



hebridean housing
partnership

December 2009



homeward

Customer Services 0845 6039180



New Housing Developments

HHP's ambitious house building programme continues which is good news for people waiting to be housed. The programme also provides much needed work for local construction companies and their employees in the current economic chill.

Our most recent new build project completed is at "An Sithean", Back, Isle of Lewis. The development consists of 6 houses built for us by Donald Macfarlane (Stornoway) Ltd and designed by SBA architects.

An Sithean is the first HHP project to be approved for a Community Energy Scotland grant for renewable energy. Each of the houses is fitted with an air source heat pump which provides tenants with full central heating and hot water at an affordable price. HHP

are committed to using this kind of innovative technology in all our new build projects to help drive down fuel costs for our tenants. We have also started to install air source heat pumps as part of our Investment Programme so the benefits of this new technology will be shared by an increasing number of our existing tenants.

The houses at An Sithean were handed over to HHP by our Development Agents, Tighean Innse Gall, in August 2009. Feedback from the new tenants has been extremely positive.

One tenant said:

"We are delighted with the house. You couldn't wish for better. The houses are absolutely beautiful and we are very happy."



Festive Period Services

Hebridean Housing Partnership's offices will be closed for the festive season from **5pm on 23rd December 2009 to 9am on 5th January 2010.**

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

Pay online – see back page.

Win £100 – see page 3

REPAIR SERVICE – If you have an emergency repair during the holidays phone us on 0845 6039180.

RENT FIRST

Hebridean Housing Partnership understands that there are many reasons why some tenants have difficulty paying their rent especially with Christmas approaching. **It is essential that you prioritise rent payments and 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.

Unfortunately this year, 6 tenants have been evicted for rent arrears.

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 it TODAY!

Customer Panel recruitment - Your landlord needs you!!

HHP want tenants to get more involved in how we deliver services. We want views from tenants on issues such as repairs, anti-social behavior, rent levels, and improvement works.

Kevin Paterson the chair of WIFTRA and vice chair of HHPs Operations Committee said 'services can only be developed and improved if tenants speak up and tell us what they want, what works well and what needs to get better. Please take advantage of the opportunities being made available'

A range of ways for tenants to get

involved and to be able to have their say are being introduced. This is about enabling people to get involved in ways and times that suit them. These include:

Telephone surveys – we would phone a sample of tenants from time to time to complete a short questionnaire on particular issues
Focus groups - a small randomly selected group of tenants would be asked to come together to give their views on a key area of the service. This would be a one off- meeting and tenants would receive expenses for attendance.

Estate Inspections – we will periodically – usually annually- inspect estates and housing areas and would like tenants to be involved with these.

Tenant led inspections - we want to explore the introduction of tenant led inspections. This would involve tenants examining how we deliver services such as the repair service and giving their ideas on how these could be improved.

There are also existing methods of getting involved such as through **tenant and resident groups**, the **area committees** in Lewis, Harris, Uist and Barra or the **Village Voice** system.



If you are interested in being contacted to give your views and to get involved in some way then PLEASE COMPLETE AND RETURN THE ENCLOSED CARD or phone our Customer Services team on 0845 603 9180. We may then contact you from time to time about our services. You are free to change your mind at any time and to have your details removed.

Tenant Participation Strategy

The board of HHP have recently agreed a new strategy for tenant participation and now wish to seek tenants' views on this. The strategy is available on our website at www.hebrideanhousing.org.uk. If you wish to receive a copy, please phone Customer Services on **0845 603 9180.**

ACTION against drugs

Hebridean Housing Partnership is very aware of people's concerns about drug abuse in our community and the crime and nuisance which often accompanies such activities.

Councillor Neil Campbell, Chair of the Operations Committee said 'We don't think people should have to live with fear and anxiety and we work closely with Northern Constabulary, Comhairle Nan Eilean Siar's Anti Social Behaviour Officer and other agencies in a bid to tackle such activities. We want to reassure local tenants and residents that drug misuse is something we will not tolerate in our houses'.

HHP's board recently considered this issue. They view the matter so seriously that they agreed to take court action to evict tenants if they or any member of their household are convicted of dealing drugs from their homes.

If you suspect that drug dealing is taking place phone Stornoway Police on 01851 70 2222 or Crimestoppers on 0800 555 111.

Rent increase consultation – 2010/2011

The current recession is providing a very challenging environment for all businesses including Housing Associations such as HHP.

We are working hard to reduce our costs as far as possible and to make sure that we obtain competitive prices for contracts and services. Although the rate of inflation is negative not all our costs are reducing and budgets are therefore under pressure.

However, tenants were promised that rents would not be increased by more than the rate of inflation +1% in any of the first five years after transfer.

