

This is your opportunity to have  
a say in how much rent you pay



**Rent increase consultation  
2020-2021**

# Have your say – Your consultation pack.

We want to hear your views on our proposals for next year's rent and common maintenance charge. Our challenge is to deliver all the range of services you are entitled to while keeping the rents we charge affordable.

This newsletter will provide you with information to allow you to make an informed decision about the proposed rent increase options for 2020/2021.

The closing date for this consultation is **FRIDAY 31 JANUARY 2020.**

## What's inside?

- **Some Tenant Satisfaction Results for 2019.**
- **How we compare to other landlords.**
- **Listening to what you have told us.**
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# Tenant Satisfaction Results

In 2019, we instructed Research Resource to carry out a satisfaction survey. They asked 443 of our tenants a series of questions about the service we provide to you. We are delighted to see that the results are excellent and an improvement on previous year's results.

The Scottish Housing Regulator requires us to ask specific satisfaction questions and the results of some of these questions are in the table below:

2014 result	2016 result	2019 result	change over time	
79%	92%	94%	↑	Taking everything into account, how satisfied or dissatisfied are you with the overall service provided by Clydesdale Housing Association? (% very/fairly satisfied)
84%	97%	99%	↑	How good or poor do you feel Clydesdale is at keeping you informed about their services and decisions? (% very good/fairly good)
72%	91%	99%	↑	How satisfied or dissatisfied are you with the opportunities given to you to participate in Clydesdale's decision making process? (% very/fairly satisfied)
77%	84%	88%	↑	Overall how satisfied or dissatisfied are you with the quality of your home (% very/fairly satisfied)
63%	83%	91%	↑	Taking into account the accommodation and services Clydesdale provides, to what extent do you think that the rent for this property represents good or poor value for money? (% very good/fairly good)
81%	90%	97%	↑	Overall how satisfied or dissatisfied are you with Clydesdale's management of the neighbourhood you live in? (% very/fairly satisfied)



# Tenant Satisfaction Results

Repairs and maintenance continues to be our tenants most valued service and we are happy to report that satisfaction levels with our repairs service are the highest they have ever been as the table below shows:

2014 result	2016 result	2019 result	change over time	
97%	96%	100%	↑	The helpfulness of the Association staff involved
93%	95%	100%	↑	The system for reporting repairs to your landlord
n/a	95%	98%	↑	Contact from Tradespeople to arrange access
88%	95%	99%	↑	The tradesman arriving by the target date
82%	91%	98%	↑	The length of time taken to undertake repairs
94%	94%	99%	↑	The attitude of the tradesman involved
93%	95%	99%	↑	The tidiness of the contractor
77%	89%	98%	↑	The quality of the repair undertaken



If you have difficulty in reading or understanding English and require help in translating or interpreting any information that Clydesdale Housing Association provides, or if you have other special requirements and need further help, please ask at reception or contact us on 01555 665316.



# Listening to you and what you have told us.



Your views continue to be really important to us. As you may be aware, we have just completed a large tenant satisfaction survey which is the best way to hear the views of as many of our tenants as possible. We have included a number of the key results for your information.

## Value for Money

We are delighted to note that since 2014 when we asked our tenants what they thought about how their rent represents value for money compared to the services provided, there has been a 28% increase from 63% in 2014 to 91% in 2019.

The table below shows the services provided by us you consider to be your top priorities.

Order of Importance	Priority areas for tenants	Satisfaction levels 2014	Satisfaction levels 2016	Satisfaction levels 2019
1	The overall quality of your home.	77%	84%	88%
2	Repairs and maintenance	77%	91%	97%
3	The management of your neighbourhood	81%	90%	97%
4	Keeping you informed about our services and decisions	84%	97%	99%
5	Grounds maintenance to common areas	73%	89%	94%

