-our-customer-panel/



Home Energy Scotland

You can start to take control of your energy bills in a range of ways, so Clyde Valley Housing Association has teamed up with Home Energy Scotland to help you find out how.

Funded by Scottish Government, Home Energy Scotland provides free, impartial energy advice designed to help householders make informed decisions. Home Energy Scotland has no connection with any energy supplier, and does not cold call.

At this time of the year, heating systems start to be put to the test, so now is a great time to make sure you are set up so as to get the most out of your system. Advisors can help in a range of ways, including how to manage your heating controls, and simple ways to help you save energy and keep your home warmer for less. The team can also see if you're eligible for financial support, benefits and incentives, and advise on shopping around for a cheaper energy supply.

To find out how Home Energy Scotland can help you, family or friends, call free of charge on:

0808 808 2282
quoting Winter2018

Alternatively email
adviceteam@sc.homeenergy.scotland.org

and an advisor will call you back, or contact the team on
[Facebook \(@HomeEnergyScotlandSC\)](#) or [Twitter \(HES_SC\)](#).
Quote Free prize draw*

Home Energy Scotland is offering a chance to win FREE energy bills for a whole year. Imagine a year with no energy costs; and if you follow the team's top tips too, a cheaper annual cost in future.



03

homeenergyscotland.org
0808 808 2282

FUNDED BY THE SCOTTISH GOVERNMENT



Did you know that heating accounts for about 55 per cent of what you spend in a year on energy bills, and that the average saving you could make by switching supplier is £200 but it could be as much as £300 if you have never switched at all?

Top tips to keep you cosy for less

1/

Set your heating controls to manage the temperature of your home. Remember to use the weekday and weekend settings.

2/

By regularly bleeding your radiators you will avoid cold spots and get the most out of your heating system.

3/

Keep your radiators clear and avoid putting furniture against them. Drying your washing on the radiator can make your house colder, and can also encourage condensation and mould growth.

4/

Your room thermostat should be set to the lowest comfortable temperature, which is typically between 18°C and 21°C degrees. Turning down the room thermostat by one degree can save up to £75 a year.

5/

A quick shower uses less water and energy than taking a bath. For every minute you shave off your daily shower, you'll save £7 a year on your energy bills.

6/

Use heavier curtains during the winter months and make sure you close them when it gets dark to keep the heat in and the cold out.

7/

Regularly comparing energy tariffs and deals can help you make sure you're getting the best gas or electricity tariff for your usage and the best service offer.

CONNECT



Our programme of house building continues, bringing much needed social and affordable housing to the areas we cover. Also, in support of this investment, major improvement projects are progressing. Future plans are shown in the following pages.

Round the houses



Here's what's happening
in your area...



Blantyre

New homes

/ Victoria Street

The Association has taken handover of 38 new build flats and houses at Victoria Street, Blantyre, customer sign-ups are ongoing.

Major improvements

Roofing & External Insulated Render

/ Wheatlands Houses

Eighteen two-storey houses in Blantyre will be subject to reroofing and external wall insulation. Contractors A.C. Whyte & Co. Ltd have been appointed to undertake the works and will write to the affected customers to introduce themselves and provide estimate dates.



Victoria Street

Carluke

New homes

/ Stanistone Road

The Association is in the process of taking handover of 49 new build houses and flats at Stanistone Road, Carluke. Customer sign-ups are due to take place over the coming weeks.



Stanistone Road

Coatbridge

Major improvements

Front & Rear Doors

/ Old Monklands

Front and rear entrance doors across many of our properties located in Old Monklands will be subject to early renewal. These 2018/19 works will include selected properties located on Argyll Gardens, Barra Avenue, Coll Drive, Colonsay Crescent, Craigmore Place, Highcross Avenue, Iona Walk, Islay Way, Kintyre Drive, Kintyre Crescent, Lochgarry Way, Portree Avenue, Tarbert Way and Tiree Place. Contractors Sidey Solutions Ltd have been appointed to undertake the works and commenced surveys in November 2018 with works anticipated to commence January 2019.

