

up close

ISSUE 23: December 2021

Merry Christmas



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New builds

Get involved

Financial Wellbeing

 **river clyde
homes**
Improving lives and places



Keeping you safe

Annual gas safety checks are not only essential, but a legal requirement. Please do all you can to ensure yours goes ahead – when it's arranged – at the time we've agreed with you.

Our programme of upgrading heat and smoke detectors in tenants' homes is also continuing. In line with legislation every home in Scotland must have interlinked fire alarms by February 2022. Again, please be at home at the agreed time to ensure your smoke and heat detection system is fitted to the current standard. You will receive a letter with an appointment, and how to rearrange it if it does not suit.

**If we have been in touch with you about fitting a new smoke alarm,
contact us now on 01475 883156.**

Welcome

A very warm welcome to the Christmas edition of Up Close magazine.



Jillian Moffat, Chair of the Board

It's good to be back. An ever changing landscape over the last 18 months has made it difficult for us to produce a magazine that would be certain to contain the most up-to-date information as we lived through ever changing sets of restrictions.

We focussed our communications towards our digital channels on social media and the website and on producing bespoke communications for those groups of customers who needed our support the most.

The past 12 months have continued to be challenging for each and every one of us as we learn to live with the impact of the Covid-19 pandemic. But the RCH Group has faced the challenges of providing that most fundamental of things for our customers: a place to call home.

The repercussions of what is happening will be felt for

a long time to come but like all associations across the sector, we are trying to provide as normal a service as possible and we have begun to tackle the of works we were unable to complete last year due to Government restrictions.

I know that many of you are waiting on non-emergency repairs to be carried out and we appreciate your patience while we work through what has become a significant backlog. The problems have been exacerbated by a shortage of materials. But don't worry, we will get to you.

Meantime, I know many of you will be looking forward to enjoying a much more normal Christmas than we celebrated last year. I'd like to wish you all the very best and send greetings for a happier and brighter new year.

HOW TO CONTACT US

OUR OFFICE IS CURRENTLY CLOSED, BUT DON'T WORRY, YOU CAN STILL REACH US

BY PHONE:

0800 013 2196
24 hours a day,
7 days a week.

IN WRITING:

River Clyde Homes
Clyde View
22 Pottery Street
Greenock PA15 2UZ

ONLINE:

✉ customerexperience@riverclydehomes.org.uk

🌐 www.riverclydehomes.org.uk

🐦 [@rivclydehomes](https://twitter.com/rivclydehomes)

📘 [@river.c.homes](https://www.facebook.com/river.c.homes)



Covid-19

How we are helping you during challenging times.

Firstly, we would like to thank all our customers for their continued patience and understanding over the last 18 months of the Covid-19 pandemic.

Although we have resumed many of our services, we are still operating in a challenging environment and our priority, as always, is to keep our customers and staff safe.

Here we explain how our services are currently affected.

Our public office

Our Clyde View office in Greenock remains closed to the public while we carry out essential alterations, we expect this work to be completed by the end of the year.

However, although the office is closed for health and safety reasons, River Clyde Homes is very much still open

Home visits continue to be carried out by our Housing Officers who will be happy to arrange appointments to suit you. You can access the latest information on our services via our social media/website and get in touch if you have any questions.

Our back-office staff, in line with government guidance, will continue to work from home to help mitigate transmission of Covid-19. They are supporting customers daily in a wide range of ways by phone and online.

In the meantime, you can still contact us by calling 0800 013 2196 or online at customerexperience@riverclydehomes.org.uk.

Anti-social behaviour

We take a zero-tolerance approach to anti-social behaviour and we work closely with partner agencies such as Police Scotland and Inverclyde Council to help you deal with issues that cause upset and alarm.

If you're affected contact us on 0800 013 2196

Staff shortages

As the virus is still present, we continue to face staff shortages. We will strive to deliver full services as much as we can however there may be times where we need to put contingency arrangements in place. This is an issue facing the whole housing and social care sector and we thank you in advance for your patience.

Letting homes

We are continuing to let homes as before.

Our homes are advertised online and you can view and bid as usual on our website.

If you have any questions regarding your housing application our staff are here to help and can be contacted by calling **0800 013 2196**.

If you have an emergency housing need, please continue to contact Inverclyde Council's Homeless Service on **01475 558 000**.