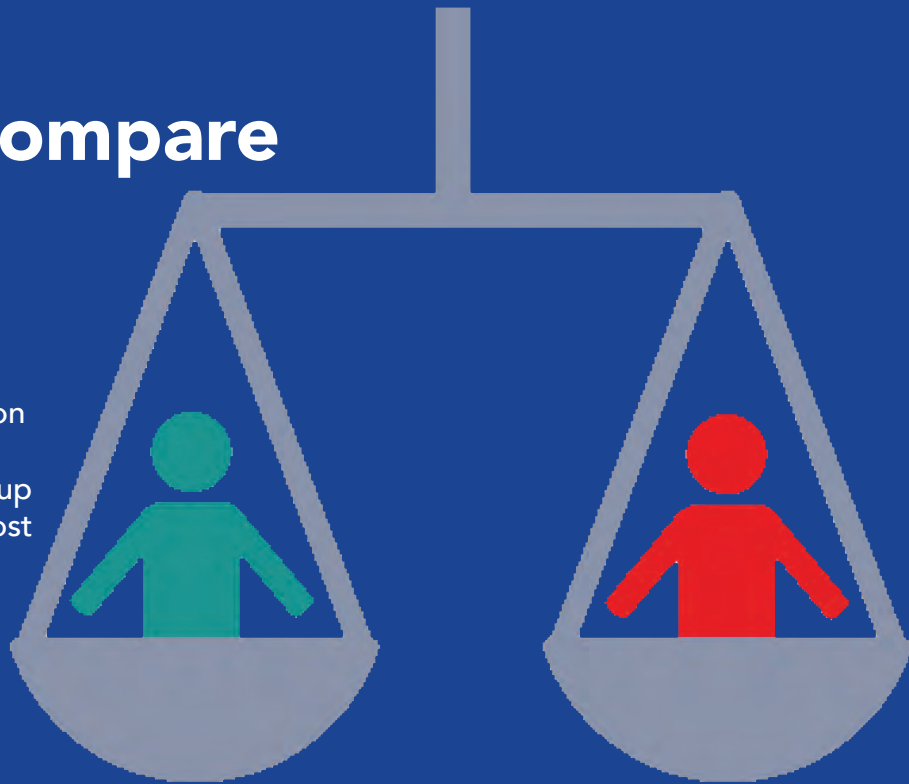
## Ways to become involved

There are various ways you can have a say and if you are interested in any of these, please get in touch. We will pull together a register of interested people for consultation purposes:

- Becoming a member of Clydesdale's Registered Tenants Organisation
- Becoming a member of Clydesdale's Tenant Scrutiny panel
- Taking part on Focus Groups for specific issues
- Filling in surveys – postal or website or
- Telephone or e-mail us

# How do we compare to other landlords?

We have provided some information below which shows you how we compare to the benchmarking group we have identified as being the most appropriate, rural registered social landlords (rsls) who are part of the Scottish Housing Network (SHN) and all housing associations in Scotland.



## How well are we performing?

Scottish Housing Charter Indicator	CHA 2018 2019 Results	Rural RSL Results	Scottish RSL Average Results
Rent Collected as % of total rent due	100.43%	99.44%	99.60%
Gross rent arrears as % of total rent due in the year	2.22%	3.87%	3.94%
Lost rent through empty properties as % of total rent due in the year	0.62%	0.44%	0.63%
How quickly we re-let our empty properties (days)	25.66	15.16	21.89
How quickly we completed medical adaptations (days)	43.46	76.72	64.01
How many hours did it take to carry out an emergency repairs	2.49	2.63	2.41
How quickly did we carry out routine repairs (days)	4.47	6.01	4.76

With the exception of void rent loss and re-let times, our performance is better than both benchmarking groups. This issue has now been addressed in 2019/2020.

# Planned programme of work 2019-2020

Last year we set out our plans for what major repairs we hoped to achieve in 2019 2020. The table below shows what we have completed so far and what we hope still to complete by March 2020.



