



hebridean housing
partnership

December 2011

homeward

Customer Services 0300 123 0773



Beware of Bogus Callers

As you may be aware many Hebridean Housing Partnership (HHP) tenants were recently visited by door step sales operators who claimed to work for the Comhairle or HHP. These operators, who offered to measure up windows with a view to a sale, do not work for the Comhairle or HHP. It is important to remember that genuine callers from the Comhairle or HHP will show I.D.

Tenants are reminded to be on their guard when receiving such visits, especially from mainland companies.

To avoid being caught out by rogue traders, here are some Do's and Don'ts:

- **Do** always ask for I.D. If in doubt, don't let them in.
- **Don't** sign on the spot. Consider carefully whether you want the goods or the service.
- **Do** always shop around for the best price.
- **Do** be wary of "special offers" or warnings about your home.
- **Don't** hand over a cash deposit.
- **Don't** agree to a trader starting work straight away.
- **Do** talk to someone you trust for a second opinion

If traders do not take no for an answer or are getting aggressive call the Police on 01851 702222.

To help give you peace of mind the Comhairle has introduced several schemes.

The Buy with Confidence scheme supports Western Isles building trades businesses while giving protection to the island's consumers. Member companies will be independently checked by staff from the Comhairle's Trading Standards Service against the Partnership rules on trustworthiness and compliance with the law. Only if they pass stringent checks can they display the Buy with Confidence logo. Details of firms you can trust are available in The Comhairle's list of approved businesses.

This site gives you access to information on firms where you can buy goods and services with confidence, knowing they've signed up to the standards of customer service set out in the Partnership code.

For further information, you can ring Trading Standards on 01851 822694 or e-mail them at mmacsween@cne-siar.gov.uk

They also have a "No Cold Calling" scheme that can provide practical assistance in saying no to uninvited traders. Details of both schemes can be found on the Comhairle website or further details can be obtained by calling Trading Standards on 01851 822 694.

RENT FIRST

Hebridean Housing Partnership understands that there are many reasons why some tenants have difficulty paying their rent especially with Christmas approaching. **Rent payments must be your first priority - do not put your family home at risk.** Please talk to us immediately if you think you have a problem. We will deal with your problems in an understanding, sympathetic and fair way. Rent arrears are a serious problem and can lead to you losing your home.

WHAT HAPPENS IF YOU DON'T PAY YOUR RENT?

Without income from rent payment we would not be able to repair and maintain your home or the homes of your neighbours.

We CANNOT allow any tenant to stop paying rent. If you do not pay we will take action against you which could lead to you being evicted.

This is a last resort and we do not want to evict any tenant. However if people do not work with us it is unavoidable. If you are having problems paying your rent you can get confidential advice from your Housing Officer.

Our staff will:

- agree reasonable repayments based on what you can afford;
- conduct all interviews in private;
- help you to ensure you are receiving all the income you are entitled to;
- arrange for you to receive more detailed help with debt.

**Your rent arrears
WON'T go away...
So address them
TODAY! Call
0300 123 0773**

**WIN £100 FOR
YOUR CLEAR
RENT ACCOUNT!**

The first tenant selected at random after the holiday break who had a clear rent account on 1st January 2012 will receive £100 voucher for a local shop of their choice. There will also be 2 runner up prizes of £50.



Energy Best Deal Scotland

Consumer Focus Scotland currently runs Energy Best Deal Scotland which aims to promote switching as a way of ensuring that customers are paying the most competitive prices for their gas and electricity. As part of the campaign Consumer Focus Scotland published an Advisors Guide, which provides detailed step-by-step information on helping a householder through the switching process and working out what is best for their circumstances.

This guide can be downloaded from the Consumer Focus Scotland Website Policy and Research / Energy and Environment Section at www.consumerfocus.org.uk/scotland

Aids and adaptations

This year HHP received a budget of £150,000 from the Scottish Government to carry out adaptations to improve the quality of life for our less able tenants. To date HHP have used this money to install 7 wet-floor showers, 4 over-bath showers and 2 stairlifts.

In parallel to this programme HHP have a minor aids and adaptations budget which is funded by HHP and helps to install small works such as grab rails, hand rails and ramps.



