



hebridean housing
partnership

July 2012

homerward

Customer Services 0300 123 0773

NEW SUPPLY SHARED EQUITY SCHEME

HHP are offering for sale 6 properties at MacKenzie Park, Sandwick. These homes are currently being constructed by Calmax Construction Limited. They will be offered for sale under the Scottish Government's New Supply Shared Equity Scheme (NSSE), which aims to help people on low incomes who wish to be home owners and whose financial resources are insufficient to meet their needs because of local housing market prices.

Under NSSE, the Scottish Government will keep a financial stake in the property so you don't have to fund all of it. You would be expected to purchase between 60% to 80% and the Scottish Government would hold the remaining share.

These properties have recently been valued at:-

2 bed 3 person £92,000
2 bed 4 person £95,000
3 bed 5 person £105,000

All properties benefit from high levels of insulation, solar panels and air source heat pumps. Purchasers will be eligible to purchase a property with two bed spaces extra to your needs. The houses shown here are examples of those being built.

You must also meet the following criteria:-

- First time buyer – although consideration will be given to owner occupiers whose current accommodation is overcrowded and cannot be extended or whose circumstances have changed, for example marital breakdown.
- Resident in the Western Isles and either living in social rented housing or have been on the waiting list for six months prior to application.
- Be employed or have received a formal offer of employment or have been recently employed in the local area where you want to set up home.
- The applicant receives a low income and so cannot afford to buy a property in the area through the open market.

These houses should be complete in November 2012 and will be advertised for sale in the local press.

For further details please contact Liz MacInnes, Development Officer, Tighean Innse Gall. Telephone: 01851 706121 email: liz@tighean.co.uk

Application forms along with enclosures, including 3 mortgage quotes should be returned to Tighean Innse Gall, 41a Point Street, Stornoway by hand only from 9.00am on 5th July 2012. No applications by post will be accepted.

Mackenzie Park - Shared Equity Housing - 2 Bedroom 3 Person House



Floor Plan



Front Elevation



Rear Elevation



House Parking and Frontage



House Parking and Frontage

Mackenzie Park - Shared Equity Housing - 3 Bedroom 5 Person House



Floor Plan



Front Elevation



Rear Elevation



3 Bedroom 5 Person House Type



Aerial View - 3 Bedroom 5 Person House

Mackenzie Park - Shared Equity Housing - 2 Bedroom 4 Person House



Floor Plan



Front Elevation



Rear Elevation



House Frontage



Rear Entrance and Garden Area

The Bridge Community Centre

The Bridge Community Centre / YM provides unique opportunities and challenges for young people through a weekly youth programme including youth club, after school clubs, sporting groups, Duke of Edinburgh, Young Enterprise, Youth Committee, Youth Volunteering, Mentoring and a lot more for the benefit of young people. We are a volunteer led centre and try our best to support the needs of young people and their families so that people can achieve their potential. Upcoming club night events include; jewellery making, roller hockey, tennis, glass painting, nail painting, Olympic games, football, fishing, bowling, music tuition, film making workshops, face painting, and water games. More information can be found at www.bridgecommunitycentre.co.uk.

Welfare Reform Act 2012

The UK Government's Welfare Reform Bill we told you about in our last newsletter has now become law. This means that you may start to notice changes to your Housing Benefit from April 2013. This is when the Government will introduce the 'bedroom tax' which is where they penalise tenants of working age who are in a property that has 'spare' bedrooms.

Some of the changes:

'Bedroom Tax'

- Affects tenants of working age.
- From April 2013 existing tenants will have their Housing Benefit claim reassessed.
- The reassessment will identify those with 'spare' rooms.
- There will be a 14% reduction for one 'spare' bedroom and 25% for two 'spare' bedrooms. This is on average £9-16 per week.
- The legislation includes tenants whose

families have grown up and moved out and takes no account of tenants who live in larger properties for legitimate reasons – e.g. people with access to children.

- Tenants will need to pay their full rent to HHP out of already limited incomes.

Universal Credit

- 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 paid monthly in arrears.
- Housing Benefit will no longer be paid direct to the landlord; even if the tenant wishes this to happen. All working age tenants will be responsible for ensuring that they pay their rent from the Universal Credit that they receive.