Springfield Partnerships had been nominated for Social Housing Development of the Year for our projects with them at Hillhouse Road, Hamilton and Stanistone Road, Carluke. Sadly we didn't win but we did receive 'Highly Commended' awards for both developments



East Kilbride

New homes

/ Kenilworth Street

The Association has taken handover of 34 new build flats and houses at Kenilworth, East Kilbride, customer sign-ups are ongoing.



Hamilton

New homes

/ Hillhouse Road, Phase 1

The Association has taken handover of 55 new build flats and homes at the first phase of Hillhouse Road, Hamilton. Victoria Street, Blantyre, customer sign-ups are ongoing.



Various estates

Looking forward over the next 2 years

/ Cyclical painting and gutter cleaning 2018/19

Mitie undertake Cyclical Painting and Gutter Cleaning on behalf of Clyde Valley Housing Association and over the last few months have completed works in Lesmahagow, Larkhall, and Tillanburn.

Some properties in the following estates will also be subject to external maintenance between now and March 2019; Barrowfield, Bellshill, Birkenshaw, Calderwood, Gartlea, Harthill, Mossend, O'Wood, Petersburn, Wellbrae, Wheatlands, Woodhead & Woodtrees.

Queenzieburn

New homes

/ Queenzieburn

This project is nearing completion and customer sign-ups of the 16 homes will take place in the New Year.



Some news from our subsidiary company Clyde Valley Property Services

CVPS



AVANT

Avant Letting Services is the trading name of Clyde Valley Property Services and provides landlord and letting services for mid-market rental properties.

Avant Letting Services currently manages approximately 100 Mid-Market rental properties across North Lanarkshire, South Lanarkshire and East Dunbartonshire.

Mid-Market Rent properties are designed to meet the accommodation needs of households who have incomes generally in excess of normal Social Rented households and therefore have a rent level set between Social Rent and Market Rent (Private Let).

The current portfolio is made up of one and two bedroom flats that are supplied with carpets, blinds and white goods.

To be considered for one of our Mid-Market Rent properties, applicants must be working and able to provide bank statements and pay slips as part of their application. References would be required for all applicants and a credit check carried out.

Vacant properties are advertised on our dedicated website

www.avantletting.co.uk
and should you wish more information please contact our Lettings Assistant, Carol Sanderson at carol.sanderson@cvha.org.uk

Property Mark Qualification

LETTING AGENT CODE OF PRACTICE

31 January 2018 saw the introduction of a new Letting Agent Code of Practice that sets out the rules and standards that all letting agents must comply with. The Code of Practice was introduced to ensure all letting agents provide a fair and effective service to their tenants and landlords.

As part of the Code, any staff member that manages or is concerned in the day to day work of the letting agent must be suitably qualified. This applies to our mid market rent properties.

Clyde Valley are delighted to say that Linda Sneddon, Housing Operations Manager was awarded the ARLA PropertyMark certificate in Residential Letting and Property Management, and Carol Sanderson, Lettings Assistant was awarded the National Approved Letting Scheme certificate in Foundation Lettings Course (Scotland).

arla | propertymark

PROTECTED

Is your home damp? Damp can cause mould on walls and furniture and make window frames rot. Damp, cold housing encourages the growth of mould and mites, as mites feed on moulds and can increase the risk of respiratory illnesses in some people. Here we explain how condensation forms and how you can keep it to a minimum, so reducing the risk of dampness and mould growth.

04

Tackling dampness and condensation

First steps against condensation

You will need to take proper steps to deal with the condensation, but meanwhile there are some measures you can take right away.

Wipe down the windows and sills every morning. Wring out the clothing rather than drying it on a radiator.

Is it condensation?

Condensation is not the only cause of damp. It can also come from:

- / Leaking pipes, wastes or overflows.
- / Rain seeping through the roof where a tile or slate is missing, spilling from a blocked gutter, penetrating around window frames, or leaking through a cracked pipe.
- / Rising damp due to a defective damp-course or because there is no damp-course.

If your home is newly built it may be damp because the water used during its construction (e.g. in plaster) is still drying out.

If you do not think the damp comes from any of these causes, it is probably condensation.

