



hebridean housing
partnership

July 2010

homeward

Customer Services 0845 6039180

HHP is currently building houses on two sites in Stornoway where some of the properties will be for sale under the Scottish Government's Low-cost Initiative for First Time Buyers (LIFT). This scheme is explained in general terms below.

The Sites

The first site is where Smith Shoe Shop used to stand. It is now to be called ARDANMHOR COURT. The development consists of 12 flats, 6 of which will be for sale under the Government's LIFT scheme.

The flats for sale (see picture) are all 2 bedroom (one double and one single) and have gas heating. They are being built to a high standard and are fully double glazed. Parking space is provided. The flats are due to be completed by March 2011 and are expected to be valued around £85,000. The selling price will depend on the equity share taken by the buyer (see details under LIFT below).

The second site is where the old MacRae Hostel stood (next to the big Co-op). This development is to be called MANOR DRIVE. It consists of a total of 42 properties. 30 of these are for rent and 12 will be sold under the LIFT scheme. The properties for sale are 4 terraced houses with 2 double bedrooms and 8 flats with 1 double and 1 single bedroom. All the properties are being built to high specification with gas central heating and double glazing. Parking spaces will be provided (see picture). The properties are due to be completed by March 2011. The flats are expected to be valued at around £70,000 and the houses around £105,000 but the selling price will depend on the equity



share taken by the buyer under the LIFT scheme (see below).

LIFT - What Is It?

This is a Scottish Government led scheme which is designed to enable people on lower incomes to buy their own home. It works by the Government giving grants to landlords like HHP to help them build new homes for sale.

These homes can then be sold to people who cannot afford the full price on a "Shared Equity" basis. This means that the Scottish Government keep a financial stake in the property so the buyer does not have to pay the full price. Normally the buyer will pay between 60 and 80 per cent of the cost depending on what they can afford (so a £105,000 house could be bought for £63,000 for instance). In some circumstances the share can be as low as 51 per cent. Under this arrangement the buyer owns the house outright (and has all the benefits and responsibilities of ownership) but the Government keeps a share

LIFT - Who Is It For?

It is aimed at first time buyers such as tenants of Housing Associations like HHP or people in

private rented houses or living with relatives. It can also help people whose housing situation has changed significantly (e.g marital break up) or people whose house is no longer suitable (e.g through disability).

LIFT - How Does It Work?

Buyers will need to show they cannot buy a house without the help of LIFT but will need to prove they can afford a mortgage for the share they are going to buy. Normally the share available to a buyer will be set at the maximum mortgage they can afford plus any personal contribution they can make. So if a property is valued at £120,000 and you can afford to contribute £72,000 you would hold a 60 per cent share in your new house.

LIFT - I'm Interested What Do I Do?

If you want to find out more about buying a house at Ardanmhor Court or Manor Drive under the LIFT scheme please contact either Tony Pendle or Maggie Bellshaw on 0845 603 9180.



New Homes for Coll



As can be seen from the picture work is going well at HHP's housing project at Gearraidh Ghuirm in Coll, Isle of Lewis. The 11 new homes in the million pound plus development are being built by local contractors Alex Murray Construction Ltd.

The Gearraidh Ghuirm housing development was praised when Alasdair Allan MSP visited the site. Mr Allan welcomed the new houses saying "the construction of these properties is very encouraging. They will provide high standard and affordable homes for families on HHP's waiting list. At the same time the building work will give another boost to our local construction industry. This is a great example of the Scottish Government working together with locally based agencies to deliver real benefits to our islands".

The new homes at Coll are being built to high standards and will incorporate advanced heating systems based on air sourced heat pumps which recover heat from the surrounding air to power radiators.

Tony Pendle, HHP's Director of Operations says "I am pleased to see innovative ideas going into our new scheme at Coll. We are very keen to use this exciting modern technology to deliver warm homes for our tenants at a price they can afford. We have installed these units, which operate rather like a fridge in reverse, in a number of our new build projects and in our improvement programme. So far reports back from tenants on how they perform are generally positive and we are continuing to monitor their effectiveness and efficiency

as the number of units operating in our houses increase. We are currently looking at other sorts of technology which can make our tenants' homes easier and cheaper to heat".

