



hebridean housing
partnership

HOMeward

Autumn 2024

Issue 32

August 2024

Customer Services : 0300 123 0773

TENANT PORTAL

Our new tenant portal is the easiest way for you to:

- Report & Diagnose repairs using our diagnostic scripts
 - Make payments via your AllPay account
 - Contact us using a variety of electronic forms
- Check your account balance & download statements

You can find the link to the portal along with some FAQs and helpful videos at:
www.hebrideanhousing.co.uk/tenant-portal.

You will have received registration instructions by post. Please follow the instructions in the letter to register and login.

If are having problems registering or you would like some help with your new portal account, please get in touch.



OTHER WAYS TO PAY YOUR RENT

- Cash Payment - at your local HHP Offices
- Allpay Payment Card - at any Post Office or Paypoint location
- AllPay Phone Payment - 0844 557 8321
- Online Payment - <http://www.allpayments.net/>
- Direct Debit/Standing Order - forms sent on request
- Universal Credit/Housing Benefit

**You will need the 19
digit code on your rent
card for making
payments via AllPay**

FOLLOW US ON SOCIAL MEDIA



@HebHousing



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Tenant Engagement Update

Written by
Laura Mackenzie - Tenant Engagement Officer



I have been out and about with our Housing Officers over the last few months.

Local drops ins have been held in the Cearnas Community Resource Centre where tenants had the opportunity to have an informal chat with myself and the Housing Officer. If you would like to see a drop in held in your local area, please get in touch.

HHP have been undertaking estate inspections in tenant's local areas. You will be issued with a letter from your Housing Officer informing you when your inspection will take place. These are open to all tenants and aim to sustain the areas in which you live in.

If you would like to get involved or find out more information, please email tenantengagement@hebrideanhousing.co.uk or call 0300 123 0773.

TPAS CONFERENCE

The annual Tenant Participation Advisory Service (TPAS) Conference was held in Clydebank. I attended alongside 5 HHP tenants, representing Barra, Uist and Lewis. A variety of workshops were held over the weekend, ensuring there was the opportunity to attend a session of interest.

Paul McLennan, the Scottish Housing Minister opened the conference addressing various topics such as the cost-of-living crisis and encouraging and promoting diversity in tenant participation, with a particular focus on engaging with young tenants.

The resounding message from this year's conference was that effective communication is the key to a thriving housing sector.

Other workshops such as 'partnership working to improve services and bringing communities together' were also attended by delegators along with 'Housing, health and fuel poverty – a partnership approach' both receiving positive feedback from tenants and leaving lots of thoughts for discussion.

Some of the feedback received from tenants was that 'the conference was an eye opener' and 'everyone was friendly and approachable.'

Some of our tenants attended net zero workshops which they found really interesting and beneficial.

Over the course of the weekend the 'National Good Practice Awards' were held by TPAS where HHP had nominated the Casimir Garden Community Group for a best practice award in 'engaging tenants in environmental initiatives projects.' The group came runner up.

Overall, the tenants found the conference very positive and were thankful to HHP for the opportunity to attend.

If you are keen on engaging with HHP and tenant groups or would like to register your interest in the 2025 TPAS Tenant's Conference, then please contact us .

TENANT SURVEY 2024

Our tenant satisfaction survey is now well underway. The survey team have been making their way around the islands completing surveys with as many tenants as possible to hear your views on the services we provide and what you would like to see from us.

If you have not already had a visit or phone call and would like to participate then we strongly encourage you to take part if you are contacted. Alternatively, get in touch with us to arrange an appointment time.

One of our surveyors said, "My time so far as a tenant satisfaction surveyor has been interesting and I appreciate every single person who has taken the time to complete one of our surveys with me, I look forward to speaking to more of you soon".

Remember, our surveyors are carrying HHP identification but if you have any concerns about anyone calling at your door then please get in touch with us on our Customer Services number: 0300 123 0773.