What is condensation?

There is always some moisture in the air, even if you cannot see it. If the air gets colder it cannot hold all the moisture and tiny drops of water appear. This is condensation. You may notice it when you see your breath on a cold day, or when the mirror mists over when you have a bath.

Condensation occurs mainly during cold weather, whether it is raining or dry. It does not leave a 'tidemark'.

It appears in places where there is little movement of air. Look for it in corners, on or near windows, in or behind wardrobes and cupboards. It often forms on north-facing walls.

How to avoid condensation

These four steps will help you reduce the condensation in your home.

1. Produce less moisture

Some ordinary daily activities produce a lot of moisture very quickly.

- / **Cooking:** To reduce the amount of moisture, cover pans
- / **Paraffin and portable flueless bottled-gas heaters:** These heaters put a lot of moisture into the air – one gallon of gas or paraffin produces about a gallon of water – so do not use this type of heating.
- / **Washing clothes:** Put washing outdoors to dry if you can. Or put it in the bathroom with the door closed and the window open or fan on.
- / If you have a tumble dryer make sure you vent it to the outside (unless it is the self-condensing type). DIY kits are available for this.

2. Ventilate to remove the moisture

You can ventilate your home without making draughts.

Some ventilation is needed to get rid of moisture being produced all the time, including that from people's breath. Keep a small window ajar or a trickle ventilator open all the time if possible, and especially when someone is in the room.

You need much more ventilation in the kitchen and bathroom when cooking, washing up, bathing and drying clothes. This means opening the windows wider. Better still, use a humidistat-controlled electric fan (these come on automatically when the air becomes humid and are cheap to run).

3. Heat your home a little more

In cold weather, the best way to keep rooms warm enough to avoid condensation is to keep low background heating on all day, even when there is no one at home. This is very important in flats and bungalows and other dwellings where the bedrooms are not above a warm living room. If you have central heating set it to provide background warmth in all rooms including unused rooms.

Otherwise install suitable thermostatically controlled heaters where necessary (do not use paraffin or flueless bottled gas heaters for this purpose). The thermostats will help control heating and costs.

Remember to provide background ventilation at the same time.

Points to remember



Produce less moisture:

- 1/ Cover pans;
- 2/ Dry clothes outdoors;
- 3/ Vent your tumble dryer to the outside; and
- 4/ Do not use paraffin or flueless bottled gas heaters.

Ventilate to remove moisture:

- 1/ Ventilate all the time, especially when someone is in;
- 2/ Increase ventilation of the kitchen and bathroom when in use and shut the door; and
- 3/ Ventilate cupboards, wardrobes and blocked chimneys.

For further support and advice go onto our website for a look at our Istay videos.

cvha.co.uk/istay-videos/

GDPR update

In August all our tenants received a Summary Fair Processing Notice, this is to advise all our customers how we use their personal information. You may already know that the EU Data Protection law changed on 25 May 2018. This is the date which General Data Protection Regulation (GDPR) came into effect across the EU. The GDPR strengthens the rights you have in relation to your personal information. At CVHA we are obliged to let you know the personal information we are holding and what we are doing with it.

You can find out more about how we use your personal information in our Privacy Policy which is available at:

cvha.co.uk/rightsandresponsibilities/usefuldocumentsandinformation



Our telephone system:
CUSTOMER SERVICE
01698 268855

We are always looking for ways to improve our service to you. We have noticed that many of our customers were unsure which of our staff they needed to speak to about their enquiry. This meant they are often telling one person about the issue and then had to be transferred to another member of the team. We really want you to get through to the best person to deal with your enquiry as quickly as possible so you can now choose from the following:

Option 1/ To make a payment

Option 2/ To access our tenant services,
further options are available to help you get through to the right person.

1. Report a repair
2. Rent enquiry
3. Report an anti-social behaviour issues or any to contact your housing officer
4. If you have received an offer for a new home.

Option 3/ If you are an owner or have any factoring enquiries.

Option 4/ For any other issues.

Info points

Broadband on benefits: how BT Basic can help

BT Basic: the basics

Basic is a social tariff which the telecoms provider runs at a loss in order to meet their Universal Service commitment.