Heating replacements  
(143 by 31.3.20)  
£995,708



Windows - 44 properties - £193,376

Kitchens (19 properties) - £82,810

Doors  
(54 properties)  
£38,401



Roofs - retentions  
from a contract  
£36,440



Binstores  
£9,450

Paths and driveways  
£35,910

Smoke alarms  
£18,836



Contingencies  
£38,300

# Programme of work 2020-2021



**Roofs**  
£39,000.00

**Kitchens**  
£109,384.00

**Bathrooms**  
£121,450.00



**Windows**  
£178,000.00

**Doors**  
£25,000.00

**Boilers**  
£1,333,215.00

**Grounds Maintenance**  
£63,406.00

**Grit Box Refilling**  
£6,000.00

**Reactive Repairs to Common Areas**  
£36,122.00



**Reactive Repairs**  
£252,000.00

**Empty House Repairs**  
£72,000.00

**Cyclical Maintenance**  
£312,047.00

**Major Repairs**  
£253,444.00

subject to tender returns and budget constraints



# Challenges

As a registered social landlord, we face many challenges. We want to deliver the best possible service to you within the resources available to us. What we do to help achieve this is work as efficiently as possible and we do not spend money we don't need to spend. The work involved in making it possible for you to enjoy your home is varied and includes:

- Planning what major repairs your home needs over the next 30 years.
- Getting the best price possible to carry out the work required.
- Planning what needs to be done to parts of your home and common areas such as external painting over a shorter period of time usually five to eight years.
- Working with the contractors who deliver our reactive maintenance service to provide you with an excellent service.
- Working with our tenants to ensure rent is paid on time to maximise the income that allows us to provide the range of services you are entitled to.
- Working with our tenants to try to resolve neighbour disputes.
- Making sure our staff and Management Committee are equipped with the skills and knowledge they require to carry out their duties.

These are just some examples of the day to day work carried out by us. There are also other issues we do not have control over which we have previously highlighted to you.

**Our 30 year plan**

The biggest challenge we face is making sure we have enough money to meet all of our obligations to you over the next 30 years. This means that we will almost certainly have to increase your rent every year.

The infographic features a winding road on a green hillside under a blue sky with clouds. Four circular markers are placed along the road, each containing a number: 30 (red), 20 (blue), 10 (light blue), and 5 (pink).