Meet the Team



Robbie



Rebecca



Ellie



Daniel



hebridean housing
partnership

Our Chair Gordon Macleod
requests the pleasure of your company at our 18th

ANNUAL GENERAL MEETING

28 AUGUST 2024
2:00PM-3:00PM

TO BE HELD REMOTELY VIA MS TEAMS

RSVP: governance@hebrideanhousing.co.uk

Making our house Your home

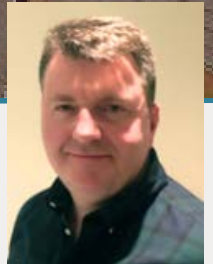
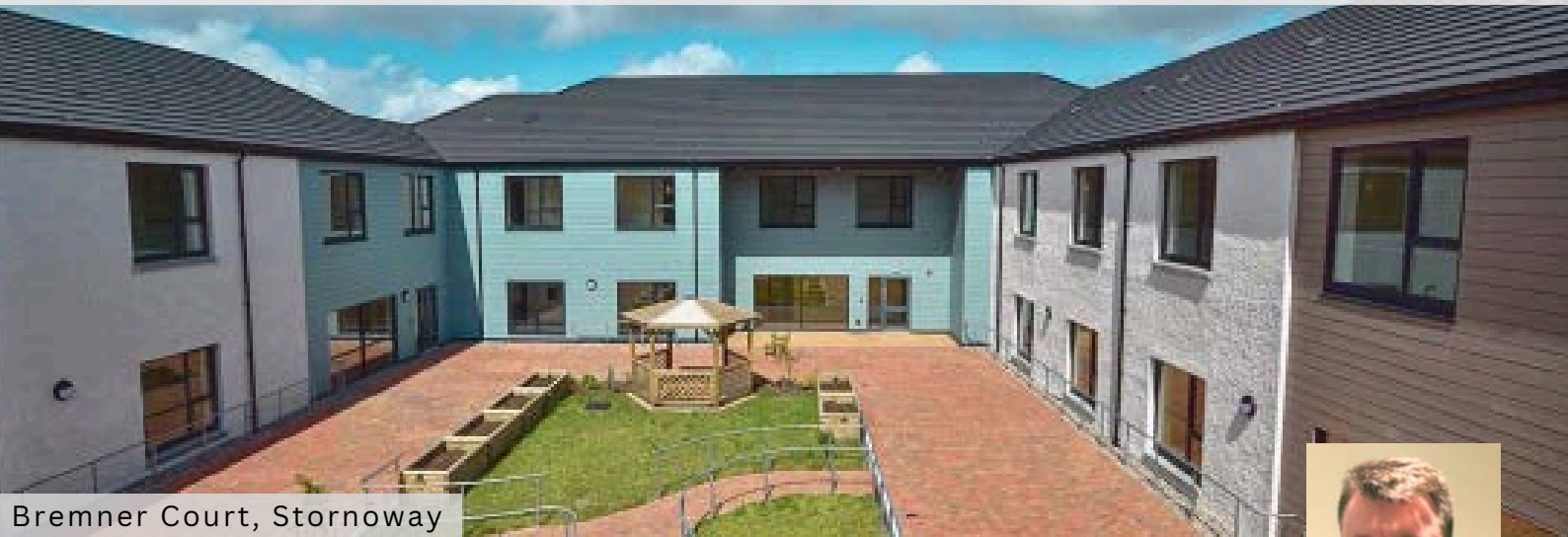


GUEST SPEAKER:
STEWART GRAHAM

ON

THE VISION OF THE IOLAIRE CENTRE CHARITY

Registered Charity No: SC035767; A Registered Society under the Co-operative and Community Benefit Societies Act 2014
Reg No: 2644R(S); Registered Property Factor: PF000183



GORDON MACLEOD
HHP CHAIR

MESSAGE FROM THE CHAIR

I am pleased to present the Annual Report for the financial year 2023/24.

In March 2024 the Board approved a new Business Plan which covers the period 2024/25 to 2028/29.

4 Strategic Goals guide our Business Plan and we are in a good Financial Position to deliver these goals. Interest rates peaked at 5.25% in 2023/24 and whilst inflation has started to decline, prices remain high and the cost of living pressure on our tenants continues to be a concern. Successful funding applications from the Scottish Federation of Housing Associations (SFHA) and Housing Associations Charitable Trust (HACT) enabled us to distribute warm home packs, fuel and food vouchers to tenants.