Western Isles Foyer recently held a special awards ceremony to celebrate the success of the first five young people to complete their new Lifeshaper scheme. The Foyer and Hebridean Housing Partnership (HHP) support staff who attended the ceremony were proud to witness the achievements of the participants at the end of their 12 week programme.

Participants between 16 and 26 years old not only get supported

accommodation but gain a SQA qualification and learn how to manage money, prepare for the world of work, apply for jobs and grow food.

HHP and Western Isles Foyer are more than aware that dealing with homelessness is more than giving someone a home. Western Isles Foyer attempts to address the underlying causes and critically provides people with the means of gaining and sustaining employment.

IMPORTANT TELEPHONE NUMBER REMINDER

0300 123 0773

Following the announcement in December 2010 of our new telephone number we have noticed that many tenants still use the more expensive 0845 number. We are now in the process of decommissioning this number so you will no longer be able to contact us using it.

Remember calls from your mobile to our 0300 123 0773 number could be free if you have an inclusive minutes package so store this number in your phone today!

Uist & Barra Tenants Conference 2011

The second Annual Uist and Barra Tenants Conference was held in Balivanich on Saturday, 3 September 2011. The venue was the Balivanich Community Hall which proved to be an excellent facility for the event.

There was a good turnout for the conference, which was hosted jointly by HHP and the Western Isles Forum of Tenant & Residents Associations (WIFTRA). The event was Chaired by Kevin Paterson of WIFTRA.

HHP's Director of Operations, John MacIver, reviewed performance and progress over the past year and also looked forward towards the coming year and outlined the key aims and targets that HHP is aiming to meet.

Mr MacIver identified one of the significant changes over the past year as being the introduction of a new contractor, FES FM Ltd, to deliver the Routine Repairs and Planned Maintenance Programmes.

Mr MacIver then handed over to Iain G MacLeod from FES.

Mr MacLeod introduced the company and gave background information about FES FM, before going on to detail how the company aims to deliver the HHP contract.

The final presentation was by local Area Manager, John A MacQuarrie, who outlined HHP's proposed Investment Programme. In particular, Mr MacQuarrie focussed on the Uist dimension to the proposed Investment works and outlined details of contracts which have been awarded for the current financial year.

During the buffet lunch, tenants had an opportunity to visit a range of stalls that were set up by a variety of organisations which work closely with HHP. These provided advice and assistance on a wide range of topics including Money Matters, Energy Advice, Homelessness and Repairs and Maintenance.

Following lunch, there was a very lively

Question and Answer session, chaired by Kevin Paterson (WIFTRA), when the audience had an opportunity to direct their questions at a Panel comprising John MacIver, Director of Operations, John A MacQuarrie, Area Manager and FES FM representative, Iain G MacLeod.

The conference format worked very well and our thanks must go to all who participated including:

Tighean Innse Gall
FES FM Ltd
CNES, Homeless Service
Western Isles Advocacy
Northern Constabulary
Fire Brigade
NHS Western Isles, Health Promotion
WICAS, Tenants Project
Thanks also to UBC Hebrides, Mears Group, FES FM Ltd, ND MacLeod & Co, Tighean Innse Gall, Rennie Partnership, WIFTRA and Torrance Associates who donated raffle prizes.



Apprentice David MacIver, with Angus Lamont Chief Executive HHP, Callum Masson and Alec Blakley FES FM Ltd

HHP showing commitment to apprenticeship opportunities for local young people

HHP and FES FM Ltd continued to demonstrate their commitment to supporting local employment and to creating opportunities for young people through the establishment of 2 apprenticeships.

The apprentices 1 plumber and 1 electrician will undertake their training with FES working on the HHP Repair and Maintenance contract.

Angus Lamont Chief Executive of HHP said 'we are extremely pleased to be able to provide quality opportunities like this for young people. We recognise how difficult it is for young people to access the workplace and we will continue to

work with our partners to explore what help we can provide. We are pleased that FES have worked with us so positively from the start of their contract.'

Alec Blakely West of Scotland Manager for FES said 'we are determined to work with HHP to maximise opportunities for people locally and to support the local economy. These appointments demonstrate our long term commitment to the Hebrides'.

