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November 2008

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Energy Efficiency

The Association views the subject of environmental issues seriously, and we are very keen to reduce our carbon footprint and help our tenants to do the same.

A leaflet with **Energy Saving Tips** is enclosed with this Newsletter.

Light bulbs - the Association has distributed **21,600** free energy efficient light bulbs within Lochalsh and Skye over the past 12 months.

Loft Insulation - loft insulation acts as a blanket, trapping any heat rising from the house below. The current Government Standard for loft insulation in new houses is a depth of 270mm or 11". Although we are not required to upgrade the insulation to existing houses, the Association has been topping-up the loft insulation in all of its properties. The programme is expected to be complete by the end of November 2008.



Cavity Wall Insulation - all the Association properties that were double block cavity wall have now had cavity wall insulation installed.



Heating Systems - 29% of the primary heating systems within Association properties are now **renewable systems**. These systems do not rely on oil, coal or natural gas, which have to be refilled regularly. They reduce carbon emissions. Price increases do not affect costs. We are aiming to install renewable systems in all of our properties in the future. An explanation of the different types of heating systems and how they work is given on the inside pages.

It is estimated that we boil twice the volume of water needed every time we use our kettles. The new **ECO Kettle** is different. The internal reservoir holds a full capacity of water ready for use, while the measuring button allows any quantity, from a single cupful to full capacity, to be released into the separate chamber for boiling. The result is that you get exactly the right amount of water every time you boil your kettle - and no more waste.

The Association would like to invite tenants and sharing owners to write to us with any ideas that might help with the energy efficiency measures that we are putting in place.

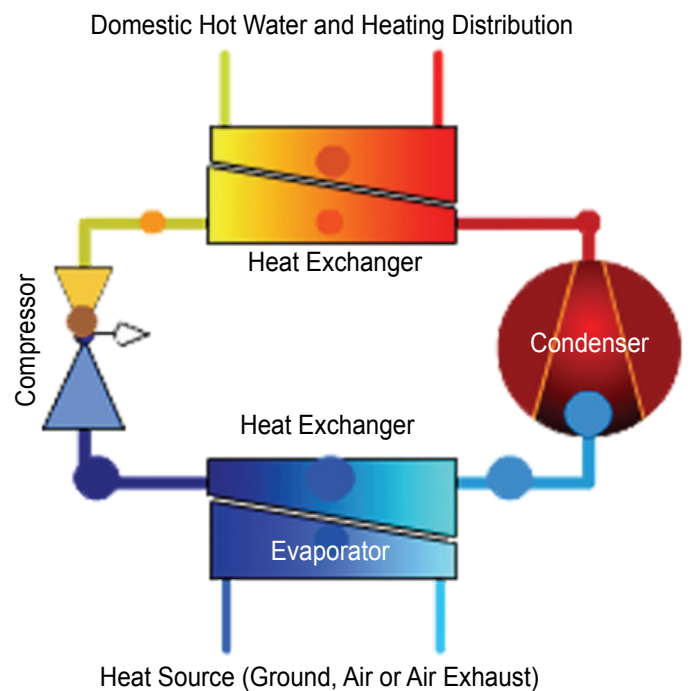
We have 6 eco-kettles to give to tenants who come up with the 6 best suggestions. Please write to us with your ideas.



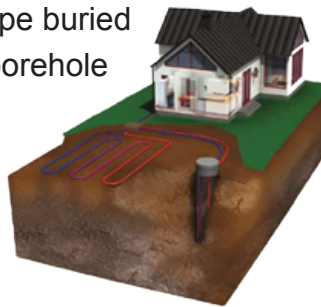
Think of heat pumps as fridges in reverse. Instead of extracting heat to make the inside of the fridge cool, they bring heat in from the outside, to make it warm indoors.

In each heating system, there is:-

- The first **heat exchanger** - absorbs the heat using the liquid known as the **refrigerant**
- The **compressor** - moves the refrigerant round the heat pump and compresses it, raising it to the temperature needed for the heat distribution
- The second **heat exchanger** - liquifies the refrigerant and heats the house and the water
- The **condenser** - further liquifies and cools the refrigerant



Ground Source Heat Pumps use the heat which is stored naturally in the soil. Wherever you live, there is heat on your land which can be used to heat your house. A ground loop consisting of lengths of pipe buried in the ground either in a borehole or a horizontal trench transfers heat from the ground into your home to provide heating and hot water.



Air Exhaust Heating uses the heat in the air **inside** the house to provide heating and hot water. A fan in the heat pump collects the heated ventilation air from the house.

Air Source Heating uses the heat in the air **outside** the house to provide heating and hot water.