We completed 57 new homes in the year with 50 of these being Housing With Extra Care flats at Bremner Court. 80 homes were under construction at 31 March 2024.

£4.13million was invested in tenant's homes, delivering the following improvements during 2023/24:

- 141 Heating Systems
- 46 New Kitchens
- 48 Bathrooms
- 75 Showers
- 110 Homes received new Windows
- 14 homes received External Wall Insulation

We were successful in securing grant funding from the Scottish Government's Social Housing Net Zero Heat Fund. This allowed us to complete the first year of a 2-year programme to replace all infra-red heating systems in tenants' homes. All remaining infrared heating systems will be replaced during 2024/25.

Finally, I would like to thank my fellow Board Members and our staff for all their hard work during 2023/24 and acknowledge the support of, key partners, the Scottish Government, Comhairle nan Eilean Siar and our contractors.



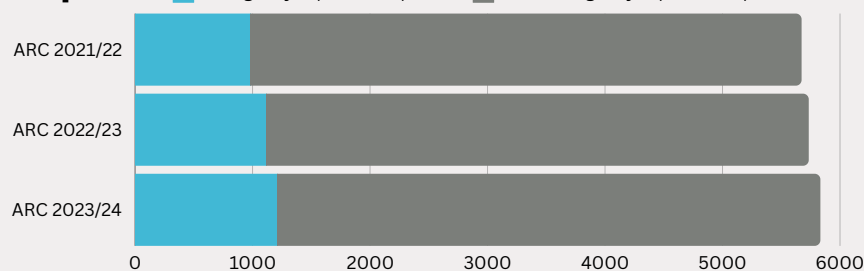
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ANNUAL RETURN ON THE CHARTER (ARC)

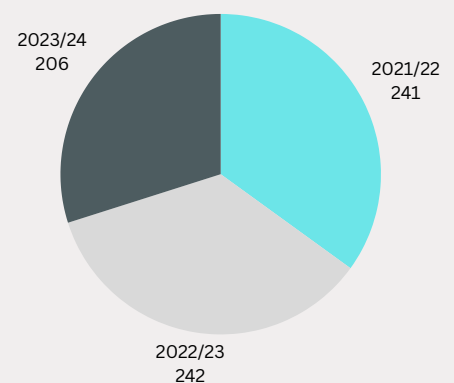
We submitted our Annual Return on the Charter in May 2024. Our performance in relation to the indicators will be published later in the year in a special report for our tenants. A summary of some of the indicators is shown here with a comparison to 2022/23 and 2021/22.