The rate of inflation used in setting

rents is the November figure in each year. This is estimated to be -0.8%. It is therefore HHPs intention to increase rents by only 0.2%. This would be equivalent to approx 11p per week on the average rent. If the rate of inflation falls below -1.0% then rent levels will be frozen and no increase will be applied. This meets the promise made at transfer.

We would like tenants' views on this proposal. If you wish to discuss this further then please phone Customer Services on 0845 6039180 or write to us at Rent Consultation, HHP, Creed Park, Willowglen Road, Stornoway HS1 2QP or email us at hhpcs@cne-siar.gov.uk

Wider role for HHP in the local community

Registered Social Landlords (RSLs) can access government funds to undertake projects in their local communities, beyond their principal role as landlords, which make life better for the people living there. HHP are committed to working in partnership with other organisations to deliver such wider role projects and have worked with a wide variety of partner organisations ranging from the Western Isles Foyer to Bayble Boat Owners Association, Benbecula Community Association and the Cearn Community Association.

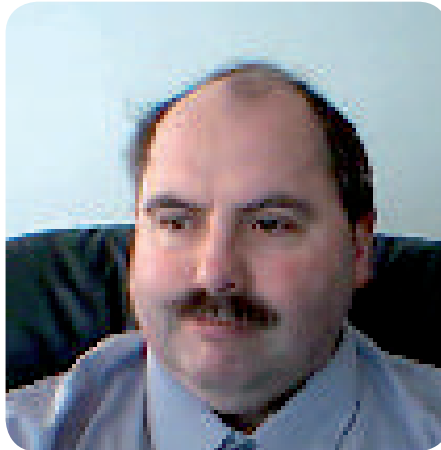
HHP has now entered into a new partnership with the Western Isles Citizens Advice Service (WICAS) to provide an intensive benefit and money advice service to HHP tenants.

EARLY INTERVENTION PROJECT - MONEY/DEBT ADVICE

HHP chair George Lonie said 'This is part of HHPs commitment to prevent tenants getting into arrears in the first place and to provide all possible help to those who do. Rent arrears action can cause tenants and their families' considerable anxiety and stress as the threat of losing their home hangs over them. This initiative aims to prevent eviction by helping tenants reduce arrears and other debts'.

The emphasis is on a combination of early intervention to prevent debts escalating, together with a comprehensive income maximisation programme to ensure tenants are getting all the benefits they are entitled to. The project should also increase the amount of money coming into the community and local economy.

The partnership with WICAS means



Alasdair Martin based in Stornoway.



Helen Macdonald based in Balivanich.

that tenants will 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 started early in November with the creation of two posts within the WICAS (see above). The project which is part funded by the Scottish Government along with HHP and CAS is planned to last eighteen months initially.



HHP to the rescue!

HHP have come to the assistance of the Highlands and Islands Fire and Rescue Service in Shawbost.

HHP have provided the Rescue Service with the use of empty houses before re-letting to allow them to train and practice their skills in a realistic setting. Alastair Macarthur the Watch Manager in Shawbost said, 'we are grateful to HHP for providing us with access to these houses. This allows our firefighters to get invaluable practice in a real domestic situation while using breathing apparatus. The team are blindfolded to simulate smoke filled houses. It can be very difficult in rural areas to provide training facilities and this gesture by HHP has been a great help'

Angus Lamont Chief Executive of HHP said 'we are very happy to be able to help a front line service which does such great work in making our tenants and their communities safer.'

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 2010 will receive a £100 voucher for a local shop of their choice. There will also be 2 runner up prizes of £50.

FOCUS ON HOME SAFETY



Gas Servicing – 100% Compliant

Hebridean Housing Partnership has a legal duty to ensure that gas systems and supplies are maintained in a safe condition at all times.

Since April we have been working to improve our Gas Servicing Performance. By law we must carry out an annual gas service in all our properties within 12 months of the previous service. To date we have achieved that target and are currently one of only a small number of Housing Associations in Scotland with 100% compliance.

Angus Lamont Chief Executive of HHP said, 'This is something we are very proud of at HHP. This was an area where we received criticism from the Scottish Housing Regulator. Credit must go to both HHP staff and those at Scottish Gas Networks (SGN) who have worked extremely hard to meet this target and to ensure that tenants are safe.'

More can still be done and this is where our tenants can help. When you get a letter informing you of the date of your gas service please ensure that you allow SGN access on that date. If this is not possible then phone SGN on the number in the letter to arrange a more convenient date. Access to carry out the service is essential and the easier we can make it for you the tenant, the easier it is for everyone concerned.

If you do not allow us access, we will take legal action to force access and you will be liable for the costs associated with this.

Smoke Detectors

Smoke detectors have been installed in all our houses to help keep tenants and their families safe. You should test the detectors weekly by pushing firmly on the test button until the alarm sounds. If the alarm makes a continuous loud sound for a few seconds, it is working properly. If your detector is not working then please report this at once to Customer Services on 0845 603 9180.