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. Pensioners will not be affected by Universal Credit so they will continue to have their housing costs paid direct to HHP.

Concerns have been raised by the Western Isles Forum of Tenants and Residents that HHP may try to force people to move to smaller houses. There is absolutely no substance to this. We do however want to ensure that tenants know what these changes will mean for them so they can make their own decisions.

If you want further information on any of these matters please contact your Housing Officer who can give you advice.

WELFARE BENEFIT APPEALS

The Western Isles Citizens Advice Service report that they have had a lot of success in winning appeals; especially Employment and Support Allowance, Disability Living and Attendance Allowance. They are keen to highlight such successes and want to encourage claimants who are refused benefits or have had their benefits withdrawn to use their local Citizens Advice Service (CAS) to assist with taking their cases to an appeal tribunal as they have nothing to lose.

If you are in this situation, please contact your local CAS office for help.

Looking to volunteer?
Ever thought of

Mentoring?



Fun Proactive Supportive

We are looking for enthusiastic mentors to engage with young people and children on Lewis and Harris.

Full training and support will be provided and for more information, contact Jonathan at The Bridge Community Centre,
Tel: 07775667826 or email:
info@bridgecommunitycentre.co.uk

Help someone piece life together





From right to left: Donald Macritchie, Greenspace, Peter O'Donnell, HHP, Greg Barker MP, the Minister of State for Energy and Climate Change, and members of Southern HA who attended the launch of RHPP2

HHP recognised as leaders in renewables

In 2011 HHP were successful in their bid for Renewable Heat Premium Payment (RHPP) funding from the Department of Energy and Climate Change (DECC). HHP were one of only a dozen Housing Associations in the UK to receive the full funding amount of £175,000 which went towards the installation, and monitoring of Air Source Heat Pumps.

HHP impressed the judging panel, which included experts from the Scottish and Welsh Government, Energy Saving Trust and DECC. A representative of DECC said the HHP bid was exemplary.

On the 28th May HHP were asked to help the Department of Energy and Climate Change (DECC) launch a new £10 million scheme aimed at installing renewable heating across Great Britain. The second phase of the Renewable Heat Premium Payment (RHPP2) is a competition available to all UK social landlords including HHP.

HHP Investment Manager, Peter O'Donnell and Donald Macritchie,

Director of Greenspace gave a presentation to industry leaders at the event in St Martins in the Field in London alongside the Energy and Climate Change Minister Greg Barker. The presentation was well received by those attending including DECC and the Energy Savings Trust.

Greenspace are based at Lews Castle College UHI and provide consulting support to HHP

HHP Chair George Lonie said:

"I am delighted that HHP have been recognised on the national stage for the work we are doing in trying to combat the significant challenge of fuel poverty in the Western Isles. We are also delighted to be able to assist DECC in the launch of the next round of funding for the RHPP social landlord competition."

HHP will now be looking to prepare a bid for RHPP2 to enable more homes within our stock to have access to renewable heating systems.

CLEAR RENT ACCOUNT WINNERS

In January 2012, Hebridean Housing Partnership selected three tenants at random whose rent accounts were either clear or in credit as at 31st December 2011.



Pictured above are our prize winners being presented with their vouchers by their Housing Officers, Martin Flett and Angela McGeoghegan. The first tenant to be selected at random was Mr Macdonald of Morison Avenue who chose to have his £100 prize in Scottish Hydro vouchers. The second prize winners were Mrs Morrison, Murray Place, who chose to have her £50 in Argos vouchers, and Mrs Maclean, Pentland Drive, who kindly donated her £50 to Bethesda Hospice.

Pictured below is D. R. Macdonald receiving the donation on behalf of Bethesda.

Well done to all our prize winners.



HHP looking to launch Affordable Warmth Strategy

At the June Board meeting HHP will consider an Affordable Warmth Strategy. The strategy will aim to give our tenants the best advice possible to help alleviate issues with fuel poverty, benefits take-up and tariff advice.

Homeward will play a key role in the Strategy and future editions will feature useful advice and information for all our tenants.

Chair George Lonie commented: "Fuel poverty in the Western Isles has

always been an issue for HHP and we realise that all our tenants' need the best tailored advice possible if we hope to take them out of fuel poverty. "Through the Affordable Warmth Strategy we will seek to consistently monitor and assess the needs of tenants and their homes and give them the best advice possible. We will also work with other partners and advisory bodies throughout the Outer Hebrides to benefit the whole community."

