

# homefront

June 2015

Lochalsh  
& Skye  
Housing  
Association

## Development News

### Phase 6(b), Home Farm, Portree

Work is progressing satisfactorily on site, with completion of the 17 units anticipated in **mid June 2015**. This will bring an end to the housing development of **Sraid an Eorna**.



This development includes homes built for people with additional needs in partnership with the **NHS Highland**.

### Balmacara Dairy Site

The Association is acting as an Agent on behalf of **The Highland Council** in the construction of 8 properties for affordable rent in **Balmacara**. The development is scheduled for completion in **February 2016**.



**You are invited to join us at our  
Annual General Meeting**

**Monday 29 June 2015 at 7.00 pm in Morrison House, Bayfield, Portree  
followed by a**

**Special General Meeting**

**A light buffet and refreshments will be available  
at the end of the meetings**



## Universal Credit and Your Rent

Portree Job Centre started taking new claims for Universal Credit on 16 February 2015. **Universal Credit** is a new benefit which includes an allowance for housing which replaces Housing Benefit.

Currently Portree Job Centre is only taking claims from single people but this will be rolled out to include new claims for couples and families. Universal Credit will eventually replace 6 existing benefits:

Housing Benefit;  
Income-based Jobseekers Allowance;  
Income-related Employment and Support Allowance;  
Income Support;  
Child Tax Credits;  
Working Tax Credits.

### What's changing?

Universal Credit is **paid in arrears**. Every payment you receive is based on your circumstances in the previous month. When you make a claim for Universal Credit you will not receive your first payment until one month and seven days after your date of claim. Some benefits are currently paid weekly or fortnightly to claimants. However, Universal Credit will be paid to claimants in one monthly payment.

You must have a bank account to receive Universal Credit.

Your rent payments will be paid differently if you claim Universal Credit. Your Universal Credit payment will include an amount for your rent. **It will be your responsibility to arrange to pay the Housing Association directly yourself.**

When you are claiming Universal Credit you are responsible for notifying the Department of Work and Pensions (DWP) of any changes in circumstances, **including, at present, rent increases**. Letters advising of changes in rent charged are issued to tenants by the Association in February each year.

**You will not be able to claim help with your Council Tax within Universal Credit.** You will need to apply directly to The Highland Council for a Council Tax reduction.

### What should I do now?

You can start to prepare now for the introduction of Universal Credit to ensure you and your family are prepared for the changes to the way your benefit is paid. One of the biggest changes for many people will be having to manage the household income and budget **on a monthly basis**. If you receive Universal Credit, you will have to pay your rent direct to the Association.

### Budget for the changes and plan ahead

Many organisations can provide free, confidential and impartial advice on setting up a monthly budget. See **contact details** below.

### Make sure you have a bank account to allow you to receive payments

If you do not currently have a bank account you can get advice on how to set one up ready for the monthly payments. See **contact details** below.

### Decide how you intend to pay rent

- **By standing order** from your bank account,
- **By internet or phone banking**
- **By bank giro credit slip** (at banks/mobile banks)
- **By paying at our office** in Portree by cash/cheque/postal order or credit/debit card
- **By phone to our office** by credit/debit card
- **By sending a cheque/postal order** by post to our office (cash must be sent by **recorded delivery**)

## Contact details for advice and assistance

### Citizens Advice Bureau

telephone 01478 612032

website [www.cas.org.uk](http://www.cas.org.uk),

email: [adviser@skyecab.casonline.org.uk](mailto:adviser@skyecab.casonline.org.uk)

### The Highland Council's Income Maximisation and Money Advice Services

telephone 0800 090 1004

website [www.highland.gov.uk/moneyadvice](http://www.highland.gov.uk/moneyadvice)

by post: PO Box 5650, Inverness, IV3 5YX

### How to claim Universal Credit

The DWP's preferred way to make a claim for Universal Credit will be online at [www.gov.uk/apply-universal-credit](http://www.gov.uk/apply-universal-credit). Claimants who are unable to claim online can claim by telephone (0845 number), or in a Job Centre. When you call the DWP, you can ask them to call you back to avoid having to pay for the call.