What else can I do to make my family safe from fires?

Putting up smoke detectors is only one step in protecting your family from fires. You must also reduce the chances that fires will start in your home.

- Use smoking materials properly. Never smoke in bed.
- Keep matches and cigarette lighters away from children.
- Store flammable materials in proper containers. Never use them near open fires or sparks.
- Keep electrical appliances in good condition. Do not overload electrical circuits.
- Keep portable heaters and open flames away from combustible materials.
- Do not allow rubbish to accumulate.
- Explain to children what the smoke detector alarm signal means.
- Teach them that they must be prepared to leave the house by themselves if necessary.
- Decide on a meeting place a safe distance from your home.

- Make sure that all your children understand that they should go and wait for you there if there is a fire.
- Hold fire drills at least every 6 months to make sure that everyone, even small children, know what to do to escape safely.
- Know where to go to call the Fire Brigade from outside your home.

What should I do if my alarm goes off for real?

If you have made a family escape plan and practiced it with your family, you have increased their chances of escaping safely. Go over the following rules with your children each time you have fire drills, this will help everyone remember them in case of a real fire emergency.

- Don't panic. Stay calm. Your safe escape may depend on thinking clearly and remembering what you have practiced.
- Get out of the house as quickly as possible. Do not stop to collect anything or get dressed.
- Feel the doors to see if they are hot. If they are not, open them carefully. Do not open a door if it is hot. Use an alternative escape route.
- Stay close to the floor.
- Cover your nose and mouth with a cloth (wet if possible).
- Take short, shallow breaths.
- Keep doors and windows closed. Open them only if you have to in order to escape.
- Call the fire Brigade as soon as possible from outside your home.





Keep Your Home Safe This Winter

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; and
 - 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 0845 603 9180



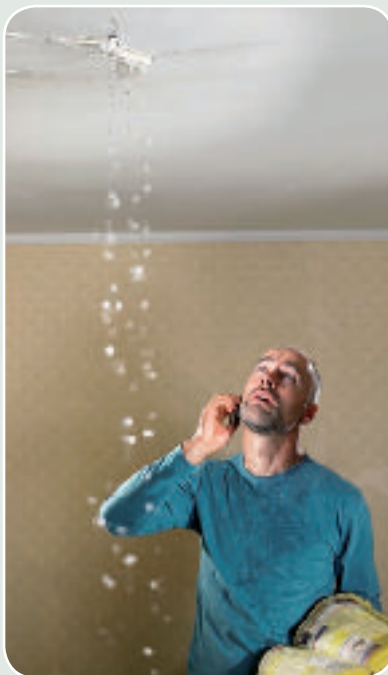
BURST PIPES

- 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 0845 603 9180.

If water comes in contact with wiring or fittings switch off your electricity supply at the mains

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.



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.

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 0845 603 9180.

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

Western Isles Credit Union – A Credible alternative to other lenders?



We hear many stories about extortionate rates of interests being charged by lenders on the doorstep or via the phone or internet.

Credit Unions have been getting a lot of coverage in the media – mostly due to the difficulties the Banks are currently facing. We asked David Mackay the manager of the Western Isles Credit Union a number of questions about Credit Unions and whether they are a credible alternative. This is what he told us;

Western Isles Credit Union is a financial co-operative owned and controlled by its members. It offers savings and competitive loans plus it is local and ethical. Everyone who lives or works in the Western Isles is eligible to be a member of the credit Union.

How do credit unions work?

The members of a credit union pool their savings together; these savings

then provide a pool of funds from which loans can be made.

So it can attract savings, a credit union pays savers a dividend. The money rented from members is lent out to other members, who pay interest on the money loaned to them.

From the interest it gets from loans, it must pay its operating expenses and make a profit so it can put some money into reserves and pay a dividend.

All profits from a credit union go towards developing the business or are returned to members; the only shareholders in a credit union are the members who use its services.

Who runs the Western Isles credit union?

The credit union is managed and controlled by a volunteer Board of Directors. All members of the credit union have one vote; regardless of

the size of their savings.

Whilst credit unions employ staff to manage the credit union on a day to day basis, control lays firmly within the hands of the members – through their elected representatives – the Board of Directors.

How safe are credit unions?

Savings are protected in a credit union in different ways:

- *Credit unions are regulated and authorised by the Financial Services Authority. This is the same regulator as banks and building societies and all other providers of financial services in Britain.*
- *Members of credit unions with savings are protected by the Financial Service Compensation Scheme. All savers with credit unions have 100% protection from the FSCS for the first £50,000 of their savings. This is the same level of protection that customers of banks and building societies enjoy.*

What else is good about credit unions?