Investment Programme 2012/13

This year's Investment programme has hit the ground running with kitchen, bathroom, heating and roofing replacement contracts on site throughout the islands.

After successfully completing last year's works on time and well within budget, this year will provide a further challenge to HHP and our Framework contractors as we try to match last year's success with an even larger programme of work as shown on the right:

Lewis and Harris	Houses
Windows and Doors	103
Heating	32
Bathroom	26
Kitchens	136
Roofing	33
Roughcast	27

Uist and Barra	Houses
Heating	45
Bathroom	23

This year's works sees two new contractors securing work with Neil Mackay & Co. installing windows and doors and O'Mac Construction replacing kitchens. HHP look forward to a successful working relationship with both contractors.

100% Double Glazing in Uist & Barra

Last year saw HHP reach a further milestone as we have now installed double glazing in all our houses in Uist and Barra. This shows that HHP is well on track with our Investment Programme.

HHP are also continuing our commitment to renewables as we install a further 77 Air Source Heat Pumps heating systems. This form of heating will drive down energy bills for HHP tenants and help towards reducing fuel poverty.



Make sure you're correctly licensed

Did you know that you can be fined up to £1,000 if you are caught watching TV without a licence?

TV Licensing want to ensure that people are aware of the circumstances when they have a legal responsibility to have a TV Licence. Put simply, you need to be covered by a valid TV Licence to receive or record television programmes as they are being broadcast. This is the case whether you are receiving the programmes via TV or any other device, such as a mobile phone or a PC.

TV Licensing understands that some people find it hard to pay the annual fee. For this reason, there are a number of different ways to pay for a TV Licence, including a payment card.

TV Licensing's Payment Card is designed to make buying a TV Licence easier for those who struggle to pay in one lump sum by allowing them to spread the cost into weekly, fortnightly or monthly payments. Anyone wishing to find out more about signing up for a cash payment plan should give TV Licensing a call on 0300 790 6078.

People wishing to pay or save for their

TV Licence in person can use PayPoint's growing network outlets using cash or debit card payments. PayPoint outlets can be found in newsagents, convenience stores, supermarkets, petrol stations and other retailers.

More people are choosing to pay by Direct Debit, now used by over 12 million licence fee payers, while others choose to pay via our website, by using a debit or credit card over the phone or by putting a cheque in the post.

TV Licensing helps people who do not have English as a first language by providing literature in 18 different languages and offering an interpretation service over the phone in over 170 languages. To use the translation service, please call 0300 790 6044.

TV Licensing would always prefer people to be properly licensed rather than risk prosecution. Unfortunately some people still try to avoid paying for a TV Licence when they need one, and we will enforce the law on behalf of the honest majority who pay.

If you would like more information, or want to buy a TV Licence, please call 0300 790 6115 or visit www.tvlicensing.co.uk.



THE PROBLEM

More than 250,000 tonnes of dog faeces is deposited in the UK each year.

Fortunately most dog owners are responsible and clean up after their dogs, depositing the faeces with their own household waste or using proper dog waste bins.

Many irresponsible owners do not do this.

Dog mess left in public places is unpleasant to see, smell or tread in. It is particularly offensive on school routes, children's play areas and sports fields.

Dog faeces can carry potentially dangerous diseases which, although rare, can cause severe problems to human health.

THE LAW

Under the Dog Fouling (Scotland) Act 2003 you are guilty of an offence if you fail to remove your dog's faeces from any public place and dispose of it properly.

Comhairle officers will investigate complaints about persistent dog fouling and will monitor problem areas. Anyone found contravening the law will be issued with a fixed penalty fine.

Stray dogs that foul will be lifted and the owners will be issued with a fixed penalty fine as well as any stray dog fees.

THE SOLUTION

- Please be a responsible dog owner and clean up after your pet. It is your duty as a dog owner to clean up after your dog and dispose of the waste properly.
- Always clean up after your dog and get rid of the mess responsibly. Dog mess is unpleasant and can carry serious infections.
- When walking your dog always take a poop scoop or bags with you.
- You can use any public litter bin, not just designated dog waste bins.
- You can train your dog to foul in your own garden, which makes it easier for you to clean up after it.
- To prevent the spread of toxocariasis, make sure children wash their hands when they have been playing with a dog or somewhere that dogs have been.
- Make sure that your dog is given worming tablets regularly in accordance with your vet's instructions as this can help prevent the spread of disease.
- Should you witness someone failing to clean up after their dog and you know the owner's details, please report it to your landlord or to the Comhairle.