Caretakers

Our Caretakers are on site from **8am - 4pm Monday to Thursday and 8am - 3.30pm on a Friday**.

Our weekend support staff are on site from **8am – 4pm on Saturdays and Sundays**.

Please continue to support your Caretaker and observe social distance guidelines.

Paying your rent

It is important to continue to pay your rent on time.

You can check your rent account balance and pay your accounts using our Tenant Portal service. Your Housing Officer can set you up for this service on request.

You can pay by any of the following methods:

- Online using our tenant portal or Allpay website;
- Set up a Direct Debit or standing order from your bank or building society account.
- Telephone our Customer Experience Team on 0800 013 2196
- In person at any Post Office or Paypoint outlet.
- By post to River Clyde Homes and paying by cheque.

Repairs

Our number one priority has been to keep customers and staff safe during the COVID-19 pandemic, while still providing as wide a range of services as we can.

From the period of re-starting Responsive and Planned works at the end of May 2021, we have carried out, safely and within guidelines, over 11,000 repairs, and returned over 260 properties for new tenant occupation.

We are continuing to provide service across Emergency, Responsive and Planned works, however, are unable to deliver against normal turnaround times for Responsive and Planned works due to resource, material and supplier constraints.

In particular, repairs that require replacement uPVC windows and doors, or specialist fire safety doors, are on longer lead times for supply. This means that repairs that require these materials may take between 3 to 6 months to complete due to supply constraints combined with the significant backlog that has built up over the lockdown period. We will make every effort to reduce the wait time and provide ongoing updates on reported repairs when information is available.

In addition, there may still be a limited number of repairs we can't do, where it's difficult for our tradespeople to socially distance in confined spaces. Thanks for your understanding on this.

Please be assured staff follow strictly all health and safety guidelines, including wearing Personal Protective Equipment, as and when appropriate, while carrying out repairs.

We have carried out a risk assessment regarding repairs and our trade personnel are fully versed on the content.

You will be asked questions by our customer experience team before the visit and will be asked to ventilate and sanitise the area that our staff will be working in prior to our tradesperson attending the property. We will require all occupants and family pets to remain in another room for the duration of the repair.

Government and NHS guidance on social distancing must be observed at all times. Further printed information will be available from the tradesperson at the time of the visit.

What we ask from you

Remember, we all have a part to play in reducing the spread of this virus, please help us to support our NHS by following the rules. As we move into the winter period, we know that there are other respiratory virus' in circulation, not just COVID-19. It is therefore important we keep the Government recommendations in place relating to social distancing, face coverings and increased hand hygiene.

We appreciate that this guidance may be a lot to take in and that this is a difficult time for all of us. However, we want to remind you again that we are here for you. Our staff are ready to help and support you in whatever way they can so please call us. Let's work together to keep safe and well.

If you are unsure about any of the information outlined above or would like more information, please call us on 0800 013 2196.

Sheltered Housing Complexes

Your health and safety is our top priority.

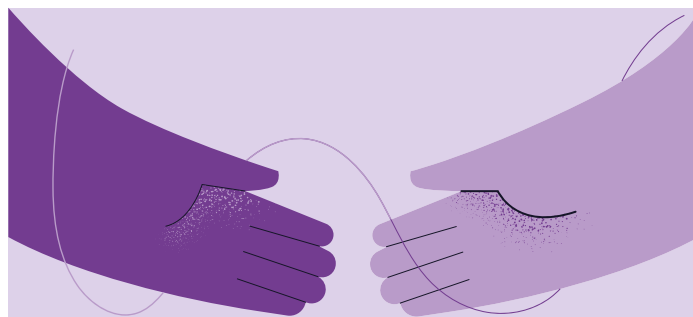
As restrictions ease, we have reintroduced some of the services within sheltered housing that we know you value.

Your Support Warden is on-site full-time and can visit you as required. We will still be wearing face coverings and keeping 2 meters distance from you but can visit to carry out tasks such as your Personal Plan or for a chat if you can't make it to an activity.

Our lounges are now opened up to 3 days per week for activities hosted by your Support Warden. We are asking you to continue to pre-book a space on these activities as we have a maximum capacity within lounges that allows us to open but continue to stay safe. Social distancing and increased hand hygiene are still requirements when using the lounges. We are looking to increase activities over the coming weeks and will write to you to advise you of when this will happen.