Repairs

Emergency repairs completed Non-emergency repairs completed

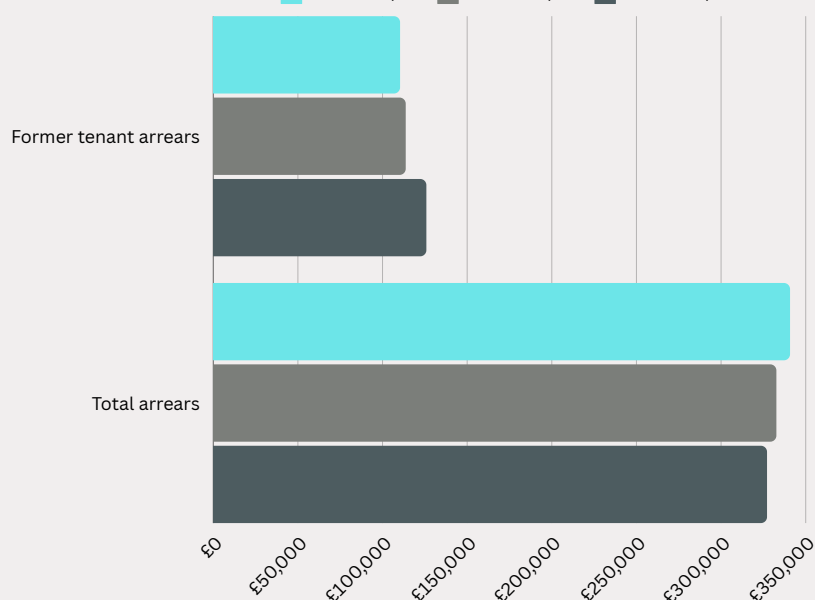


General Needs Tenancies Granted



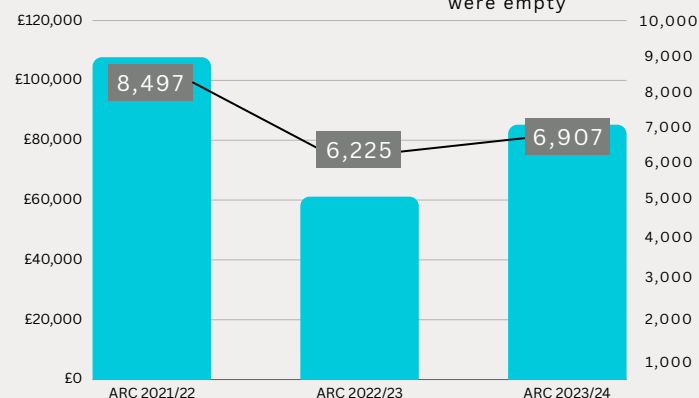
Arrears

ARC 2021/22 ARC 2022/23 ARC 2023/24



Voids

Rent loss through voids Calendar days properties were empty





FINANCIAL OVERVIEW

Statement of Comprehensive Income for the Year Ended 31 March 2024

	<u>31 March</u> <u>2024</u>	<u>31 March</u> <u>2023</u>	
	£	£	Notes
Turnover	14,664,679	14,284,851	Income from rents and other activities
Operating Expenditure	(11,266,284)	(11,608,004)	Cost of maintenance of properties & other activities
Operating Surplus	3,398,395	2,676,847	
Loss on disposal of property, plant & equipment	(111,186)	(157,197)	
Interest receivable	187,360	16,650	Bank interest on deposit accounts
Interest Payable and Financing Costs	(733,466)	(705,947)	Interest on money borrowed
Increase/(Decrease) in valuation of housing properties	66,482	(1,342,435)	The value of our homes
Surplus before tax	2,807,586	487,918	
Actuarial gain in respect of pension scheme	(45,000)	2,730,000	
Total Comprehensive Income for the year	2,762,586	3,217,918	



Statement of Changes in Reserves for the Year Ended 31 March 2024

	Share Capital	Unrestricted Fund	Total Reserves
Current Year	£	£	£
Balance at 1 April 2023	224	42,674,321	42,674,545
Movement in Share Capital	(137)	-	(137)
Surplus from statement of Comprehensive Income	-	2,762,586	2,762,586
Balance at 31 March 2024	87	45,436,907	45,436,994

STATEMENT OF FINANCIAL POSITION AS AT 31 MARCH 2024

	31 March 2024	31 March 2023	
	£	£	Notes
<u>Fixed Assets</u>			
Tangible Assets-Social Housing	132,986,857	127,121,410	Net cost of the houses we own
Tangible Assets-Property, plant & equipment	1,637,736	2,070,317	Cos of offices & equipment
Investments	2	2	Shares in Subsidiary & ESCO
	<u>134,624,595</u>	<u>129,191,729</u>	
<u>Current Assets</u>			
Stock	24,456	24,693	Office and Handyman stock
Trade and receivables	2,119,765	1,890,232	Money owed to us by tenants. Former tenant recharges
Investments	6,365,142	4,353,272	Short term deposits
Cash and Cash equivalents	3,301,061	3,668,308	Money in the bank
	<u>11,810,424</u>	<u>9,936,505</u>	
Less: Creditors amounts falling due within one year	(2,979,570)	(2,652,809)	Money we owe others
Net current assets	<u>8,830,854</u>	<u>7,283,696</u>	
Total assets less current liabilities	143,455,449	136,475,425	
Creditors: amounts falling due after more than one year	(22,365,333)	(22,583,000)	What we owe on loans for building our houses & money due to Scottish Government
Deferred Capital Grants	(75,653,123)	(71,217,881)	Repayable Housing Grants received
Net Assets	<u>45,436,993</u>	<u>42,674,544</u>	
<u>Reserves</u>			
Share Capital	87	224	Number of members £1 shares
Income & Expenditure reserve	45,436,906	42,674,320	
	<u>45,436,993</u>	<u>42,674,544</u>	