Penumbra is a leading Scottish voluntary organisation working in the field of mental health.

They provide an extensive range of person-centred support services for adults and young people.

They also campaign to raise awareness of mental health

issues and reduce the social stigma attached to them.

One in four of us will have mental health problems at some point in our lives. Penumbra believes, and evidence shows, that people can and do recover from mental ill health.

Objectives of the Service

- To enable and empower people experiencing mental health problems to lead a fulfilling and meaningful life within their own community.
- To support people in identifying and exploring their options through individual and mutually agreed personal planning.
- To deliver person-centred and recovery focused support.
- To promote social inclusion.
- To provide fully trained Support Workers who work

within Penumbra's core values.

- To provide a flexible, cost effective & responsive Service.

For more information please contact:

Debs Cruden
Penumbra
Western Isles Nova Project
23 Bayhead
Stornoway
Isle of Lewis, HS1 2DU
T: 01851 706 360
E: deborah.cruden@penumbra.org.uk

Development Programme and completions since the last Newsletter



Gibson Court, Stornoway

This highly innovative development was on target to complete early in 2013 when the Contractor went into liquidation. It is hoped that a successful tendering process will put this scheme back on track.

Gibson Gardens consist of a mixture of tenure including 6 adapted units. The Gibson Development Group have worked closely with Greenspace to provide a 24 home development consisting of high levels of insulation, solar power and solar hot water.



Slighe Ruairidh Alasdair, North Uist

This scheme of 6 houses was completed in February 2012. All 6 houses have now been successfully allocated. These homes enjoy the benefits of high levels of insulation, solar water heating and air source heat pumps.



MacKenzie Park, Sandwick

All 15 houses in the first phase of this development have completed on time and handed over for allocation in April 2012. The Contractor is Calmax Construction who are now working on a second phase.

This very popular scheme features high levels of insulation and solar panels for water heating. Two adapted homes were also included in the scheme.



Mackenzie Park, Sandwick, Phase 2

The second phase of Mackenzie Park is now under way. Of these 10 houses, 6 will be sold under the Scottish Government's New Supply Shared Equity Scheme. These houses will be built to a very high standard and will enjoy the benefits of solar panels and air source heating.

The New Supply Shared Equity Scheme will help first time buyers to get onto the property ladder.

The New Supply Shared Equity Scheme is aimed at first time buyers such as tenants of a Housing Association, like HHP, or people in private rented houses or living with relatives. It can also help people whose housing situation has changed significantly (eg marital break-up) or people whose house is no longer suitable (e.g. through disability).

The Scottish Housing Regulator (SHR) wants to hear your views

The Scottish Housing Regulator (SHR) is asking for your views on its proposed report to tenants on their landlord's performance on the indicators for the Scottish Government's Social Housing Charter.

The Scottish Parliament agreed the Charter in February 2012. It sets out standards and outcomes that describe the results that tenants and other service users can expect from landlords.

The Regulator worked with stakeholders to develop the range of indicators it proposes to use to help it monitor how well landlords are doing on the Charter outcomes. It is now consulting on these indicators. The consultation also sets out how the Regulator will inform tenants and other service users about how a landlord is performing. This will give tenants and other customers of social landlords an insight into the comparative performance of their own landlord.

Kay Blair, the Regulator's Chair said "We are consulting on the proposed range of indicators and information that we will require landlords to give us so that we can monitor and report on their achievement of, or progress towards, the Charter. The indicators will be key to our approach to regulation but these are not the only way we will assess social landlords' progress. We will also use a range of other approaches including thematic inspections. We are also consulting on how we propose to report our findings which will help tenants to find out how their landlord is performing and compare with other landlords. We are very keen to hear from tenants, homeless people and others who use the services of social landlords."

The consultation runs from 1 June to 24 August. The Regulator is holding a series of events across Scotland for tenants, homeless people, other service users and landlords to discuss the proposals.