The 11 new homes at Coll will be ready for their new tenants to move in by Spring 2011. By then HHP will have built well over 200 new houses in the islands since it came into being in September 2006.

HHP is currently carrying out a survey of tenants of houses completed since 2006 to find out what they think of their new homes. The information collected will be used in the design of future developments to ensure our new housing projects fully meet the needs of our tenants.



Lubricate your windows

Tenants should lubricate the hinges, handles and locks on their windows occasionally with WD 40, 3 in 1 oil or a similar lubricant. Once a year is normally enough for this job which only takes a few minutes. This ensures that windows will open easily when you need them to and avoids expensive damage being caused to window parts.

New - Planned Maintenance System

HHP have introduced a new system of Planned Maintenance to ensure that the fabric of houses and their surrounds are maintained to a high level. This will operate on a five-year cycle of external repair and painting work with each house receiving planned maintenance once every 5 years. Work will be programmed to follow a logical pattern which seeks to ensure the best use of labour resources and which takes account of weather issues.

An inspection of all properties in each year's cycle will be carried out to find out what work is needed. The most common types of work will be repairs to chimneys, roofs, roughcast, fences and paths. Woodwork and fencing will be

painted when required.

Other works which are also classed as planned will be carried out on the most appropriate cycle depending on their nature. For example gas servicing must be carried out on an annual basis. Gutter cleaning should be carried out on a shorter time frame than 5 years and this will take account of the location and particular needs of the stock. In some areas where there are a lot of trees more frequent cleaning may be needed

Before work starts letters will be sent to each tenant informing them when work is due to start.

If you wish more information, please contact Customer Services on 0845 603 9180.

Tenant Participation Strategy Agreed

HHP aims to provide opportunities for our tenants, members and all those who wish to express their opinions on how we operate, to do so in ways that will inform and enhance our work. Following a consultation exercise a new tenant participation strategy was approved by HHP's Board on 18th March 2010.

George Lonie chair of HHP said 'We are listening to what you tell us about how you want to be given information and how you would like to influence decisions. This strategy sets out the ways we will work with you and outlines the opportunities to get involved and explains how we will provide feedback.

We want to develop an approach to tenant participation that meets your wishes and which is based on comments from tenant representatives, staff and other interested parties. We realise that there is no 'one size fits all' approach to involving you and we will develop a menu of options so that you can decide what level of involvement you are happy with.

I hope you will find the strategy helpful and we would welcome your views on it. We know that we can only improve the services that we provide through meaningful and effective involvement from you. We look forward to working with you and your communities in the future.



CLEAR RENT ACCOUNT PRIZE WINNERS

In January 2010 Hebridean Housing Partnership selected at random three tenants who had clear or credit balances on their rent accounts as at 31st December 2009.

Pictured here in the middle with our Chief Executive, Angus Lamont, is Carol Macrae the first prize winner with her £100 voucher and on either side are Nadine Murray and Peter Macdonald who both won 2nd prize of a £50 voucher each.

Tenant Survey – Your Views Count

We will be carrying out a survey of tenants over the next 2-3 months. We need your views on the services we deliver to help us continue to improve. Watch out for the survey form and please return it to us as soon as possible

Household Insurance – Check Your Cover

Do you have household insurance?

Does your insurance cover the internal decoration of your home?

We have come across instances where the contents cover that tenants have does not include damage to decoration. They have found that their insurers will not then pay for redecoration after incidents such as smoke or water damage.

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, floor coverings, furniture or decoration against damage caused by events such as fire or water damage.

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.

If you would like more information on this insurance scheme, please telephone us on 0845 603 9180 and your housing officer will be happy to provide you with this.

Legal Advice at WICAS

A new legal service has recently been introduced at the Western Isles Citizens Advice Service to aid people who are experiencing problems in the economic downturn. This service, which compliments other services offered by WICAS, will provide support to clients on a variety of issues including repossession, employment, debt, rent arrears and evictions. A dedicated legal adviser is attached to this service and can help people with serious housing issues through maximising income, negotiation and where necessary court representation.

Anyone wishing to take advantage of this service, which is available throughout the Western Isles, can do so by telephoning 01851 705727 to arrange an appointment.