## Energy Efficiency Standard for Social Housing (ESSH)

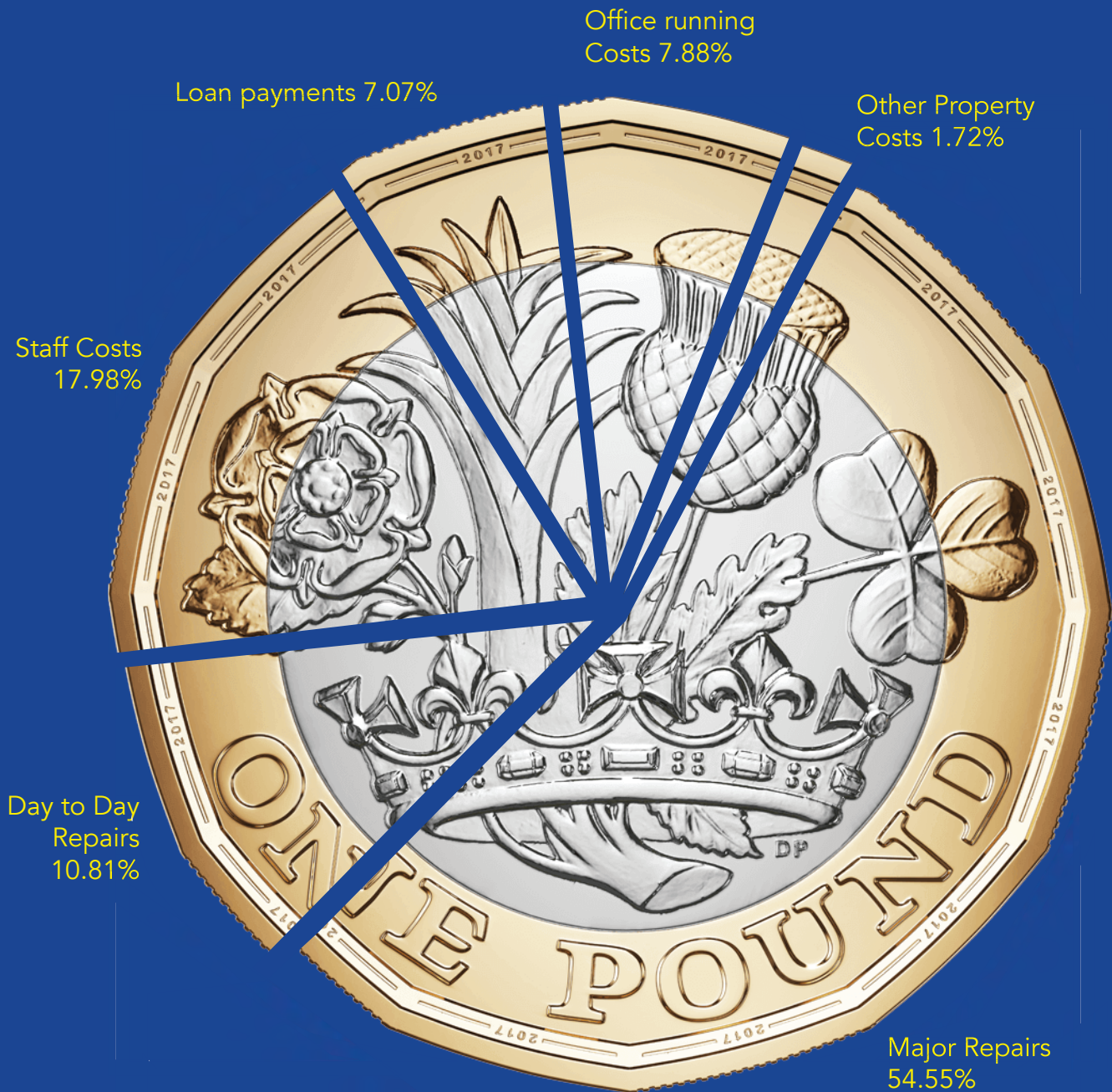


This is the Energy Efficiency Standard for Social Housing. This is a Scottish Government initiative and we will be expected to achieve it by December 2020.

We reported last year that it will be difficult to achieve ESSH in our properties with storage heating. Following our pilot into Infrared heating and Quantum heating systems we concluded that Quantum Storage heaters is the preferred option. The feedback from the tenants who have "piloted" this system are very happy with it. We will therefore be starting the heating replacement programme this year and it will finish next financial year. The first systems to be replaced will be in those properties most at risk of failing ESSH.

# Where the money is being spent

Next year it is anticipated we will spend approximately £4,363,059. Over 65% of this will be on planned and day to day maintenance. Our anticipated income is £3,290,878 which means we have to fund the remaining £1,072,181 from the money we have put away over the years because we understood this would be likely to happen.



# Rent: Comparison with other landlords

To avoid big rent increases in years where the programme of planned works is large, we have built

up reserves of cash by applying a rent increase linked to an inflationary measure with an added 1%. This has meant our rents have increased steadily but remain favourable when compared to other landlords.

For benchmarking purposes the group we compare ourselves to are "rural" landlords because they are the best fit for us. The table below shows how we compare to the average of some rural landlords (Scottish Housing Network figures), as well as every landlord excluding local authorities in Scotland (Scottish Housing Regulator figures). RSL means "registered social landlord". These figures relate to the 2019 2020 rents.

Size of Home	CHA Average weekly rent	Rural RSL weekly rents	Average Scottish RSL weekly rent
2 apartment	<b>£76.29</b>	<b>£77.67</b>	<b>£79.28</b>
3 apartment	<b>£81.65</b>	<b>£86.68</b>	<b>£85.37</b>
4 apartment	<b>£89.44</b>	<b>£95.40</b>	<b>£93.76</b>
5 apartment	<b>£105.98</b>	<b>£106.07</b>	<b>£104.21</b>