Basic aims to keep phones ringing in the most vulnerable households by charging as little as possible:
£5.10 a month.

BT Basic + Broadband:
£9.95 a month

Who can get it?

Anyone who receives one of the following could get BT Basic:

- / Income support
- / Income based Jobseeker's allowance (JSA)
- / Guaranteed pensions credit
- / Income based Employment and Support Allowance
- / Universal Credit, with zero earnings

How to apply

People who do decide to go for Basic will need to apply by post.

Give BT a ring on 0800 800 864 between 8am and 6pm on a weekday and they will send out a form.

The form asks for home details - in order to supply the service - and for date of birth and National Insurance number to confirm benefits.

There's no need to go through any of the time consuming benefits forms again.

People thinking about applying who haven't yet started receiving benefits, or who are unsure about eligibility in the short term, should hold off applying, or talk to the BT Basic advisers about their situation on the number above.

BT say that if they reject someone for the Basic package, they'll provide information about alternative options; rejected applicants may also find they need to wait at least six months before they can try again.

Digital Participation is not just about getting people online. It plays a much wider role including digital rights and responsibilities, fair digital work, and affordable internet prices. We have always been clear that government alone cannot deliver our vision of a 21st century Digital Scotland. As the power and implications are amplified, partnership working beyond Scotland is of increasing importance.

The Scottish Government.



Digital Wings

In 2019 we will be focusing on how we can help our customers improve their digital skills.

Do you know?

- / 11% of adults have never used the internet.
- / One in five adults do not have essential digital skills.
- / Digital exclusion exacerbates other forms of exclusion and leads to people being doubly disadvantaged.
- / 90% of jobs require essential digital skills.
- / People are required to access 'digital first' public services particularly for work and benefits.
- / Access to the internet helps to make average net savings of £200 per year.
- / 50% of individuals that don't have skills want to acquire them.

In 2019 at CVHA we will be focusing on how we can help our customers improve their digital skills and will be encouraging our customers to work with our partners at Barclays' Bank, Digital Wings.

Here is what they can offer:

- / Get the skills you need for the digital age. 72% of our CVHA customers are already online.
- / Open to everyone – you don't have to bank with them.
- / Learn in a time that suits you with bite-size modules.

digital.wings.uk.barclays/for-everyone

Digital Wings
Created by BARCLAYS

www.cvha.co.uk

One click away - building digital communities

In October two of our Customer Panel Members Sheena McVicar and Margaret Parton attended a "Building Digital Communities" session hosted by our partners TIS (Tenant Information Service).

This was a great session which gave insight which highlighted how everyone in Scotland has the right to access the digital skills they need to do their jobs, lead their lives, and confidently use digital services. In Scotland; Councils, Housing Associations, tenants, and tenants and community organisations are increasingly turning to digital methods to find new ways to engage, communicate, and consult.

At present in CVHA we have the following digital tools available to all our customers:

- www.cvha.co.uk
- Twitter.com/CVHA
- YouTube/CVHA
- [Clyde Valley Housing Association](#)

Cold weather precautions

There are some precautions you can take in the event of cold weather. Despite insulation, in very cold spells some pipes can freeze and burst.

Being prepared

Keep your home as warm as you can. Warmth offers the best protection against frozen pipes. 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.

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. Alternatively if you are going away for a longer period, you should turn off the water supply and drain the system – contact the Freephone repairs number on **0800 073 0703** for more information.

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 furniture away from radiators and other heat sources so they do not block heat from circulating freely.

Thick, lined curtains are very effective at slowing down heat loss. You can also fit aluminium foil behind any radiators which are on outside walls to reflect the heat back into the room.

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. The Freephone number for repairs is **0800 073 0703** and operates a 24-hour callout service.

Be a good neighbour. When cold weather hits, keep an eye out for your neighbours, especially frail, older or disabled people.

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 normally closed by turning clockwise. Then switch off your immersion heating 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, do not 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 needs to be replaced as soon as possible by a permanent repair.

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.

Thawing out your pipes...

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.

