

How do we spend your rent money?

Keeping the rent as reasonable as possible is important to us!

We always try our hardest to make the best possible use of your rent, and it's right that you should expect us to be as efficient as we can.

Each year we look at the different challenges we need to meet, and then consult all our tenants on the options for reviewing the rent level.

Community based housing associations came into being because of the desire of local people to improve their communities and to make bad housing and poor services a thing of the past. And that continues to be our aim.

But you might be surprised at how many pressures housing associations face in trying to ensure the rent is reasonable. This leaflet aims to highlight the various uses housing associations make of the rent you pay.

Looking after your home

- Making sure your home is ready when you first move in: we try to do this quickly after the previous tenant has left, but taking time to get things right for you is the most important thing
- Responding as quickly as we can when you tell us a repair is needed, and then getting the work done properly – whether it's an emergency repair or a less urgent one
- We also need to put a small part of your rent money aside to make sure we always have funds to carry out longer term repairs and improvements – this includes things like roof repairs and new boilers or central heating, as well as new kitchens and bathrooms
- Investing in older housing stock, especially blocks of flats, brings particular challenges. People who own their flat are sometimes unwilling or unable to pay their share of the cost of repairs and improvements. We don't want this to delay work to tenant' homes, but equally we don't think tenants' rents should be used to cover owners' costs

Keeping you warm

- As housing associations we can't control what the fuel companies charge, but we can try to make sure your home is as energy efficient as possible so that you're not paying for heat that's being wasted
- Currently housing associations are working towards

meeting the Scottish Government's Energy Efficiency Standard for Social Housing – this means that homes rented from housing associations and councils are much more energy efficient than housing which is privately owned and privately rented

- Housing associations don't want to spend big sums of your rent money on energy efficiency measures where these won't lead to good reductions in your fuel bills – it's about looking at each type of property we own and coming to a view on what the right balance is

Keeping you safe

- Fire safety has always been a priority for us, but we're all even more mindful of it since the terrible tragedy at Grenfell Tower in London. The Scottish Government has set new standards for smoke alarms, kitchen heat detectors and carbon monoxide detectors. This work has to be done over the next two years, and means we'll be spending a significant amount of money on each and every home that we own
- Rightly we must by law make sure – every year – that your gas supply is safe, and we also need to do regular testing of your electricity supply
- We try to respond as effectively as we can when anti social behaviour is reported to us, or a neighbour dispute arises. Sometimes we may need to spend a lot of staff time trying to sort things out, and sometimes we'll need support from other agencies such as the local council or the police

Collecting the rent

- We put a lot of staff time into making sure we collect the rent that's due to us. We know some tenants can run into difficulties from time to time, and we try to work with people to sort things out
- One of the newer challenges housing associations and tenants are facing is the new system of 'Universal Credit', which will normally mean tenants who get help with their rent will receive the money direct from the DWP, instead of it being paid directly to the housing association
- This means our staff will need spend extra time to keep closely in touch with tenants to ensure they're still able to pay their rent each month
- In the early stages of Universal Credit, many housing associations have found that rent arrears have been rising sharply. Where this happens, it puts pressure on the rents we charge across all of our homes

- More and more housing associations have been employing welfare rights officers or money advisers to help make sure people are claiming what they're entitled to and make sure rent is paid

Building new homes

- Many housing associations see building new rented homes as a really important way of helping to improve the local community. This work is funded by government grant and bank loans repaid with rent money
- Associations work very hard to try to make sure that building homes doesn't impact on the rents existing tenants pay, but rents can sometimes be affected

Tackling homelessness

- People can find themselves homeless for all kinds of reasons, and Scotland prides itself on dealing with homelessness fairly and compassionately. Housing associations have a big role to play in helping the local council to house people who have become homeless
- Supporting homeless and other more vulnerable people to maintain their tenancy can mean spending more time with some tenants

Filling the gaps when other services decline

- Housing associations are more likely than ever before to be providing services which the local council can no longer afford to do – this might be removing bulk items of refuse or grass cutting in open areas
- These make the community a better place to live, but even though we think we can often provide these services at a lower cost, we still have to use rent money to do this

Helping your community thrive

- Almost all local housing associations do a lot more than just being a landlord. Some examples of our wider work include helping people get work, providing play facilities for children and other recreational activities for people of all ages
- Wherever possible, associations try to apply for special funding for this work, but it can be another pressure on rent money in some cases

Being open and accountable to you

- Housing associations need to make sure that you can get hold of us when you need to, and that when you need to make a complaint it gets looked into as quickly as possible – these things are important to us and to our tenants, and so investing the right amount of resources is important
- We also know that as well as writing to tenants when we need to, and sending out regular newsletters, we need to make sure our websites are easy to navigate and have the information tenants need

Dealing with the bodies who regulate us

- All housing associations have to meet important standards set out by the Scottish Housing Regulator, on issues such as how we are run and how our finances are managed, and this means providing a lot of information to the Regulator each year
- Most associations also deal with the Charities Regulator, and there's a wide variety of legislation on things like data protection which we must comply with

Not everything costs money!

The Management Committee responsible for the overall running of the Association is made up entirely of unpaid volunteers. Over the years they – and the people who served before them – have given many thousands of hours of time and effort for no financial reward.

Tell us what you think

Overall we like to think that rents are good value for money – you only have to look at the higher rents and poorer levels of service in the private rented sector. But no housing association is complacent about value for money. We are always keen to get feedback from tenants on the rent, the services we provide – and perhaps on services you would like us to think about providing in the future.

With thanks to the Glasgow and West of Scotland Forum of Housing Associations (GWSF) for preparing this information

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