HHP is a registered society under the Co-operative and Community Benefit Societies Act 2014, Registered Number: 2644R(S), Registered Office: Creed Court, Gleann Seileach Business Park, Willowglen Road, Stornoway, Isle of Lewis HS1 2QP. It is a charity registered in Scotland, Charity Number: SC035767, registered as Registered Social Landlord with the Scottish Housing Regulator, Registration Number: 359 and registered as a Property Factor, Registration Number PF000183

Email: info@hebrideanhousing.co.uk Web: www.hebrideanhousing.co.uk Phone: 0300 123 0773



Investment Update

Written by
Peter O'Donnell - Investment Manager



In June we received notification that we were unsuccessful with our bid for further funding to complete the replacement of the remaining infrared heating systems. As we have promised tenants that this work would be completed regardless of funding, we have had to make the difficult decision to postpone our kitchen and bathroom programme.

These works will more than likely be postponed until after March 2025 and our 5-year investment programme will also be adjusted following this. We will inform tenants once the Board have approved the way forward and a new programme has been agreed.

The infrared replacement works are now underway and will all be replaced with air source heat pumps by March 2025 as per our board decision in June 2023.

By the end of March next year, we will have installed air source heat pumps in 83% of our off-gas properties and we will also have clean heating systems in 97% of our off-gas properties. Clean heating systems include air source, storage, and electric boilers. This puts us well on course to meet the Scottish Government Net Zero Targets for social housing.



Newly roughcasted house in Daliburgh



Newly installed Heat Pump at Plasterfield.

We were successful in our bid for funding to carry out external wall insulation (EWI) to the detached houses in Plasterfield. This work is now at tender stage, and we hope to complete this before end of March 2025. The works are being carried out alongside air source heat pump installations so there should be a dramatic transformation within the scheme.

Works for our window replacement programme are due to start in September and tenants have been notified. For interest, this is the first time we have replaced the original UPVC windows which have lasted well beyond the 25 year lifespan expected of them when they were first installed back in the 1990's.

Our roofing and roughcast works are also due to start soon with Alex Murray Construction undertaking all works. Please follow all safety guidance provided to you as there will be scaffolding around the houses during the duration of the works.

Development Update

Alex Murray Construction have been on site in Leverburgh for 3 weeks. Here are some progress photos :



WEEK 1



WEEK 2



WEEK 3



Residents in Tarbert will be aware we are working on a project to build new homes at Scott Road. The project has encountered a number of challenges which have delayed the planning application. We are working with the local community and businesses to try and resolve the issues as quickly as possible. We will keep you updated on progress through our social media channels and website.



Tom McLaughlan

We recently spoke with Tom, a HHP Tenant who has found a passion for photographing the islands we call home.

"I have always been around cameras, my dad became a semi professional photographer, he had his own dark room to develop photos. He started off by taking wedding photos for friends and it just grew from there.

It was natural progression for me to start taking photos. I prefer taking photos of landscapes and nature rather than people. Photography gets me out and about around our beautiful islands.

I share my photography on Social Media and I enjoy reading the positive comments and feedback."



Damp & Mould Advice

Damp can cause mould on walls and furniture and most damp is caused by condensation.

What is condensation?

There is always some moisture in the air, even if you cannot see it. If the air gets colder, it cannot hold all the moisture and tiny drops of water appear. This is condensation. You notice it when you see your breath on a cold day, or when the mirror mists over when you have a bath. Condensation occurs mainly during cold weather. It appears on colder surfaces and in places where there is little movement of air.

When and where does condensation occur?

Condensation can occur at any time, but it is more likely to occur at night because the air temperature falls, which can cause humidity to rise. As surfaces in the home become colder there is an increased likelihood of condensation forming, especially on windows or external walls. Fortunately, there are ways of controlling condensation, and this is where HHP can assist you.