Our laundry facilities are open, but we ask that you stick to the 'one in, one out' rule. If you arrive at the laundry and another customer is there, please leave and return when they are finished. We appreciate that all customers need to get into the laundry, but it is not possible to practice effective social distancing in many of these areas.

We will continue to provide cleaning services, daily as far as possible, in all common areas and our staff will be focussing on 'commonly touched surfaces' such as door handles, lift buttons, entry/exit buttons and handrails.



Here to help

We understand how challenging the past 18 months have been and we are here to help.

Despite the restrictions in place, we are doing all we can to support our customers during this difficult time.

If you need help, TALK TO US.

If you're finding it difficult to pay your rent, or need support with Universal Credit, there are many ways we can help. Our Financial Wellbeing Team continue to help tenants with Universal Credit claims and provide financial support. While our new Homelessness Prevention Team can provide support in maintaining your tenancy.

Remember, we are here if you need us. Call us on 0800 013 2196.

Repairs update

We want to thank you for your continued patience and understanding over the last 18 months of the Covid-19 pandemic. Although we have resumed many of our services, we are still operating in a challenging environment.

In common with most organisations across the housing sector we are currently experiencing challenges in completing repairs and maintenance work in your home. The current conditions mean that we need to prioritise the repairs that we can complete for you. Contributing factors include the continuing impact of the pandemic on our staff resource, the backlog of repairs from last year (when we were forced to restrict our services to emergency works), together with the current shortages of building materials across the UK. Unfortunately, we expect this situation to remain for some time.

We are taking action including:

- Adding new staff to our repairs teams who will be available in January 2022.
- Sourcing additional contractors to help repair empty homes.
- Sourcing new suppliers for construction materials.

These actions will allow more repairs to be completed each week early in the new year.

While we expect services to return to a more predictable position in the Spring, currently the following applies:

- You should continue to report repairs as normal;
- We will continue to provide emergency repairs as normal and within 4 hours of the repair being reported;

- All other repairs may be subject to delay. We will advise you as soon as possible if this is the case and an estimated completion date. Please be aware that in some cases, e.g: window replacement, this may take up to 6 months;
- Inspections for dampness and non-emergency structural works may take up to 3 months to complete and
- Repairs to empty properties will also take longer than normal. If you are waiting to move or plan to bid on a home, we will advise you of the estimated timescale involved.

Our office remains closed to the public while we carry out essential alterations, we expect this work to be completed by the end of the year. In the meantime, you can still contact us by phone or online.

Home visits continue to be carried out by our Housing Officers who will be happy to arrange appointments to suit you. You can access the latest information on our services via social media and website and please get in touch if you have any questions.

Please accept our apologies for the disruption to our services and thank you again for your patience.



customerexperience@riverclydehomes.org.uk



0800 013 2196

How are we doing?

Annual Report 2020/2021 | At a glance



Hello

The past 12 months since our last AGM have continued to be challenging for each and every one of us as we learn to live with the impact of the Covid-19 pandemic. It has created uncertainty for many of us, but the RCH Group has faced the challenges of providing that most fundamental of things for our customers: a place to call home.

The repercussions of what is happening will be felt for a long time to come but we have dealt with each issue as it happened and are now in the position, like all associations across the sector, to provide as normal a service as possible and tackle the works we were unable to complete.

This annual report highlights not only how we are performing in relation to other housing associations in Scotland but looks at some of the achievements of River Clyde Homes over the last year.

We are not required to report on all the regulatory statistics as some apply only to local authorities. However we meet with a group of representative tenants each year to discuss performance and publish the indicators that matter most to the group. If you would like to get involved, just let us know. Some of the statistics are collected on a three yearly basis through our customer survey. These are indicated with an asterisk (*).

As always, we welcome your feedback on 'how we are doing'.