- credit unions have lower operating costs and overheads
- profits are returned directly to the members not third party shareholders and therefore remain in the community.
- credit unions provide a friendly and local service.

Where is my Local Credit Union

Western Isles Credit Union has been operating since December 2006 and is available to everyone who lives or works in the Western Isles. More than £900,000 in loans have been made since the Credit Union opened its doors and more than 1,100 residents are members. The Credit Union has an office on Cromwell Street in Stornoway and a network of volunteers who provide a service in the more remote areas of our community.

Want to know more?

You can contact Western Isles Credit Union by phone on 10851 701865 or by email on info@wicreditunion.co.uk. One of the team will be delighted to help.



Keep an eye out for our new vans

HHP have taken possession of new vans for the handyman service. The vans are now distinctively marked in HHP colours and we are sure you will see them regularly as the handymen carry out their work throughout the islands.



Six Month Performance

April - September 2009

HHP is committed to improving performance and to becoming one of the best Housing Associations in Scotland. Performance in the first half of 2009/10 has been good and has shown significant improvement. We aim to maintain this positive trend. Details of performance in some key areas are shown below

Current Tenant Rent Arrears – HHP Target 7.25%

	April - Sept 2009	2008/09
Tenant Arrears	£258,527	£315,551
% Level of Arrears	3.98%	5.2%
Scottish Housing Regulator Performance Average of Housing Associations as at 31 March 2009		3.4%

Repair service – tenant satisfaction

We have introduced a new system to get feedback on the quality of the repair service which we know is something that is extremely important to tenants. Survey cards are now issued to tenants on some repairs after the work has been done.

In the quarter July to September 2009, 941 repair orders were completed by contractors and over 95% of these were completed on time. 205 Tenant Repair Survey cards were issued of which 64 have been completed and returned. This is a good return rate of 31.2%. The overall response has been very positive with a satisfaction rate of over 90%. The feedback has also pointed out areas where improvement is needed. This has been taken on board by us and our contractors.

Tony Pendle Director of Operations said, 'This will be an ongoing exercise and we would urge all tenants to complete a survey card if they receive one after a repair has been completed at their home. Feedback is very important to us and is essential in helping us to improve the repair service.'

To report a repair phone Customer Services on 0845 603 9180 or visit our website www.hebrideanhousing.org.uk

Allocations

	April - Sept 2009	2008/09
New applications added to housing list	224	402
Average number of days taken to add applicant to list	4	7
Number of lets	125	175
Average time taken to relet	35 days	69 days
Scottish Housing Regulator Performance Average time taken to relet of Housing Associations as at 31 March 2009		21 days

Rent Loss Due to Voids – HHP Target 1.85%

	April - Sept 2009	2008/09
Rent Loss Due to Voids	£27,888	£122,148
% of monthly rent due that was lost to voids	0.95%	2.0%
Scottish Housing Regulator Performance Average of Housing Associations as at 31 March 2009		0.6%



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HOUSING BENEFIT NEWS from Comhairle nan Eilean Siar

CHILD BENEFIT AND SAVINGS

From the 2nd of November you could be qualifying for more help with your rent as child benefit is no longer counted as income and your savings aren't taken into account as part of your income until they are over £10,000. **So get claiming if you aren't already doing so.**

CHANGES OF CIRCUMSTANCES

If you are already claiming benefit then please remember to report changes!

HOUSEHOLD DETAILS

You must tell us if:

- any of your children leave school, start work or start to get Jobseeker's Allowance;
- anyone comes to live with you or anyone leaves;
- you have a student child who normally studies away from home and they return home during the holiday period;
- you or your partner go into hospital;
- someone living with you stops or starts to get Jobseeker's Allowance or starts work; or

- you stop or start caring for a disabled person.

Going abroad

You must tell us if you or your partner leave the country. Tell us before you go.

Income details

You must tell us if:

- you start or stop getting Child Benefit, Jobseeker's Allowance or any other state benefit; or
- there is any change in your income or savings.

Other changes which may affect your benefit

- If Disability Living Allowance stops, starts or changes.
- If you have received benefit as a student and your course finishes.

Pension Credit

- If you receive the guaranteed part of Pension Credit, you must tell us if:
- a partner moves in or out;
- you or your partner go into hospital or residential care;
- anyone else comes to live with you.
- your savings go over £16,000; or
- you are away for more than 13 weeks.

If your circumstances change please remember to tell us straight away.

The change may mean that you are eligible for more benefit. If you don't tell us, or are slow to tell us, we may have paid you too much. We will expect you to pay it back. If the change means that you get less benefit, it is better you find out as soon as possible - rather than later when we have to claim the overpayment back!

Your housing officer can help you to report changes or you can contact the housing benefit office by phoning 01851 709 474.



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