FES FM Ltd secured the 5 year contract to repair HHPs 2200 homes across the Hebrides after a competitive tendering process. The contract started on 1 April 2011.

Investment Programme

After the successful tendering of the recent 4 year Investment Framework contract HHP now has all contracts on site and expect to have them completed before April 2012 when the next years programme is expected to begin.

Successful contractors include UBC Group Ltd, Nessglaze, Alec Murray Construction and Mears.

As you can see below there is a lot of work to get through before April 2012.

Lewis and Harris	Houses
Windows and Doors	39
Heating	18
Bathrooms	25
Kitchens	51
Roofing	30

Uist and Barra	Houses
Windows and Doors	116
Heating	61
Bathrooms	30
Kitchens	27

Once we completed the current window and door contract in Uist then the whole of the Southern Isles will finally have double glazing which was one of the key commitments prior to transfer.

HHP are installing Air Source Heating as part of our Heating works where the existing system is in an off-gas area. This contributes not only to meeting the requirements of the Scottish Housing Quality Standard (SHQS) but also to our commitment to tackle fuel poverty.

Running alongside the investment works is our cavity and loft insulation programme which is being carried out by Fuelsave Insulation Ltd. Since April we have filled 245 cavities and insulated 467 lofts. We still have some access issues so please make sure you are available when the contractor calls to arrange a survey.

FIRE REPAIRS - CHANGE TO POLICY

Tenants should note that following a change to policy repairs to fire grates and ash pans are now HHP responsibility. Please contact Customer Services on 0300 123 0773 to report any faults with these items.

HHP welcomes some new staff on board

Katrina joins us as Service Development Manager, Margaret is the Administration Assistant with Housing Services and Laura-Jayne is the new face of HHP based in reception as part of the Customer Services Team.



Katrina Palmer



Margaret Smith



Laura-Jayne Maciver



The boy ran outside
covering his house

Keep Your Home Safe This Winter

DO THIS NOW

- Find out where your main cold water supply stopcock is situated, so that in an emergency you can stop further water entering the house.
- Keep windows of unheated rooms closed in cold weather.
- Make certain that all taps are properly turned off when not in use.
- During a spell of severe frost, you should open loft hatches and/or cupboards to allow warmer air to circulate around water tanks.



IF YOU INTEND TO LEAVE YOUR HOUSE UNOCCUPIED

- Turn off and drain down the plumbing system. The stopcock will usually be located in the kitchen or bathroom;
- Have any leaks at taps, stopcocks or ball valves repaired;

- Alternatively, leave your heating on to maintain an adequate temperature to prevent freezing;
- Leave a key with a neighbour or relative. Tell your neighbours how to contact this person in the event of an emergency.

ELDERLY OR DISABLED TENANTS WHO HAVE DIFFICULTY IN TURNING OFF THEIR WATER SUPPLY SHOULD CONTACT THEIR LOCAL HEBRIDEAN HOUSING PARTNERSHIP OFFICE FOR ASSISTANCE.



FROZEN PIPES

- **DO NOT WAIT** until the pipes thaw out as they may burst and flood the house;
- Turn off water at the stopcocks;
- Open the cold water taps and do not use your hot water supply;
- If you have a gas boiler, turn it off at the programmer;
- If you have a solid fuel boiler, let your fire go out;
- If you have an immersion heater, switch it off;
- **contact us on 0300 123 0773**

BURST PIPES

- Turn off water at the stopcocks;
- Open all taps to sinks and baths;
- If you have a gas boiler, turn it off at the programmer;
- If you have a solid fuel boiler, let your fire go out;
- If you have an immersion heater, switch it off;
- Warn any neighbours who could also suffer damage;
- **contact us on 0300 123 0773**

IF WATER COMES IN CONTACT WITH WIRING OR FITTINGS SWITCH OFF YOUR ELECTRICITY SUPPLY AT THE MAINS.



and saw a white figure
rise with frost and ice.

is Winter

IF YOU LIVE IN A FLAT

DO NOT turn off the water supply until you have notified Hebridean Housing Partnership as this may affect the water supply to other flats in your block.