Conference Report



Kevin Paterson the chair of WIFTRA.org chaired the rest of the morning session which included presentations on, homelessness,, anti-social behaviour and safety in the home. Lorraine Graham from the Comhairle's homelessness service outlined how the service worked and the changes in legislation. Anti-social behaviour and how to tackle it were covered by Mairi Macdonald and Sgt. Roddy MacKay. John Campbell discussed how to stay safe in our homes.

There was an excellent turnout for the second WIFTRA.org Tenants Conference. Nearly sixty people packed the cafe area of the Bayhead Bridge Centre to listen to a collection of speakers and presentations. The day was kicked off by Hebridean Housing Partnership's Chief Executive Angus Lamont who reiterated HHP's commitment to collecting tenant's views on their services.



The renewal of the repairs and maintenance contract was the main subject of the afternoon session . John MacIver outlined the process and the role tenants could play in the decisions.

A range of stalls were set out in the sports hall, covering a multitude of advice and information. These included, digital change over, debt advice, Fas Fallain , energy advice, CNES and HHP.





Some of the stalls at the HHP/WIFTRA.org tenants conference.

The format was a success and thanks must go to all those who took part from:

The Comhairle.

Tighean Inns Gall

CAB

Fas Fallain

HHP

Digital Switchover UK

Fire and Rescue Service.

Plus all those that contributed to the raffle and of course Mike and his staff at the Bayhead Bridge Centre.

Hands on Help at Switchover

Digital TV switchover advice points

For advice and support over the switchover period drop in and speak to us

Events take place:

10.00am – 6.00pm

21st July 2010 and 22nd July 2010

30 Francis Street,
Stornoway, Isle of Lewis,
HS1 2ND



Standard BT rates apply. Rates may vary for calls from other providers including mobile operators.



The digital television switchover is underway in Lewis. Switchover is a two-stage process and started in Lewis (the STV North TV region) on 7th July. On this day, the BBC2 analogue signal was turned off allowing BBC digital channels to be broadcast in areas served by local relay TV transmitters for the first time. On 21st July, all other analogue channels will be switched off and replaced with additional Freeview digital services.

Switchover will mean that virtually all homes in Lewis will be able to receive digital TV through an aerial. Anyone who has not switched to digital by the second stage, however, will no longer be able to receive television. Viewers already watching Freeview will need to retune their digital television sets or digital boxes at each stage of switchover.

Staff and volunteers from Third Sector Hebrides will be offering practical advice and support to people in Lewis who may need extra help with switching, or have concerns about how switchover will affect them.

Third Sector Hebrides switchover team has received training from Digital UK and will be happy to help people with a range of basic switchover-related issues, such as retuning.

The team will be running their Switchover Advice Point at Lewis Voluntary Resource Centre, 30 Francis Street, Stornoway on 7th and 8th July between 10am and 6pm and again on 21st-22nd July.

They are keen for anyone who may need a little extra support to visit the Advice Point and speak to one of the team.

If people are unable to get to the Switchover Advice Point help is also available from the Digital UK Helpline on 08456 505050 and at www.digitaluk.co.uk

Our Customer Services Team have also been trained on the Switchover. You can phone them on 0845 6039180 for help and advice.

Tariffs: Are you paying too much?

The following advice is provided so you can get a better deal on your electricity to ensure that you are in the best position to reduce your bills.

Metered Tariffs

If you are on a pre-payment meter you should realise that this is a very expensive way of paying for your electricity. Why not contact your electricity supplier to change your meter to either the standard tariff or ask about other tariffs they may have available.

With Scottish and Southern (The Hydro) pre-payment meters charge a tariff of 14.5p. Changing to a standard tariff of 11.6p should save you 20% on your yearly electricity bill. There

are even better tariffs available if you shop around and you could save as much as 40%.

Go online to www.uswitch.com for even more assistance.

Social Tariffs

All energy providers offer social tariffs to help their most vulnerable customers cope with the high costs of electricity and gas. According to Ofgem rules, all social tariffs must equal the supplier's cheapest deals.

Each scheme has a variety of different offers available, which may include: energy efficiency advice; grants for home insulation; and special offers on additional energy efficiency and

safety gadgets.

Contact your provider and see if you can be moved to a cheaper tariff if you're struggling to keep up with the rising cost of heating your home.