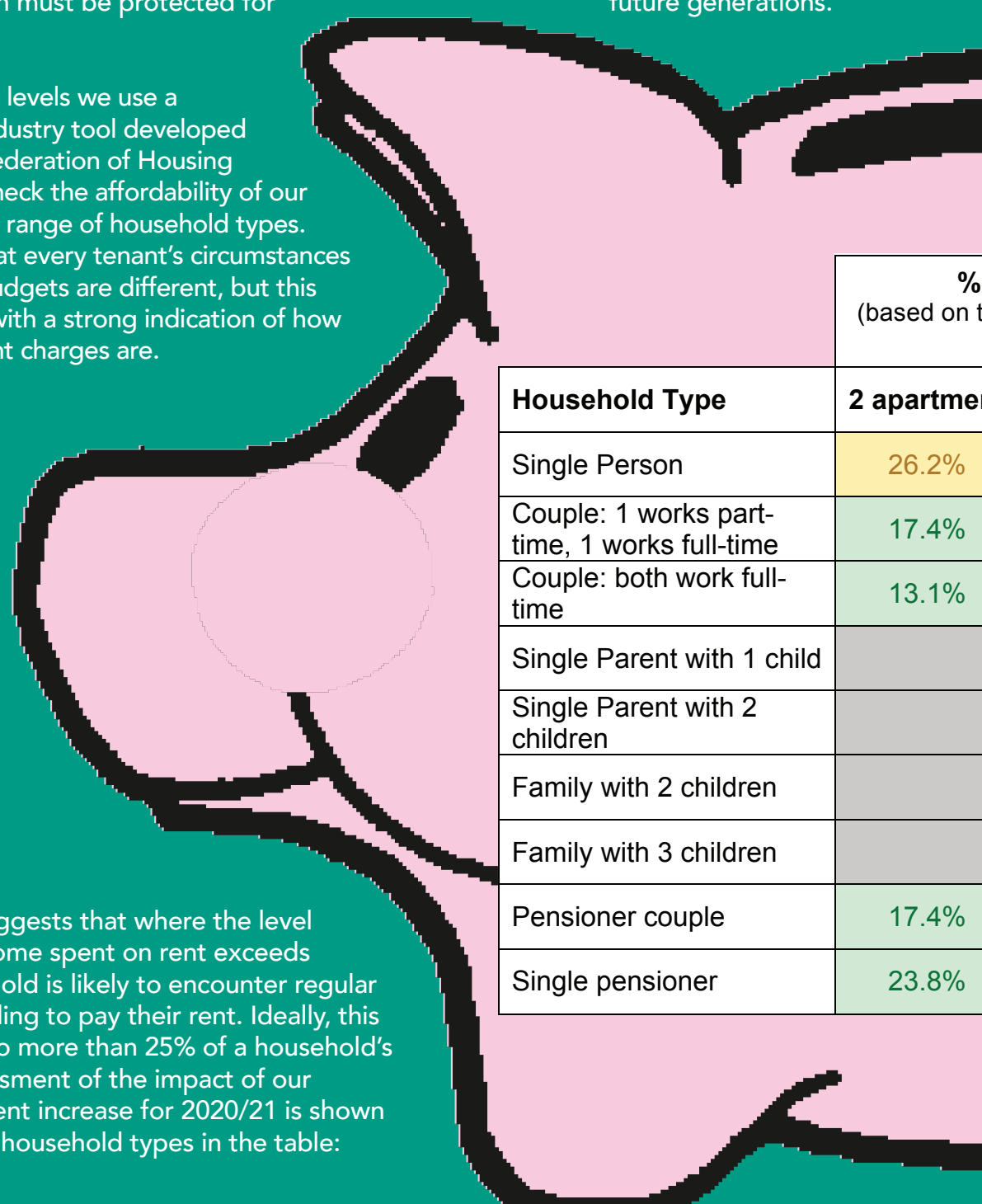
We do appreciate these are average figures and your weekly rent may be more or less than this, but the figures do show our rents do compare favourably

# Rent Affordability

Affordability is about the ability of an individual to pay the rent we charge and we are very much focussed on charging rents which tenants can afford. We need to achieve this whilst raising enough income from rents to fund services and the investment needed to protect the quality of our housing stock into the long term - our housing is a significant local asset the value of which must be protected for future generations.

When we set rent levels we use a recommended industry tool developed by the Scottish Federation of Housing Associations to check the affordability of our rent charges for a range of household types. We appreciate that every tenant's circumstances and household budgets are different, but this tool provides us with a strong indication of how affordable our rent charges are.