Jillian Moffat
Chair of the Board



Every customer happy



Overall satisfaction with RCH*

RCH 2020/2021: 89.3%
RCH 2019/2020: 89.3%
SCOTTISH AVERAGE 2020/21: 88.9%



Satisfaction with the way RCH deals with repairs and maintenance*

RCH 2020/2021: 89.2%
RCH 2019/2020: 89.2%
SCOTTISH AVERAGE 2020/21: 90%



Stage 1 complaints responded to in full

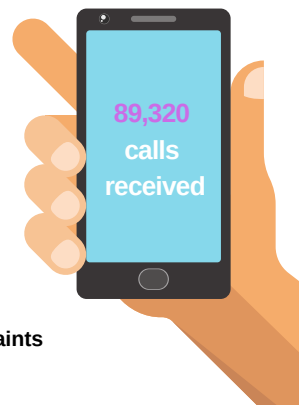
RCH 2020/2021: 98.2%
RCH 2019/2020: 95%
SCOTTISH AVERAGE 2020/21: 97%



we received

408

complaints



Stage 2 complaints responded to in full

RCH 2020/2021: 97%
RCH 2019/2020: 79.1%
SCOTTISH AVERAGE 2020/21: 93%



Average time (working days) to respond in full to Stage 1 complaints

RCH 2020/2021: 7.5
RCH 2019/2020: 5.4
SCOTTISH AVERAGE 2020/21: 5



Average time (working days) to respond in full to Stage 2 complaints

RCH 2020/2021: 26
RCH 2019/2020: 18.5
SCOTTISH AVERAGE 2019/21: 19

Keeping customers informed and involved



Customers that feel well informed*

RCH 2020/2021: 92%

RCH 2019/2020: 92%

SCOTTISH AVERAGE 2020/21: 92%



Customers who are satisfied with their involvement in decisions*

RCH 2020/2021: 86.5%

RCH 2019/2020: 86.5%

SCOTTISH AVERAGE 2020/21: 87%

More and better homes

415 homes have been let **74** homes built this year **351** new homes underway this year

Safer neighbourhoods

We recognise the impact that antisocial behaviour can have on our customers which is why we take a swift, proactive and no-nonsense approach. We want all our customers to live in a happy and safe environment where they can enjoy their homes.

In 2020 River Clyde Homes, for the first time, secured two full ASBOs following persistent complaints of antisocial behaviour despite repeated warnings being issued. This underlines our commitment to dealing with antisocial behaviour



Antisocial behaviour



Antisocial behaviour cases resolved within locally agreed targets

RCH 2020/2021: 95.2%

RCH 2019/2020: 95%

SCOTTISH AVERAGE 2020/21: 94%



209
reported cases



2 number of
ASBO's



1 evictions for
ASB

Finance



101%

Amount of rent collected



£1M

Savings made by new procurement contracts



£0.9 M

VFM Efficiency's achieved



65%

Customers with no rent arrears



3%

Rent increase
(2019 / 2020)

Tenants who feel the rent for their property is good value for money*

RCH 2020/2021: 86.4%

RCH 2019/2020: 86.4%

SCOTTISH AVERAGE 2020/21: 83%

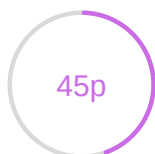
Homes meeting the Scottish Housing Quality Standard (SHQS)

RCH 2020/2021: 67.5%

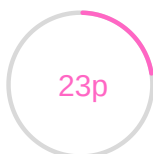
RCH 2019/2020: 79.26%

SCOTTISH AVERAGE 2020/21: 91%

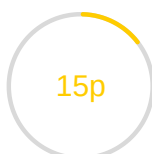
How we spend your money per pound (£)



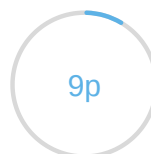
Regeneration investment
demolitions and major repairs



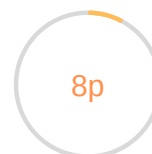
Staff costs



Other running costs



Reactive maintenance
costs



Interest paid

Size of Home	Number Owned	Your Landlord	Scottish Average	Difference
1 Apartment	122	£80.50	£73.61	8.56%
2 Apartments	1570	£88.62	£79.48	10.31%
3 Apartments	2633	£92.79	£82.60	10.98%
4 Apartments	1368	£99.17	£89.81	9.44%
5 Apartments	134	£107.26	£99.97	6.80%

Get in touch

We welcome you to contact us using the following methods:



0800 013 2196



customerexperience
@riverclydehomes.org.uk



Clyde View, 22 Pottery
St, Greenock, PA15 2UZ

Supporting the Inverclyde community

We successfully secured a further £13,000 in grant funding from Cash for Kids. The funding was used to help households not in receipt of free school meals and £100 was made available per child. This means River Clyde Homes was able to support an incredible 130 children under 18 throughout the community.