Important contact numbers

If you are a Clyde Valley Housing Association tenant and your pipes or tanks are frozen or if a pipe has burst, call the following numbers as soon as possible:

- / During Office Hours
0800 073 0703
- / Outwith Office Hours
0845 877 0411
- / Gas Escapes
0800 111 999
- / Gas Heating Repairs
0870 166 4439
- / All Other Emergency Repairs
0845 877 0411

**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?

Your household contents are your responsibility, not the responsibility of the housing association. It is important that tenants have adequate contents insurance in place.

Insuring your home is not a luxury ... it 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.

One option to consider is **Thistle Insurance**, in Scotland, Thistle Insurance Services manages the Diamond Insurance Scheme on behalf of the SFHA. They can be contacted via email enquiries@thistleinsurance.co.uk or by telephone:

0800 652 4990

THISTLE INSURANCE SERVICES

Help available



Keeping warm

Hopefully we will not see a return visit from the 'Beast from the East' and we will have a milder winter this year. However, when things do turn colder, there is some help available.

Winter Fuel Payment

If you were born on or before 5 November 1953 you could get between £100 and £300 to help you pay your heating bills. This is known as a 'Winter Fuel Payment'.

You usually get a Winter Fuel Payment automatically if you are eligible and you get the State Pension or another social security benefit (not Housing Benefit, Council Tax Reduction, Child Benefit or Universal Credit).

If you're eligible but do not get paid automatically, you will need to make a claim.

The deadline for claiming payments for winter 2018 to 2019 is 31 March 2019.

Most payments are made automatically between November and December. You should get your money by 14 January 2019.

If you do not get your payment, call the office that pays your benefits - their details are on any letters they sent you.

Warm Home Discount?

The Warm Home Discount Scheme is an initiative from the government that helps low-income and vulnerable households with a discount on their electricity bills over the winter.

It's a one-off discount of £140 administered by your energy supplier – providing your energy supplier participates in the scheme. It isn't a cash payment, but comes as a reduction in your energy bill.

If you're on a pre-pay meter, you can still get the discount. Your provider will tell you how you can get it, perhaps through a voucher or other facility.

The scheme will not affect your entitlement to either the Winter Fuel Payment or the Cold Weather Payment.

Who can claim the discount?

Pensioners who receive the Guarantee Credit element of Pension Credit are considered the 'Core Group'.

If you belong to this group, then you should receive a letter from the Department of Work and Pensions letting you know of your eligibility for the scheme.

Pensioners do not normally need to apply for the discount, and instead will have the money automatically deducted from their bill.

But it isn't only for pensioners, if you are on a low income, for example, then you may also be eligible for the discount scheme. Householders in receipt of income support, income-related employment and support allowance (ESA) or income-based job seeker's allowance will often be eligible and are known as the 'Broader Group'.

Energy suppliers can also use their discretion, so if you have a child under five living permanently in the house, or you receive the Disability Living Allowance (DLA) then you may also be eligible for the discount.

How to apply

The discount is offered to the Broader Group on a first-come first-serve basis, so don't delay if you think you qualify as you may miss out. Plus, you should bear in mind that your eligibility last year does not automatically mean that you're eligible this year.

However, you have to check if your supplier participates in the scheme and who it helps, so check with yours to see if you qualify.

You can find out more about eligibility and provider participation online at gov.uk/the-warm-home-discount-scheme

Which energy suppliers offer the scheme?

Many suppliers offer the Warm Home Discount Scheme, these include, (also Our Power): British Gas, Scottish Power, SSE, E.on, EDF Energy and npower.

A number of smaller firms have yet to offer the discount. So if you are entitled to the discount, check before you switch to a new provider to make sure it participates in the scheme.

update

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Universal Credit is a payment to help with your living costs. It's paid monthly - or it can be paid fortnightly, in some circumstances.

Universal Credit

You may be able to get it if you're on a low income or out of work.

Whether you can claim Universal Credit depends on where you live and your circumstances.