Air Source Heating Unit

Biomass Heating System - we have a biomass heating system at our Home Farm, Portree, development, which uses locally sourced **timber**. The timber is cut a year in advance, is chipped, stored and dried. It is then transferred to a **storage bunker**, where it self-feeds into the **biomass boiler**. Heat generates from the boiler through a district heating system (basically central heating). Each house connected to the system can then tap in to hot water on demand.

Solar Systems and Solar Panels - this method uses **solar radiation** to heat the refrigerant within a solar panel. This then passes through a heat exchanger which heats the water in the hot water tank. At the moment, solar systems **contribute towards** the heating but they do not supply the whole system.

What does it cost to install in each home?

Ground Source	in excess of £15,000
Air Exhaust	in excess of £8,000
Air Source	in excess of £10,000
Solar	in excess of £3,500

Shared Equity Homes for Sale

If your household income is over **£25,650**, and you wish to become a homeowner, the Association has Shared Equity Homes available for sale in the Home Farm, Portree, development. The **minimum** stake for Housing Association tenants, Local Authority tenants or applicants with a disabled member of their household is **51%**. Minimum stake for **non-tenants** (other than applicants with a disabled member of their household) is **60%**.



NB - You do NOT pay rent to the Association for Shared Equity.

Available NOW

	Cost	51%	60%
3 2 bed 4 person	£128,250	£65,408	£76,950
2 3 bed 4 person	£136,088	£69,405	£81,653



Available Mid-Summer 2009 to end 2009

10	2 bed 4 person	Flat
2	2 bed 3 person	Flat
16	2 bed 4 person	House
4	3 bed 4 person	House
10	3 bed 5 person	House

Applicants must have **lived in the Lochalsh & Skye area for a minimum of 6 months** and be able to fund at least the minimum equity stake.

A disabled or retired applicant must live in the area, or have been displaced from the area. The scheme is targeted at **first time buyers**. However, owner occupiers may apply if their current accommodation is overcrowded and cannot be extended; if they or any household members are disabled, and, as a result of this impairment, current accommodation is

What is an Emergency Repair?

The **emergency repair telephone number** should only be used in certain situations. The definition of an **emergency repair** is a **repair required where there is a threat to life and limb and/or risk of significant damage to the building**. Whilst we appreciate that many tenants will be alarmed when there is a burst pipe or failure of electrical circuits and other major systems, there are things that tenants can do to prevent further damage.

Tenants are encouraged to familiarise themselves with the main controls in the property, so that in the event of an emergency they can take preventative action before calling for help. On the water system there is a **main shut-off valve**, usually located under the sink in the kitchen. Further shut-off valves in the bathroom serve supplies to the toilet cistern and wash hand basins. It should be possible to isolate water to all, or part of, the property, and leakage can be contained until a plumber is able to attend.

In the case of faulty electrical circuits, there are identified **circuit breakers** for lighting, power sockets, cooker, etc. In houses with storage heaters, there is a separate distribution board for all the heaters and water heating. When there is a problem with some of these items not functioning, it should be easy to identify which circuit has tripped and all possible information should be collected prior to calling the emergency service.



unsuitable; their current accommodation is below tolerable standards and due to physical or financial constraints cannot be renovated. For more details, please contact **John Lamont, Development Officer**, on **01478 612035**.

External Auditors

Campbell Stewart MacLennan & Co, Portree, have been the Association's auditors since we were set up in 1983. Unfortunately, they have intimated that they are no longer able to carry out this work on our behalf and have resigned from their appointment.

We would like to record our grateful thanks to everyone at the firm for the excellent work they have carried out on our behalf.

The Association will now invite tenders from auditing firms for this work, and a new appointment will be made in due course.



Spam E-Mails

The Association has been receiving a huge number of junk e-mail messages, and we have increased the protection on our computers to stop the messages getting through. This has resulted in some messages from tenants being blocked, and we apologise for any inconvenience that this may have caused. Procedures have been put in place to stop this happening again.



Garden Competition

The Association will be holding a Best Garden Competition in Summer 2009 with prizes of garden vouchers being awarded.

More details will be given in our Spring newsletter.

Sponsorship

The Association can offer up to **£500** in sponsorship to an individual, group or event to help them to successfully achieve their aims and objectives.

If you would like to apply for sponsorship for your local group, please write to us with details and our Management Committee will consider your application. Contact us on **01478 612035** and ask for a **Sponsorship Form** to be sent out to you.



The Association will be **closed for Christmas and New Year** from **Friday 19th December 2008**, re-opening **Monday 5th January 2009**.

The **Emergency Contact** phone number is **08457 002005**



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