You can get the consultation document and more information on the consultation events on SHR's website or by contacting the Regulator.

You can find the details below:

website: <http://www.scottishhousingregulator.gov.uk/consultations>

phone: 0141 271 3810

e-mail: consultation@scottishhousingregulator.gsi.gov.uk

OUR PERFORMANCE 2011/12

* These figures are taken from our Housing Management System

Rent Arrears – HHP Target <2.5%

	31 Mar 2012	31 Mar 2011
Total Current Tenant Arrears	£161,624.71	£167,470.47
% Level of Arrears	2.31%	2.58%

Arrears were reduced by £5,845.76 over the year and this was the third consecutive year in which arrears have come down.

Allocations

Completed within timescale	31 Mar 2012	31 Mar 2011
New applications added to housing list	462	518
Average number of days taken to add applicant to list	2	4
Number of lets	265	161
Percentage of houses let within 4 weeks	81%	75%
Average time taken to re-let (less difficult to let properties)	19 days	20 days

The speed at which we processed housing applications and let houses both improved during the year.

Annual Rent Loss Due to Voids – HHP Target 1%

	31 Mar 2012	31 Mar 2011
Rent Loss Due to Voids	£54,984	£41,988
% of monthly rent due that was lost to voids	0.78%	0.65%

The amount of money lost due to houses being empty was up from last year but was still well within target. The increase was due to the higher number of houses that became empty during the year.

Repairs Response Times – HHP Target 95%

Completed within timescale	31 Mar 2012	31 Mar 2011
Emergency – 4hrs	95%	88%
Response Time – 24hrs	96%	91%
Response Time – 3 days	96%	85%
Response Time – 7 days	98%	84%
Response Time – 20 days	99%	N/A

Performance on completing repairs improved significantly as our new contract FES FM Ltd began work



HHP investment helps secure local jobs

HHP have let contracts worth up to £3.5 million for 2012/13 as part of their continued investment drive in tenants homes.

All the successful contractors are locally based and this investment secures a significant number of jobs at a point when the local construction industry is struggling.

The photograph shows George Lonie (centre) Chair of HHP with representatives of some of the successful contractors. These are left to right John Orica Macdonald of Neil Mackay & Co, Alex Murray of Alex Murray Construction, George Lonie Chair of HHP, Mark Macdonald of O'Mac Construction and John Maciver Director of Operations at HHP

George Lonie said 'HHP are very pleased to be able to inject this money into the local economy and to help secure important jobs at this time. This

work also demonstrates our ongoing commitment to deliver for our tenants' Neil Mackay of Neil Mackay & Co who are carrying out window replacements to 103 properties said 'we are delighted to have won this contract which provides continuity of work throughout this year'.

Mark Macdonald of O'Mac Construction who have secured a contract to install 136 kitchens said 'this is a great success for us, and our workforce and we look forward to working with HHP and their tenants on this contract and hopefully beyond that'.

Alex Murray of Alex Murray Construction who are carrying out re-roofing/roughcast to 60 properties and electrical work to several hundred houses said 'these contracts continue the long running relationship we have had with HHP and this work is particularly welcome in these difficult economic times'.



HHP Celebrates 250th House

HHP is pleased to announce that we have completed the 250th new house, since the organisation was formed in September 2006.

In the pre-transfer promises given to tenants, we aimed to deliver 275 new houses in the first ten years.

The fact that 250 new houses have been built in just over half that time period represents a very significant achievement in a short period of time.

The photo, above, shows our Chairman, George Lonie, and Angus Lamont, HHP's Chief Executive, presenting flowers to Rhoda Cameron, who was allocated the house which is at Slighe Ruairidh Alasdair in North Uist.

The six house development at Claddach Kirkibost are the first new build social housing properties to be completed in North Uist for 25 years.

The scheme is named after Roddy MacCuish who was HHP's Clerk of Works on the development, but sadly passed away before the houses were completed.



LEWIS ANNUAL TENANTS CONFERENCE

HHP & WIFTRA (Western Isles Forum of Tenants and Residents Associations) jointly hosted the 2012 annual Tenants Conference for Lewis at the Bridge Centre, Stornoway on 11th May 2012.

This year's conference was an informal event where tenants were invited to "drop in" and discuss any issues. Some of these issues included HHP's investment works and officers were able to inform them of any heating, window and door or kitchen and bathroom replacements which are planned for their home.