HOUSEHOLD INSURANCE

As your landlord, Hebridean Housing Partnership's insurance policy covers the structure of your home but it does not include any of your personal belongings. As a member of the Scottish Federation of Housing Associations, HHP promotes their low cost Diamond Home Contents Insurance Scheme for tenants and owner occupiers.

Home contents insurance is a way of protecting your personal belonging, floor coverings, furniture and decoration against damage caused by events such as fire or water damage. It could also cover certain items stolen in a break-in and any accidental damage to your home which you will need to repair.

You can get cover from as little as 46p a week if you are over 60 or 60p a week for those under 60. If you would like more information on this insurance scheme, please telephone us on 0300 123 0773.

**INSURANCE IS GOOD VALUE
FOR MONEY - MAKE SURE
YOU ARE COVERED**

Keep Warm and Healthy

Keeping warm in the winter months can prevent colds, flu or more serious health problems like pneumonia. Find out some simple things you can do to keep warm and stay healthy.

Stay Warm & Safe.

During the day:

- Heat the room you spend most of the day in to around 18-21°C and the rest of your home to at least 16°C
- Make sure you keep your living room warm throughout the day and heat your bedroom before going to bed.

At night:

- Try to keep the temperature above 18°C in your bedroom overnight.
- Never use hot water bottles in the same bed as an electric blanket, even if the blanket is switched off.
- Get your electric blanket tested every three years for safety – Age UK or your local fire and rescue service may be able to do this for you.

To be put in touch with an Age UK group near you, call **Age UK's Freephone** advice line on **0800 169 6565**

Dress Warmly

- Wear plenty of thin layers, rather than one thick one
- Put on a coat, hat, scarf, gloves and warm shoes or boots when you go outside
- Wear clothes made of wool, cotton or fleecy synthetic fibres
- Wear bed socks and thermal underwear at night

Stay Healthy

Anyone who suffers from heart or lung problems or has certain other long term medical conditions, or is 65 or over or is pregnant, should get the flu vaccine.

Eat Well

Eating regular well balanced meals will help keep you healthy and keep your energy levels up during winter.

Try to:

- Have plenty of hot food and drinks
- Plan your meals and keep your diet as varied as possible
- Aim to include five portions of fruit and vegetables daily.

Stay Active

It is best to stay active in winter. Moving around generates body heat. Try to move around at least once an hour.

Get out of the house if possible. Wrap up warm and go to visit a neighbour or relative.

Be a good neighbour

It is more important than ever at this time of year to be a good neighbour. Please keep an eye out for elderly relatives and neighbours during the winter months.





Rent increase consultation

The rent guarantee for annual rent increases of no more than inflation (RPI) + 1% each year for the first 5 years following stock transfer has now come to an end. This means that there is no longer a fixed limit on how much HHP may increase rents.

Each year the rent figure is based on inflation as it stands in November. This was at 5.4% in October 2011 and is expected to remain at this rate for November.

When agreeing a rent increase each year, the HHP Board needs to look at issues such as how much it is expected to cost to carry out essential repairs to your home, bring the properties up to the Scottish Housing Quality Standard, let our houses and maintain the waiting list and other costs such as staffing and insurance. The Board then make the decision about how much rent needs to be charged in order to cover these costs. They have to consider all options available and the implications of these options.

YOUR VIEWS

With RPI at such a high rate it is more important than ever to get your views on the proposed increase. HHP will be holding a series of meetings in various locations in January 2012 in order to get your views. Exact details of the consultation process will be issued nearer the time. In the meantime if you have any views on how HHP sets the rent increase please contact us on 0300 123 0773 or in writing to Rent Consultation, Hebridean Housing Partnership, Creed Court, Gleann Seileach Business Park, Willowglen Road, Stornoway, HS12QP.

Development Programme and completions since last newsletter

HHP's new build programme is now entering its sixth year with 258 houses built to date. HHP are delighted to have achieved this figure and thanks must go to our partners the Scottish Government, Comhairle Nan Eilean Siar, Tighean Innse Gall and the many contractors who have worked on our projects.