1. Produce less moisture: Some ordinary daily activities produce a lot of moisture very quickly.
 - Cover pans and do not leave kettles boiling
 - Do not use paraffin and portable flue-less bottled gas heaters as these heaters put a lot of moisture into the air
 - Dry washing outdoors on a line, or put it into the bathroom with the door closed and the window open or fan on
 - Vent any tumble drier to the outside, unless it is the self-condensing type. DIY kits are available for this
 - Do not dry washing on radiators
2. Ventilate to remove moisture: You can ventilate your home without making draughts.
 - Keep window trickle ventilators open all of the time
 - Ventilate kitchens and bathrooms when in use by opening the windows wider or use a humidistat controlled electric fan (if installed). These come on automatically when the air becomes humid, and are cheap to run
 - Close the kitchen and bathroom doors when these rooms are in use, even if your kitchen or bathroom has an extractor fan
 - Ventilate cupboards or wardrobes. Avoid putting too many things in them as this stops the air circulating
 - Where possible, position wardrobes and furniture against internal walls and away from cold corner
3. Insulation, draught-proofing and heating will help keep your home warm. When the whole home is warmer, condensation is less likely
 - In cold weather, keep low background heating on all day, even when there is no one at home
 - The majority of our homes have loft insulation and some have cavity wall insulation installed where possible.
 - Do not block permanent ventilators
 - Do not completely block chimneys
 - Do not draught-proof rooms where there is Condensation or Mould
 - Do not draught-proof a room where there is a cooker or a fuel burning heater, for example, a gas fire

When salting pavements, it's important to use the right amount of salt. Excessive salt can be harmful to the environment and can also damage concrete surfaces over time. It's recommended to use a moderate amount of salt to effectively melt ice and snow without causing any negative impacts. Remember to distribute the salt evenly to ensure safe walking conditions for pedestrians.

Compliments & Comments

Here is a sample of compliments received by our teams. Thank you to those who took the time to tell us, which is very much appreciated by our staff

“The new heating is brilliant so nice to have an all over warm home”

“Found my voucher thanks so much for your call this is a great help.”

“You have been wonderful, helpful & easy to deal with. I’ve always been happy with everything HHP has done for me”

“Tenant is ”very happy” with our service & ”grateful for our help”

“I want to thank the Clerk of Works and Electrician who came out promptly to see me today. They were both very patient, helpful and we felt listened to”

“Absolutely delighted with the standard of work and couldn’t praise the FES workmen enough for all their help & kindness”

“Let me take the opportunity to say that you've been really helpful throughout this whole application, and I appreciate everything you've done. Cheers!"

“I’d like to thank you for the quick and prompt response to fixing my garden gate. It’s a job well done. Thank you”

Tenant Portal Feedback

Initial registration was easy enough and once logged in easy to navigate round

Repair options are good but should be expanded more to cover more issues/options

The tenant portal is very user friendly and I am able to report repairs or look for advice outwith of office hours

FUN FACTS ABOUT The Olympics

The first Olympic Games took place in 776BC

The original Olympics began as part of an Ancient Greek festival, which celebrated Zeus, the Greek God of sky and weather. The whole competition lasted for up to six months, and included games like wrestling, boxing, long jump, javelin, discus and chariot racing



The Olympic rings were first produced in 1913, from a design created by the Games' modern founder – Baron Pierre de Coubertin! Their five colours (along with the white backdrop) reflect colours found on the flags of all participating nations, so everyone is represented. The overlaps also represent international cooperation, and the coming together of athletes from all over the world

The Olympic symbol was designed to include everyone



The first Summer Olympic Games had just 14 participating countries

Teams from 11 European countries originally joined those of Australia, Chile, and the USA at the first host city, Athens. Now, more than 200 countries compete in the Olympics each year!

While competitive spirit is important, the Games are also about international cooperation. They're a great chance for people from countries around the world to meet up and get to know each other! For the 16 days of competition, athletes from all sports, religions, nationalities and cultures live and work together – and they often leave as good friends

The modern Olympic Games aren't just about sporting glory – they're about making friends, too!



At the Paris 2024 Olympics, medals will contain a piece of original iron from the Eiffel Tower – one of Paris' most famous landmarks. How cool is that?!