If you already get benefits Universal Credit will replace the following benefits:

- / Child Tax Credit
- / Housing Benefit
- / Income Support
- / Income-based Jobseeker's Allowance (JSA)
- / Income-related Employment and Support Allowance (ESA)
- / Working Tax Credit

If you currently receive any of these benefits, you cannot claim Universal Credit at the same time.

If you live in North Lanarkshire, South Lanarkshire or East Dunbartonshire Council; and you need to claim Benefit and you are of working age, it is likely you would need to claim Universal Credit.

If you are currently on any of the above Benefits and have a change of circumstances; it is likely that you would need to make a claim for Universal Credit.

If you need help with your housing costs, you would then need to apply for help with this through your Universal Credit claim.

We have a dedicated Revenue Team and two Income Maximisation Officers. If you have had a change in Benefit, or think you will have one soon, please call and speak to your Housing Officer. We can offer help and advice through periods of change and we will work with you to prevent rent arrears and keep your tenancy safe.



We are here to help, so please contact us if you need help.

The Housing Act received Royal Assent on the 01 August 2014. There are significant changes brought about by the Act which will impact on social landlords and their tenants.

The Housing Act (2014)

One of the most publicised changes made by the Act is the end of the right to buy and this took effect from 1st August 2016.

The majority of the other changes relate to Housing Management issues. Most of these provisions come into force from 1st of May 2019.

Clyde Valley Housing Association issued a detailed notification to every tenant in October 2018, telling everyone about the changes and how they may, potentially affect you.

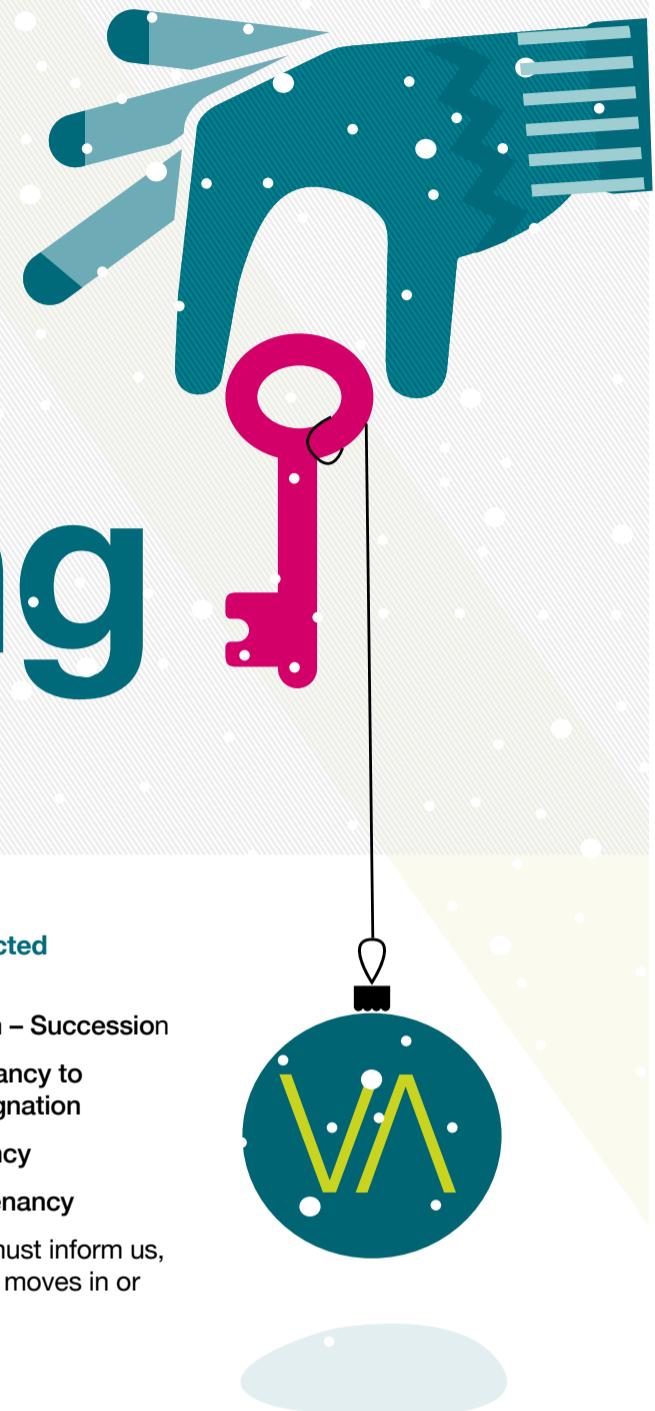
Some of the changes will affect the way we allocate properties and the legal procedure for dealing with anti-social behaviour.