The range of kitchen units and worktops installed in tenants' homes were displayed along with information from

other agencies who work in partnership with HHP, these include the Comhairle's Homeless Service, Hebrides Alpha, Drug and Alcohol Partnership and TEAS.

Tenants who attended thoroughly enjoyed the event along with the buffet lunch and raffle. As in previous years, the raffle prizes were donated by contractors. Thanks to Alex Murray, Cal Max, Neil Mackay, O'Mac, TIG, Torrance, and WIFTRA

A bouncy castle was also available at the event. Not many tenants took the opportunity to try this out but staff certainly had some entertainment on it at the close of the event.





hebridean housing
partnership

Customer Services 0300 123 0773

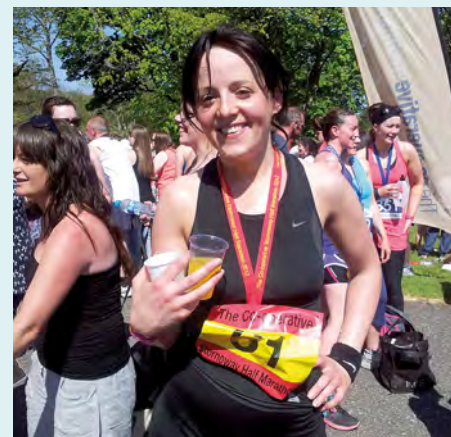
homerward

Introducing Cash Payment Cards

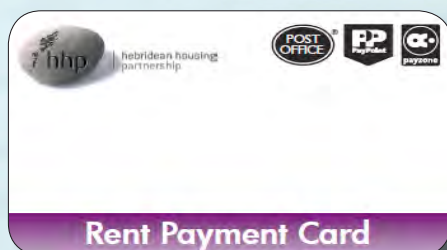
HHP will be introducing a further option for payment of rent by its tenants in July 2012. Rent payment cards will be issued by the end of July to tenants who have paid rent in cash before. The cards will provide much greater flexibility to those tenants who have previously opted to pay their rent at the CNES Cash Desks. With the new cards, tenants will be able to use a total of 70 outlets spread across the Western Isles to make cash

payments to HHP (and many more on the UK mainland if necessary). As well as the increased number of payment locations which this will provide to tenants, most of these outlets will also offer extended opening hours to process these payments. Payments can be made at all Post Offices via the Girobank system and at all outlets which display either a Paypoint or Payzone logo.

The new process is very straightforward – payment is made by presenting the card at the chosen outlet. The card is scanned and the payment will then be processed by the retailer. Payment can be made by cash, cheque (made payable to Post Office Counters Limited) or debit card at any Post Office and by cash at any Paypoint or Payzone outlet. The process is completely free to our tenants and all valid payments will be provided with a receipt at the time of payment. These receipts should be kept in a safe place as this will help if there are any queries in relation to payments. The new process is expected to be fully operational by the end of July 2012. We will write to tenants once the system is ready for launch.



On Saturday 26th May one of our Admin Officers, Laura Macleod, ran the Stornoway Half Marathon to raise funds for Macmillan Cancer Support. This charity is particularly close to Laura's heart as the Stornoway Macmillan Nurses have provided invaluable support to her and her family up to and following the recent loss of her mother and they continue to support them through her father's terminal cancer. She would like to thank all friends, family and HHP colleagues who sponsored her and helped her to raise the tremendous sum of £3,350. The Macmillan website state that this is enough money to keep a Macmillan Cancer Support centre, (such as the Maggie's centre in Raigmore which is used by many islanders), stocked with all the information resources it needs to support people affected by cancer for a whole year. Congratulations to Laura and all who took part in the 13 mile race on the hottest day we've had in 2012!



Rent Payment Card

Please present this card with your payment at any
Post Office, PayPoint or Payzone outlet.
You will get a receipt, please keep it safe.
THIS IS NOT A CREDIT, DEBIT OR CHEQUE GUARANTEE CARD
Registered Charity No.: SC035767

If found, please return to:
Hebridean Housing Partnership
Creed Court, Glacann Seileach Business Park
Willowglen, Stornoway, Isle of Lewis, HS1 2QP
Telephone: 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

