



December 2011

## in this issue

*Rent Setting Policy Consultation*

*Am Fasgadh - Furniture*

*Housing Benefit Changes*

*Holiday Opening Hours*

*Consultation on Suspension of  
Modernised Right to Buy*



## Recently Completed and Future Developments



1-12 Obbeside, Kyleakin



We have now completed the re-development of the former **Youth Hostel** in Kyleakin into 12 flats for rent. The flats are known as **Obbeside** as suggested by pupils of **Kyleakin Primary School**.

Works are also nearing completion on 4 new flats for affordable rent on the site of the former **GP Surgery** in **Kyle of Lochalsh**. Due to the excellent progress made by the contractor **James MacQueen Building Contractors Ltd**, the flats should be ready for occupation in **December 2011**.



Former GP Surgery,  
Kyle of Lochalsh

The 3 new houses being constructed for us by **Compass** at **Pairc na Sgoille, Isle of Raasay** are due to be completed in **May 2012**.



Highly specified 2-bedroom flats with generously sized rooms, exceptional levels of insulation, Scandinavian windows and doors. Full 10-year NHBC warranty.

**Some interesting facts:** did you know that the average monthly private rent for a flat of this size in Portree is between £400 and £450? If you were to rent a house in Portree it will cost you anything between £450 and £600 per month. The average monthly

mortgage payment for one of these flats is in the region of £314\*. **It's really that simple!**

We have a limited number of flats available on a first-come basis, so please don't delay. Contact **John Lamont, Development Officer**, on **01478 612035** or email **John.Lamont@LSHA.co.uk** for more information on eligibility and to arrange a viewing. **Prices start at £56,100\*\*.**

\* Terms and Conditions apply; prices correct at time of publication  
\*\* The mortgage figure quoted is illustrative only. LSHA does not provide mortgage advice or arrange mortgages.

## Rent Setting Policy Consultation 2012/2013



The Association needs to regularly review its rents and service charges and this is your opportunity to comment on our proposals for the charges that will apply from 1st April 2012.

### What does your rent pay for?

All rental income received by the Association is set aside to pay for the cost of the services we provide to tenants.

### Included within these costs are:-

- The management of our housing stock, including items like staff costs, insurance premiums and office expenses.
- Day-to-day repairs, e.g. faulty heating systems, electrical problems, burst pipes, etc.
- Cyclical Maintenance which includes our external painting and ground maintenance programmes.
- Planned Maintenance involving replacement kitchens, bathrooms, doors, windows and heating systems.
- Loan charges on the money we borrow to construct our properties.

### How do our rents compare to other similar landlords?

As part of our Policy, we need to ensure that our rents are similar to the rents charged by other social landlords. A comparison of our rents and those of other housing providers in the Highlands and Islands area is shown below.

### What is the proposed rent increase in 2012/2013?

The Association is proposing to increase rents from 1st April 2012 by the rate of inflation measured by the Consumer Price Index as at December 2011. This is the increase we calculate that we require in order to continue to provide the level of services that tenants require.

### Why the increase?

The Association's costs are subject to inflationary pressures and many of our costs are increasing by more than the rate of inflation, particularly insurance premiums, repair charges and fuel and energy costs.

### Will Service Charges increase?

Yes. It is proposed that these increase in line with the change to rents.

### What happens next?

We are inviting all our tenants to respond to this consultation exercise by **31st January, 2012**. All comments and submissions will be considered by our Management Committee who will take the final decision on rent levels for 2012/2013. We will then advise tenants of their new rent figure no later than the **end of February 2012**.

**PLEASE LET US HAVE YOUR VIEWS  
NO LATER THAN 31st JANUARY 2012**

	2 Apt	3 Apt	4 Apt	5+ Apt	All Units
Orkney Housing Association	54.76	59.69	64.17	70.30	58.89
<b>Lochalsh &amp; Skye Housing Association</b>	<b>54.40</b>	<b>59.20</b>	<b>65.22</b>	<b>69.28</b>	<b>60.05</b>
Pentland Housing Association	48.88	51.37	64.60	74.13	61.27
Albyn Housing Society	54.06	62.34	69.27	78.46	62.15
Lochaber Housing Association	57.96	60.70	67.16	76.47	63.08
Hjaltland Housing Association	60.59	68.23	71.98	81.60	66.57
The Moray Housing Partnership	54.68	66.64	73.33	81.26	68.43
West Highland Housing Association	57.84	71.23	82.06	97.57	69.61
Aberdeenshire Housing Partnership	59.89	69.32	80.47	88.54	72.13

**Average Weekly Rents for 2010/2011 sorted by All Units**

## Do You Have Furniture You Don't Need or Do You Need More Furniture?



Alex Jones, the Manager of Am Fasgadh drop-in centre in Portree writes:-

“Am Fasgadh accepts donations of good quality second hand furniture and passes them on to people who need them. Anyone can ask for furniture, although priority is given to those in particular need. We aren't a showroom - our furniture is serviceable but not always immaculate and people don't get to see it beforehand or choose colours.