Engaged colleagues

River Clyde Homes has retained gold level accreditation from Investors in People (IIP). Investors in People is the international standard for people management, defining what it takes to lead, support, and manage people effectively to achieve sustainable results. The award recognises our investment in the development and wellbeing of our people and was the result of a rigorous assessment process by IIP.

Repairs & Maintenance

Existing customers satisfied with the quality of their home*

RCH 2020/2021: 90.7%
RCH 2019/2020: 90.7%
SCOTTISH AVERAGE 2020/21: 87%

Time (hours) to complete emergency repairs

RCH 2020/2021: 5.16
RCH 2019/2020: 2.79
SCOTTISH AVERAGE 2020/21: 4

Average time (days) taken to re-let properties in the last year

RCH 2020/2021: 109
RCH 2019/2020: 72
SCOTTISH AVERAGE 2020/21: 56

Repairs completed right first time

RCH 2020/2021: 96.75%
RCH 2019/2020: 97.85%
SCOTTISH AVERAGE 2020/21: 91.5%

Time (days) taken to complete non-emergency repairs

RCH 2020/2021: 4.04
RCH 2019/2020: 6.44
SCOTTISH AVERAGE 2020/21: 6.7

Repairs appointments kept

RCH 2020/2021: 95%
RCH 2019/2020: 96%
SCOTTISH AVERAGE 2020/21: N/A



About River Clyde Homes

River Clyde Homes is seen as being a systemically important landlord by the Scottish Housing Regulator (SHR). This is primarily because of the scale of our business. Therefore the SHR needs to maintain a comprehensive understanding of how our business models operate, and how we manage the risks we face and the impact these may have. Accordingly, they seek some additional assurance each year through engagement plans.

You can read more about this on our website and about the Annual Assurance Statement we submit each year.





Homes For The Future

Despite the many recent challenges, River Clyde Homes has continued to build much needed new homes in Inverclyde.

Our new build contractor and partner, Cruden Building, has done a tremendous job on three key developments with periods when works were halted because of the Covid-19 pandemic.

The eye-catching waterfront development at James Watt Dock in Greenock is now completed and customers are enjoying their new homes. Comprising 137 homes over five blocks, they offer magnificent views over the historic dock and the River Clyde. They are the association's first properties on the waterfront that once defined the area, with its proud ship building heritage.

The Bryans are one couple who are over-the-moon with their new property. John and Elizabeth, who married 57 years ago, are Inverclyde born and bred and have lived in the area all their lives.

Moving during lockdown proved to be a relatively straightforward affair for the couple and went without a hitch.

"We were settled within a week," says Elizabeth. She's happy with the location and its proximity to public transport and shops. She's also enjoying the views and has been keeping an eye on a family of swans she sees passing daily.

John, who hails originally from Port Glasgow has the sea in his blood, so feels very much at home. He worked in the merchant navy and then at the Scotts Yard in Greenock as a rigger.

"I worked at the Great Harbour for a while too, he says. "And it's been really nice to look out over the much changed and quieter landscape."

Elizabeth backs this up, saying: "John's perfectly happy just watching the ships and boats go by."

The development is part of River Clyde Homes' ambitious programme to build over 450 new homes. By the time the programme is complete new build homes since 2010 will make up over 20% of our estate.



The Bryans



Work is well underway on two more sites in Port Glasgow. Work at Slaemuir is almost complete and our biggest project ever of 224 homes: at the site of St Stephen's High School, is well underway. Indeed, the first phase is complete, and customers have moved in. The development is scheduled to be completed by the summer of 2022.

Carine Strain, Senior Asset and Development Manager at River Clyde Homes, said: "It's always a pleasure to hand over new homes to customers, but particularly at this time, when everyone is facing so many challenges in their lives. My thanks go to all those who have been involved in all our developments: from the design team to the planners and our own staff who have managed the project and helped customers settle in. Particular thanks must go to Cruden Building who worked tirelessly to ensure the homes could be delivered as soon as possible despite a period of Government restrictions."