There are still 49 houses on site at the moment however and here is an update on progress:



Claddach Kirkibost, North Uist

This UBC Group Ltd design and build contract for 6 houses is on target to be completed before Christmas this year. HHP staff are delighted to hear that the scheme will be named Slighe Ruairidh Alasdair after their late colleague Roddy MacCuish.



Cnoc A'Runaire, North Tolsta

By the time you read this newsletter HHP hope to have allocated this development of 4 houses constructed by Alex Murray. The site adjoins Camach Park and their patience has been much appreciated throughout the works.



Gibson Court, Stornoway

The Old Gibson Hostel has long gone and this new innovative 24 home scheme has begun to rise from its ashes. Combining high levels of insulation, solar power, solar hot water and a round flatted tower this eagerly awaited development should set tongues wagging in March 2013.



Melbost Farm, Parkend

Calmax construction are now more than half way through constructing 15 houses in this design and build contract which began in April 2011. The houses which will feature solar water heating will be complete in April 2012.

Hebridean Housing Partnership Five Year Anniversary

At the AGM on 15 September 2011, HHP announced that in celebration of their five year anniversary, staff and Board Members would be participating in a year of fundraising and community working to benefit Western Isles communities and organisations, commencing with a presentation of £250 to 4 local charities.

In addition, staff participated in 'Wear It Pink' on 28 October, and raised almost £100 towards Breast Cancer Research.

It is anticipated that HHP will work in conjunction with partner agencies on several projects over the year. Full details will be reported in future editions of Homeward and on the Partnership's Internet site.



Donations to Charity

At the Annual General Meeting on 15 September 2011 the Board of the Hebridean Housing Partnership (HHP) agreed to donate £1000 to be shared between four nominated locally based charities - Bethesda Hospice, MacMillan Nurses, Action for Children and Young Musicians Hebrides.

Handing over cheques to Carol Somerville (Bethesda) Janet Murray (MacMillan Nurses), Wendy McKimmie and Iona Mackenzie (Action for Children) and Jane Gray (Young Musicians

Hebrides) (pictured with George Lonie, Kevin Paterson and Angus Lamont) at an informal meeting at HHP's offices.

Chair George Lonie paid tribute to the invaluable work that the nominated charities carry out in the local communities. Mr Lonie said "everyone at HHP recognises the importance of the services being provided by these organisations each of whom to a greater or lesser extent rely on fundraising by their members. We hope that these donations will contribute to their much appreciated charitable activities."

Welfare Reform Bill how will it affect you?

The UK Government's Welfare Reform Bill will affect many Hebridean Housing Partnership (HHP) tenants. How will it affect you?

Some of the proposed changes:

- From October 2013 new claimants will receive Universal Credit in place of Jobseekers Allowance, Employment Support Allowance, Housing Benefit, Working Tax Credit and Child Tax Credit.
- Universal Credit will be capped at £350 a week for single people and £500 a week for couples.
- Housing Benefit will no longer be paid direct to the landlord, even if the tenant wishes this to happen. All tenants will be responsible for ensuring that they pay their rent from the Universal Credit that they receive.
- Benefits will be limited for tenants occupying a property deemed to be larger than they require.

What do these changes mean?

These benefit reforms will hit some of the poorest and most vulnerable people in our society. Independent research, commissioned this year by the Scottish Federation of Housing Associations (SFHA), showed that one in five tenants in Scotland is set to lose money as a result of the reforms. There will also be a knock-on effect on the income of housing associations such as HHP.

The removal of the option for tenants to have their Housing Benefit paid directly to their landlords will harm the ability of tenants on low incomes to budget, increase rent arrears, and threaten the financial stability of social landlords. Currently 96% of tenants have their Housing Benefit paid directly to their landlord.

The Bill is currently going through Parliament. We will be providing more information on the changes and how they might impact tenants as the details become clearer

Housing Regulator happy with HHP's progress

The Scottish Housing Regulator (SHR) regulates all registered social landlords and the landlord and homelessness services of local authorities.

Following an inspection in 2008 HHP submitted an improvement plan to the Regulator. This has been regularly monitored and they are happy with HHP's progress and do not require any further progress reports.