However, many of the changes relate to changes in your household and tenancy rights. There is now a 12 month qualifying period for anybody who wishes to apply for tenancy rights and this qualifying period only begins from the day you notify us, in writing, that someone has moved into your household.

Tenancy changes affected could be:

- / After a tenant's death – Succession
- / Transferring your tenancy to someone else – Assignment
- / Subletting your tenancy
- / Applying for a joint tenancy

Please remember you must inform us, in writing, when anyone moves in or out of your home.



Check out our YouTube channel for support if you have been offered a new tenancy:



If you cannot locate your copy of the letter, please visit the Clyde Valley Housing Association website. Under the 'Rights & Responsibilities' tab, click on the section that says 'useful documents', then view the document titled Housing Act 2014.

New Freephone number to pay your rent

As part of our overall improvement package, we have made it easier for you to pay your rent via a new telephone option for rent and factoring payments. A **Freephone number**, the service is available from 07.00 am to 10.00 pm, 7 days a week, accepting debit card payments.

The number to call is:

0800 158 3298

Please have your card details ready when you call.

Remember, you can also pay by Direct Debit, Standing Order or payment card (Allpay) – we want to make it easy for you to keep on top of your bills.



There is also our **App** that can be downloaded to your phone or tablet where you can view your account and click through to make payments – for this you will need your unique reference number – your Housing Officer can provide you with it.

If you need help and support, please call our dedicated Rent and Income Advice Team. We will be happy to help.



Rent payment dates Financial year 2018-19

Period 1	21 January 2019
Period 2	18 February 2019
Period 3	18 March 2019
Period 4	15 April 2019
Period 5	13 May 2019
Period 6	10 June 2019
Period 7	8 July 2019
Period 8	5 August 2019
Period 9	2 September 2019
Period 10	30 September 2019
Period 11	28 October 2019
Period 12	25 November 2019
Period 13	23 December 2019

What's going on at CVHA?

Charities' update

MacMillan coffee morning

It has been a busy few months for our staff at CVHA, in September we hosted a MacMillan Coffee Morning, and we raised £130, well done to all our staff who participated, all staff enjoyed the delights on offer, the salted caramel chocolate brownies and lemon meringue pie were crowned joint winners by staff.



£130 Raised

We also hosted a very successful Tartan Tea Party for the SSPCA on 30th November

Our chosen local Charity this year is Lanarkshire Cancer Care Trust.



Lanarkshire Cancer Care Trust (LCCT) is a voluntary organisation based in Wishaw. LCCT offers cancer patients and their carers living in the NHS Lanarkshire area free transport to:

- / hospitals for life-saving treatment such as chemotherapy and radiotherapy;
- / specialist clinic appointments for follow-up consultations;
- / complimentary and alternative therapies centres promoting better health and wellbeing; and
- / day care facilities.

All LCCT drivers (with over 100 registered) give their time voluntarily, an average of 80 patients are transported to clinics and hospitals on a daily basis. LCCT volunteer drivers help to reduce the stress and anxiety facing patients by providing a reliable, friendly, confidential and supportive service.

To help support this great organisation we are providing over 100 Winter Driving Packs and Thermal Mugs to all drivers. We are also supplying selection boxes for their annual Christmas Party. We were delighted to welcome LCCT in November to our offices in Scott Street, they met with our staff and gave a great insight into their crucial role in the community.



LCCT staff with our Chief Executive Lynn Wassell and staff

Healthy Working Lives

We are currently working through the re-accreditation process for Healthy Working Lives. The Healthy Working Lives Award Programme is designed to support employers and employees to develop these themes in the workplace in a practical, logical and beneficial way. Our Corporate Social Responsibility (CSR) Team have worked with our staff to support them to improve their mental and physical wellbeing.