- British Gas - The Essentials tariff, Tel: 0800 072 5230
- E.ON - Stay Warm tariff, Tel: 0800 169 4694
- EDF Energy - Energy Assist tariff, Tel: 0800 269 450
- Npower - Spreading Warmth tariff, Tel: 0808 172 6999
- Scottish Power - Carefree Plus tariff, Tel: 0845 2700 700
- Scottish and Southern - Energy Plus Care tariff, Tel: 0800 622 838

Investment Programme

HHP has an Investment Programme of refurbishment and upgrading works. At the June Board meeting, a 5 year programme of works was approved.

The table below gives an indication of the planned works from this current year up until 2015. However, the list is not exhaustive and does also contain some more minor programmes.

The value estimated to be spent over

the next 5 year period is £15.8 million. The programme sets out the schemes to have upgrading works up to 2015, however for those schemes which fall beyond 2015, the programme continues in earnest on an annually basis. The budget setting is set over a 5 year period and this period also sets targets for achieving those set out by the Scottish Housing Quality Standard.

It should also be mentioned that the

Investment Programme is in addition to budgets for Reactive Repairs and Planned Maintenance works.

The Reactive Repairs are the typical day to day repairs and Planned Maintenance includes works such as external painterwork, gutter cleaning, lubricating windows and doors etc.

It is our intention to share information via tenant groups, forums, resident associations, conferences and publications.

SUMMARY (PROPERTIES PER YEAR & VALUE OF SPEND)

Work Type	2010/11	2011/12	2012/13	2013/14	2014/15	Total
Roofs		34	43	39	42	158
Kitchens	127	98	130	112	102	569
Bathrooms/ showers	70	44	56	95	78	343
Heating	30	85	96	120	48	379
Windows & Doors	15	130	136	124	215	620
Roughcast - house	17	19	8	10	54	
Loft Insulation	480	575	32	1087		
Cavity Wall Insulation	224	223	32	479		
External Security lighting	430	618	353	353	1754	
Smoke Detector	360	297	373	373	379	1782
CO Detector	24	6	97	180	50	357
Value of planned spend (£millions - £m)	£1.4m	£3.7m	£3.5m	£3.6m	£3.6m	£15.8m



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Tenants Early Intervention Project - Money/Debt Advice

HHP's partnership with the Western Isles Citizens Advice Service (WICAS) to provide an intensive benefit and money advice service to HHP tenants is now fully underway and is providing a valuable service to tenants.

Almost 3 out of every 4 tenants seen by the project to date have not been claiming or receiving all the help they are entitled to. It is estimated that an annual amount of over £60 000 was going unclaimed by those tenants.

HHP chair George Lonie said 'This project shows HHP's commitment to helping tenants and to working more widely than just our landlord role. We want to make sure that tenants are getting all the income they are entitled to and to help tenants deal with debt problems. Rent arrears and other debts cause tenants and their families' considerable anxiety and stress as the threat of losing their home hangs over them. This project aims to prevent eviction by helping tenants reduce arrears and other debts'.

The project is showing positive benefits for HHP as the overall level of rent arrears comes down but equally importantly is increasing the amount of money coming into the community and local economy.

The partnership with Citizens Advice Service means that tenants also have access to non-Housing related advice from the organisation's areas of expertise, including Employment, Income Tax, Education, Legal Advice and Health and Community Care.

The project is part funded by the Scottish Government along with HHP and WICAS and is scheduled to run to March 2011.

NOTHING TO LOSE

All tenants are encouraged to take advantage of this project. There is nothing to lose by having a check carried out on whether you are receiving all the benefits or tax credits you are entitled to. Please contact WICAS directly on 01851 70 5727 or Uist 01870 603 928 to arrange for an appointment.



Ending your tenancy

Tenants are reminded of their obligations to ensure that houses are left in a clean and tidy condition and in a proper state of repair when they end their tenancy. Where this does not happen the costs of bringing houses back to a reasonable standard have to be borne by other tenants. Over £220,000 was spent on repair work to empty houses last year. While this was not all due to abuse or neglect a significant part of it was. This is money that could be better spent on improving tenants homes. The photos below show examples of the condition that some houses are left in.



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 01851 709296