Christopher Dunn, Operations Manager at Cruden Building said: "It's great to see how much progress we are making in delivering high quality, energy efficient homes. Throughout the developments, Cruden has supported the local area by providing new full time jobs, apprenticeships, work placements and providing donations and support to local schools and nurseries."

Dementia friendly living



The development at St Stephen's in Port Glasgow includes our first specially designed dementia friendly homes.

These 24 flats will be specially adapted to provide a dementia friendly environment for customers who may be experiencing early onset dementia. Our aim is to enable those with early onset dementia to continue to live as independently as possible within the community for as long as possible.

We expect the flats to be available to let around December 2021/January 2022, although they may be ready sooner.

Dementia friendly adaptations include:

- colour contrasting floors and walls on each landing;
- individually coloured flat entrance doors;
- visually identifiable hot and cold taps;
- different coloured toilet seat from sanitary ware;
- clear fronted kitchen wall and base units;
- level access showers to some flats;
- sensory garden adjacent to the block;
- lift access to all floors and
- estate caretaking services

CRITERIA

Properties will be open to single person or couple households where one or both persons have had a diagnosis of early onset dementia.

Referrals will also be accepted via HSCP or voluntary care organisations.

HOW TO APPLY

- Complete an online application form
- Be sure to complete all questions, including medical needs
- If you require assistance to complete the application form, please contact freephone **0800 013 2196**
- Contact **Angela Docherty** on **07814 995 451** for further information and/or to register your interest
- When the flats become available place a bid via River Clyde Homes website or, if you get in touch, a bid can be placed for you.

Rent Consultation



We are consulting on rent levels for 2022/23

Each year, in accordance with regulatory guidance, River Clyde Homes consults its tenants on the level of rent increase. In common with the rest of the housing sector, our rents are influenced by inflation. The Consumer Price Index (CPI) is a commonly used measure of inflation and has increased significantly over the last year (4.2% in October, its highest rate in almost a decade). It is forecast that CPI will continue to rise further and is widely predicted to reach 5% by April 2022. Our consultation has been informed by this anticipated inflation movement.

You will be invited by text message to participate in the consultation, but if you prefer, we can send you a paper copy. Just call us on 0800 013 2196 to request one. Each response will be entered into a prize draw with one person winning a £200 gift voucher of their choice.

Following this consultation period, a decision will be made in the new year and tenants will be advised of any changes to their rent payments.

Get Involved

HAVE YOUR SAY...GET INVOLVED!

It is important for us to know the views of our customers and the communities we serve. The last 18 months have made it very difficult to meet face-to-face with those customers who are involved with our activities via the Senate, our Armchair Critics and other tenants' groups. But we look forward to seeing you in real life when it is safe to do so.

There are many ways to get involved...

General Membership

Apply to become a General Member. As a General Member you will be invited to attend the Annual General Meeting (AGM) every year, be eligible to cast a vote on issues requiring member agreement and meet other like-minded customers, staff and board members at the AGM.

Armchair Critics

As the name suggests, to be a part of this group you don't even have to leave your home! Our Armchair Critics will act as our Virtual Customer Panel providing feedback and comments by email, telephone or surveys.

Customer Senate

The Customer Senate scrutinise the performance of River Clyde Homes and make recommendations to the Board based on their findings about how services to customers might be improved.

Our Senate has continued its sterling work in reviewing our services and making recommendations for improvements. There have been numerous online meetings with the Senate and they recently submitted a report on the information we publish to customers on spending. This has been reviewed and accepted by our Board and you can read the full report on our website. We thank them, as always, for their work to ensure our customers come first. They are just about to finalise an investigation on how customers can gain access to assistance from the Financial Wellbeing Team and this will be presented to our Board in the New Year for their consideration.

Get involved and help us to achieve our Vision and Values together! If you are keen to get involved in any way we would love to hear from you.

You can find out more on our website, or you can call Anne Ross on 01475 788851



Condensation

What is condensation?

Condensation is the moisture caused by everyday living. Moisture is absorbed into the warm atmosphere of your house and when the house cools down the moisture rests on cool surfaces resulting in condensation. It can sometimes be confused with rising damp or penetrating damp.