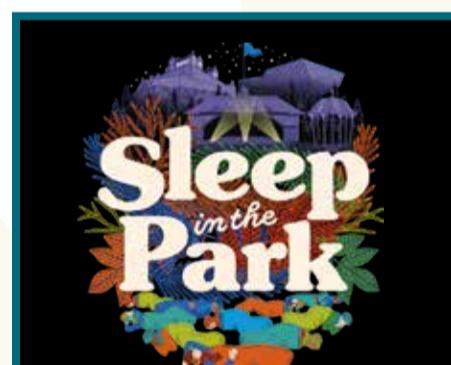


Over half our staff recently attended a short introduction to Mindfulness session hosted by Martin Stepek, who lives locally and holds free mindfulness sessions in University West of Scotland (UWS) on Tuesday evenings from 6.30pm – 7.30pm. For more information regarding the events Martin holds go to: www.martinstepek.com/event

Happy Birthday Janette



One of our Housing Officers Janette Moran celebrated a special birthday recently, she had a great day celebrating with her friends and colleagues.



Two of our Allocation team colleagues Shaun Quinn and Maureen Hart took part in the Sleep in the Park event in Kelvingrove Park, Glasgow. We are very proud of Maureen and Shaun for raising funds to support Homelessness in Scotland.



Mr Chambers



Mr Hunter

Winners

Larkhall tenant, Mr Chambers, is the lucky winner of an iPad Mini, as he participated in our 3-year Customer Satisfaction Survey. Our contractor, BMG Research, entered all of the customers they spoke to into a prize draw – Mr Chambers was the lucky winner!

North Motherwell tenant, Mr Hunter, received a £25 Asda voucher as he was the lucky winner in our prize draw. Mr Hunter and other tenants completed our new customer questionnaire in North Motherwell that is helping us deliver greater, targeted services in this area.

We hope you enjoyed our recent Value for Money Report. The Industry standards we quoted were for Local Authorities and RSL's, but should have been for RSL's only. We have corrected this and our figures on vacant homes. An up-to-date copy is available on our website.

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 that 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!



Happy to translate

CVHA are members of Happy to Translate, we have taken practical steps to ensure all our information and services are accessible to all customers regardless of ethnic, cultural or linguistic differences.



Successful interaction with our customers who need language assistance benefits our customers and empowers and strengthens our relationship with the local community.

If you require or know someone who requires translation assistance please let your Housing Officer know.



Contact numbers

General enquiries, rent payment, debt advice, housing issues

01698 268855

Income Maximisation Officers

01698 328266
01698 244694

Allpay

0844 557 8321
www.allpay.net

CVHA Repairs Freephone

0800 073 0703

NEW! CVHA Payment Line Freephone

0800 158 3298

Scottish Gas – smell of gas

0800 111 999

Scottish Power – no electricity

0800 111 4686

Scottish Water – no water supply/burst pipes

0800 077 8778

Gas heating repairs – City Technical Services

0844 579 6493

All other emergency repairs

0845 877 0411

Useful numbers

Anti-Social Behaviour

East Dunbartonshire Council (24 hours)

0300 123 4510

North Lanarkshire Council (24 hours)

0300 123 1382

South Lanarkshire Council

0303 123 1015

SLC Out-of-hours Noise Team

0800 24 20 24

Cleansing Services

(refuse collection, wheelie bins, special uplifts)

East Dunbartonshire Council

0300 123 4510

North Lanarkshire Council

01698 302010

South Lanarkshire Council

0303 123 1020

Environmental Services

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

East Dunbartonshire Council

0300 123 4510

North Lanarkshire Council

01698 403110

South Lanarkshire Council

0303 123 1015

Please call 01698 268855 or e-mail cvha@cvha.org.uk if you would like to receive any of our information by email or in another format such as a different language, large print, Braille or audio.

Our website: www.cvha.co.uk

www.clydevalleypropertyservices.co.uk

www.onewellwynd.co.uk