HHP will continue to work co-operatively with the Regulator and to provide confirmation of completion dates and decisions as requested.

Fuel Poverty compare tariffs

There are an endless number and range of tariffs from different suppliers. Sometimes switching tariff with the existing supplier can save money, including by switching to online account management or paperless billing.

Consumer Focus Scotland provide regularly updated price comparison factsheets which display the average annual bills for Standard Tariffs, Economy 7 Tariffs and Online Tariffs for high, medium and low energy users with each of the Big Six energy suppliers.

These price comparisons are available online, and are split into North Scotland and South Scotland regions.

The phone number for Consumer Direct is 08454 04 05 06 and they give independent advice and information on energy matters.

Most gas and electricity consumers can switch their supplier,

- unless they have more than £200 of fuel debt, or have a term in their lease which prohibits them from switching supplier or they have a specific tariff from a supplier for their electric storage heating.
- Switching supplier could save householders money, as tariffs change and suppliers compete with one another.



It is important that consumers ensure they are on the cheapest tariff possible and this may be with another supplier. Switching supply can take six to eight weeks and during that time supply continues from the existing supplier and there is no break in the supply of gas or electricity.

The process of switching requires having information to hand on the current payment arrangements and tariffs of the householder.

Price comparison websites

There are a number of price comparison websites which make the process of comparison straight-forward. The information that is used for these comparison tools should be as accurate as possible to ensure a correct picture of what is available and the likely savings.

- The consumer can switch through these price comparison sites or by directly contacting the energy supplier they have chosen to switch to
- The new supplier will take the details of the customer and contact their existing supplier to make all the arrangements.
- This process is normally very straight-forward and the householder will receive written confirmation of their new contract, the tariff and the date at which it will commence.



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homeward



On Friday 28th October HHP participated in national "Wear it Pink" day in aid of Breast Cancer Research. Staff swapped their usual corporate standard clothing for casual clothes with a Pink Theme in return for a £2 donation. Members of staff also got together to provide a snack table of pink foods, such pink

as cupcakes, smarties, marshmallows, pink lemonade etc, which everyone also enjoyed for a small donation. The day was a light-hearted way of raising a total of £96.85 for a worthy cause, which is close to many of our hearts, and a big thank you goes out to all who participated.

Free Appliance Scheme 2011

TEAS (The Energy Advisory Service) and Scottish Hydro Electric are working in partnership to distribute free energy efficient appliances to low income households across the Western Isles. The range of appliances available includes fridges, freezers and fridge freezers. For a full list of appliances available and to check if you are eligible for one please see their website www.wienergysolutions.co.uk or contact 01851 704300.

Festive Period Services

Hebridean Housing Partnership's offices will be **closed** from **5pm on Thursday 22nd December 2011 to 9am on Wednesday 4th January 2012.**

It is important that you make acceptable arrangements to pay your rent during that period.

If you pay your rent by Direct Debit or Bank Standing Order you must make sure that there are sufficient funds in your bank account to honour the rent payment. If you pay at the Comhairle's cash desk or at Hebridean Housing Partnership offices, you should pay your rent in advance for the period the offices are closed.

To pay online go to: <https://www.epaycapita.com/westernisles/index.jsp> This takes you to the Comhairle's 24 hour secure internet payments service. Select HHP Housing Rents and you can make your rent payment using this secure site with most major credit or debit cards.

Win £100 – see front page

EMERGENCY REPAIRS

If you have an emergency repair during the holidays, phone us on

0300 123 0773

WAYS TO PAY YOUR RENT

DID YOU KNOW THAT YOU CAN NOW PAY YOUR RENT "ON-LINE"?

To access this method of rent payment go to:-
<https://www.e-paycapita.com/westernisles/index.jsp> This takes you to the Comhairle's 24 hour secure Internet payments service. Select HHP Housing Rents and you can make your rent payment using this secure site with most major credit or debit cards.

You can also pay your rent by the following options:

- At your local HHP office;
- At your local Comhairle office;
- By Direct Debit mandate on a weekly or monthly basis;
- By Bank Standing Order;
- By telephone using your debit or credit card – phone 0845 600 2772