We'll agree a donation towards our costs, which should be paid to the driver on delivery, and we make a £5 charge for uplifting donations of furniture.

We're a small project, and we can't guarantee to provide everything we're asked for or accept everything we're offered, but we've helped over 150 households in the last year.

Anyone who wants to ask for or donate furniture should contact us directly on **01478 613533.**”



## Proposed Changes to the Welfare Benefits System - Will you be Affected?

As part of the **UK Government's Welfare Reforms**, from **April 2013**, housing benefit payments are expected to **be reduced** for new and existing tenants living in homes that are bigger than needed.

The proposals are still being considered by the UK Government but it is expected that there will be a :-

- **15% reduction** in benefit for those with one spare bedroom.
- **25% reduction** for those with two or more spare bedrooms.

This means that tenants may have to consider moving to a smaller property (if one is available!) or to cover the shortfall in housing benefit from other benefit payments or from income from employment.

### Examples of those likely to be affected:-

- Single, working age housing benefit claimants living alone in a two or more bedroom property, even when the extra bedroom is needed for access purposes for children.

- Couples living alone in a two or more bedroom property, even where the second bedroom is needed due to disability where there is no carer from outside the household or the room is needed for a grandchild.
- Families in a three or more bedroom property, where the children could be deemed to share a bedroom i.e. two children, same gender, aged under 16 or two aged under 10 regardless of gender.

The Association is concerned about these proposed changes as tenants on housing benefit may struggle to make ends meet and we could see an increase in the levels of rent arrears.

If you are under-occupying your property now and would like further information about how to apply for a smaller house, please contact our Housing Services staff who will be able to provide further information and advice.

Also, you may qualify for a payment of up to £1500 to assist you in moving to a smaller house through our Downsizing Scheme. Our Housing Services staff can provide further information on request.



## Christmas and New Year Holiday Dates

**The Association will be closed on  
Friday 23rd, Monday 26th, Tuesday 27th, and Friday 30th December 2011.  
Reduced staff numbers will be in the office on  
Wednesday 28th December and Thursday 29th December.**

**The Association will also be closed on  
Monday 2nd January and Tuesday 3rd January 2012.**

**The Contact phone number for  
Out of Hours Emergency Repairs is 08457 002005**

**We would like to wish all our tenants  
A Merry Christmas and a Happy New Year**



## Consultation on Proposed Suspension of Modernised Right to Buy After 2012

The **Housing (Scotland) Act 2001** extended the **Right to Buy** to all tenants of **Registered Social Landlords (RSLs)** although a limited number of exceptions were also approved. Lochalsh & Skye Housing Association is an RSL.

However, this new Right to Buy was suspended for a period of 10 years from **30 September 2002 until September 2012**. In addition, the legislation allows RSLs to apply to Scottish Ministers for the suspension of the Right to Buy to be extended by a **further 10 years from September 2012**.

The Association's **Management Committee** have considered this matter and have decided that they wish to apply for the extended suspension of Right to Buy from 30 September 2012 **subject to the views of our tenants**.

In considering whether to make such an application, the **Management Committee** were aware of the **strong pressure on our housing list** (there are currently more than 600 applicants) and the **reduction in funds** to provide new housing which means that applicants will have to wait longer before being considered for housing.

**We are inviting our tenants to let us have their views on our proposed application and you should contact us no later than 31 January 2012 to allow your views to be considered by the Management Committee at their meeting in February 2012.**



Morrison House, Bayfield, Portree,  
Isle of Skye, IV51 9EW  
Tel: 01478 612035  
Fax: 01478 613377  
e-mail: [info@LSHA.co.uk](mailto:info@LSHA.co.uk)  
web: <http://www.LSHA.co.uk>

If you would like to receive this document in another format or language, please contact us on 01478 612035 or e-mail: [info@LSHA.co.uk](mailto:info@LSHA.co.uk) and we will forward a copy to you.

**Lochalsh  
& Skye  
Housing  
Association**

Registered name: Buidheann Tigheadas  
Loch Aillse agus an Eilein Sgitheanaich Ltd.  
Registered with The Scottish Housing Regulator No. 324  
Registered with the Financial Services Authority No. 2132 RS  
A Scottish Charity No. SC038019