Some facts about condensation

- It is the most common damp issue in the home and is often caused by cooking, baths and showers and washing and drying clothes indoors
- It is further exacerbated by inadequate heating and ventilation in the home
- It is seen as black mould or mildew on surfaces or clothes, or as areas of spoiled paintwork
- If left untreated it can result in serious cases of wet and dry rot to timber
- Inhalation of mould spores can worsen existing respiratory conditions such as asthma and bronchitis.

What can I do to prevent condensation?

- Ventilate your home as much as possible by opening windows, trickle vents or, if you have extractor fans in the home, ensure they are in working order. Wipe any moisture from windows.
- Keep kitchen and bathroom doors shut, particularly if you are cooking, washing, or taking a bath or shower
- Try to dry clothes, wherever possible, outside. If you are drying clothes indoors, open a nearby window to allow air to circulate otherwise condensation will increase.

- If you have an extractor fan in your kitchen or bathroom then use it when you are cooking or having a bath or shower
- Vent a tumble dryer to the outside, unless it is a self-condensing type
- Keep your home warm and during very cold weather it is better to leave the heating on during the day to maintain an even temperature
- Try not to allow saucepans and kettles to boil for longer than is necessary. Always put lids on saucepans (this also helps you save energy).

What should I do if I have mould?

- To prevent mould, make sure that you control condensation in your home
- If you notice mould growing you should treat it straight away to stop it from spreading and causing more damage
- Sterilise the affected area with a suitable fungicidal wash (available from most DIY stores). Keep checking the affected area for at least a week. If mould reappears, wash it down again with the fungicidal wash to make sure the area is thoroughly sterilised
- If treatment appears to have been successful, you can carry out any necessary redecoration
- Mould or mildew growing on clothes should be dry cleaned
- Don't disturb mould using a brush or vacuum cleaner as you can risk increasing respiratory problems.

By following this advice you can stop condensation forming before it becomes a problem.

Homelessness Prevention Team

Thanks to funding from the Scottish Government and the Scottish Federation of Housing Associations, we were able to introduce a new Homelessness Prevention Team this year.

The team can provide support to both prospective and current customers of River Clyde Homes.

NEED SUPPORT WITH YOUR TENANCY?

WE CAN HELP WITH

- Managing bills, basic budgeting advice and/or dealing with household tasks.
- Making your house a home.
- Accessing benefits, Universal Credit and/or grants.
- Looking at employment opportunities/being a part of your community.
- Getting help to access other support agencies.

Call Val Shepherd Tenancy Support Mentor on 788817 or Sharon Loughlin Income Maximisation Officer on 788824



river clyde homes



Financial Wellbeing Service

Managing your money can be difficult, even at the best of times. The last couple of years have been challenging for many of us. You might be worried about rising prices, affording your bills, or wondering whether you're getting all that you're entitled to. River Clyde Homes Financial Wellbeing service can help.

In 2020/2021 we helped our customers achieve over £2.1 million in additional benefits.

We provide information and advice for River Clyde Homes tenants and their occupants that is free and confidential. We offer a wide service that includes assistance to:

- Make new claims and report changes in your circumstances for all benefits including any new devolved benefits offered by the Scottish Government
- Help you understand and comply with all Department for Work and Pensions, HM Revenue and Customs or Inverclyde Council requests for information, and Social Security Scotland
- Access additional grants or funding
- Resolve benefit problems or challenge decisions, submit reconsiderations and appeals e.g., Inverclyde Council, DWP, HMRC
- Carry out benefit entitlement calculations tailored to your own personal circumstances
- Signpost and make referrals to other organisations

Please contact our Financial Wellbeing Officers if you feel we can offer any advice or support on 0800 013 2196

Caretaking Service during the festive period

THERE WILL BE A REDUCED CARETAKING SERVICE ON THE
FOLLOWING DAYS:

CHRISTMAS DAY
BOXING DAY
MONDAY 27TH DECEMBER
TUESDAY 28TH DECEMBER
NEW YEAR'S DAY
SUNDAY 2ND JANUARY 2022
MONDAY 3RD JANUARY 2022
TUESDAY 4TH JANUARY 2022

If you have any bulky packaging/boxes etc. for disposal during these times, please contact the caretaker on duty who will arrange for the bulk store to be opened for you.

Details of the caretaker on duty during these times will be displayed on the notice board in each foyer.

Please remember - do not put bulky packaging/boxes down the bin chute.