This approach suggests that where the level of household income spent on rent exceeds 30%, that household is likely to encounter regular difficulty in affording to pay their rent. Ideally, this level should be no more than 25% of a household's income. An assessment of the impact of our proposed 2.7% rent increase for 2020/21 is shown for a selection of household types in the table:



Household Type	% (based on t
Single Person	26.2%
Couple: 1 works part-time, 1 works full-time	17.4%
Couple: both work full-time	13.1%
Single Parent with 1 child	
Single Parent with 2 children	
Family with 2 children	
Family with 3 children	
Pensioner couple	17.4%
Single pensioner	23.8%

Most of our homes comfortably meet the 25% of household income measure. However, single people in 3 apartment properties are those most likely to face some difficulties in affording to pay their rent. We manage this in part through our allocations policy – through this we seek to maximise the use of our housing stock through avoiding letting 3 apartments to single people.

**of household income spent on rent**  
(the lowest 30% of earnings in the Annual Survey of Hours & Earnings)

Property	3 apartment	4 apartment	5 apartment
1	28.0%		
2	18.7%		
3	14.0%		
4	21.5%		
5		19.2%	
6		14.6%	17.3%
7		12.8%	15.1%
8	18.7%		
9	25.5%		

Also, the satisfaction survey we have just completed asked tenants a question about affordability. 91% of the tenants surveyed (who do not receive full Housing Benefit) told us that they have never experienced any difficulties paying their rent. This is consistent with the results of the affordability tool presented above.

Based on this information we feel that our rent proposals for 2020/21 are fair and affordable.

Do you agree? Please provide comments in the survey form attached.

# Next Year's proposed rent increase

As previously stated it is anticipated we will spend much more than our projected income next year. To be able to carry out the programme of works planned for next year we believe we need to apply a rent increase of 2.7%. That is the Consumer Price Index (CPI) as at September 2019 + 1%.

We know that we could not carry out all the planned and cyclical maintenance next year if we apply a lower rent increase.

For every 0.5% we do not raise the rents by, this is just over £15,500 of income we won't have. Therefore, if we applied a rent increase of CPI only which is 1.7%, we could not carry out works to the value of £31,000. This would equate to for example:

- Cleaning the gutters next year
- Replacing 5 kitchens
- Drastically reducing the specification of the grounds maintenance contract.

We would caution against this because of the detrimental impact this would have on the fabric of the building in the case of the gutter cleaning contract, or quality of our estates if the grounds maintenance specification was reduced.

However, it is important that we consider your views, therefore we are asking you to consider two options as follows:

An increase of 2.7%?

An increase of 1.7%?

What this will actually mean for you per week is in the rent increase consultation letter sent with this newsletter. The table below shows the increase for the average rents per apartment size for the two options:

Weekly Average Rent	2019/2020	1.70%	2.70%	Diff 1.7%	Diff 2.7%
2 apartment	£76.29	£77.90	£78.65	1.62	2.37
3 apartment	£81.65	£83.36	£84.16	1.71	2.51
4 apartment	£89.44	£91.29	£92.17	1.84	2.72
5 apartment	£105.98	£108.10	£119.15	2.12	3.17

Please note these figures include the common maintenance charge (it was previously agreed this would be split across all our rented properties). The common maintenance charge for 2020 2021 will be £7.49 per month. Weekly this is an increase of 0.34p and is included in the figures above.





## Useful information to cut out and keep!



General enquiries, rent payment, debt advice, housing issues and Repair Service  
**01555 665316**

**Out of Hours emergency repairs – call John Frood & Sons on 0756 338 4282 and leave a message. If this number is inactive please call 01555 663927**

## Contact numbers

**Smell of gas**  
Scottish Gas - **0800 111 999**

**Anti-Social Behaviour**  
South Lanarkshire Council  
**0800 389 1105**

**Cleansing Services**  
(refuse collection, wheelie bins, special uplifts)  
South Lanarkshire Council  
**www.southlanarkshire.gov.uk**  
**0303 123 1020**

**No electricity supply**  
SP Energy Networks **0800 092 9290**

**Out-of-hours Noise Team**  
South Lanarkshire Council  
**0800 24 20 24**

**No water supply/burst pipes**  
Scottish Water **0800 077 8778**

**Paying your rent**  
**Allpay** **0844 557 8321**  
or **www.allpay.net**

Environmental Services  
(pests, vermin)  
South Lanarkshire Council  
**www.southlanarkshire.gov.uk**  
**0303 123 1015**