## Finding a Cheaper Electricity Supplier

Association tenants could be making savings by switching energy supplier – particularly those on an Economy 10 tariff. We have been gathering electricity spend and usage information as part of the property surveys carried out recently, and we found that 93.5% of tenants buy electricity from SSE (Scottish Hydro) and have never switched to another provider.

When you become a tenant, your home will have an electricity meter already installed, with the tariff and supplier chosen by the previous occupant. You should make your own choice to suit your personal needs. Some tenants like to spread electricity payments over the year paying by direct debit via a credit meter (so called because you use electricity and then pay for it later). Others prefer prepayment using a key meter to avoid a surprise debt in their next bill.

There are advantages to paying monthly by Direct Debit –

- Being able to spread payments equally over the year. The cost of higher use in winter is offset against lower use in summer

- Access to the cheapest tariffs – energy companies charge their lowest rates to those on direct debit.

Shopping around to find the cheapest standard tariff often gives savings over a specialist tariff such as Economy 10. E10 provides 10 hours of off-peak electricity every day at 10p a kw/hr (unit). However, the other 14 hours currently cost around 18p per kw/hr on a pre-pay meter. Paying by direct debit could get you a standard tariff of 11p per kw/hr 24 hours a day.

We recommend that all of our tenants monitor their energy consumption and take weekly meter readings - it is better to be aware of increasing/decreasing consumption rather than wait for the bill. Utility companies are only required to read your meter every two years, and consumers are either scared by over-estimates or made complacent by under-estimates. It is very important that you take charge of your meter and understand its functions and use.

**Important Note - switching from Economy 10 to Standard tariff.** If you have an Economy 10 meter and decide you would be better off on a standard tariff with a different supplier you will firstly have to get your meter changed to a single rate meter by your existing supplier. Comparison sites do not support switching from a dual rate tariff to a standard rate tariff. Once you have the meter changed you can switch to a new supplier.

**If you have storage heaters you may not be able to switch supplier.** If you are currently with Scottish Hydro on their Total Heat Total Control tariff it is very difficult to find another supplier. You have the benefit of getting heat **at all times** at a low rate – currently about 10p a kw/hr – but you pay a lot more for other electrical use. Make full use of the convection heater in your main storage heater and use the panel heaters in the bedrooms; both are charged at the cheaper ‘heat’ rate. A plug-in heater will be charged at the higher rate.

### How do you switch?

Ofgem Accredited price comparison sites are listed on [www.goenergys shopping.co.uk](http://www.goenergys shopping.co.uk). Work out your annual consumption, unit rates and standing charge from your current bill. If you have mislaid your bill, give your supplier a call. If you're not sure where to find that information, then call the Energy Advice team at the Association on 01478 612035. You will be asked for your post code and current use/ expenditure and shown a list of companies you could switch to and how much you could save. Once you have made your choice, your chosen new supplier will contact you and make all the arrangements, including dealing with your current supplier. This will take about 6 weeks.

### Things to remember

- Choose an Ofgem approved price comparison site via [www.goenergys shopping.co.uk](http://www.goenergys shopping.co.uk).
- Know your current tariff name, costs and annual consumption
- Consider the benefit of a single rather than a dual tariff if you are an E10 customer
- Check the standing charge implications
- Check if the new supplier offers a Warm Home Discount if you are an existing recipient from your current supplier
- Check for any termination penalty

For further guidance contact the Association's Energy Advice Service on **01478 612035** and ask to speak to **Donnie Mackay** or **Moira Scobbie**, or email [energyadvice@LSHA.co.uk](mailto:energyadvice@LSHA.co.uk). We are not allowed to advise which energy company you should switch to, but we can help you interpret your existing tariff, energy usage and costs and suggest options for you to consider. In addition we can do energy monitoring and cold weather thermal imaging to determine the qualities of warmth achieved in your home.



## Bag it, Bin it



It is an offence for anyone, at any time, to allow their dog to foul on any public open place and fail to remove the faeces. This law was brought into effect by **Dog Fouling (Scotland) Act 2003**.

Dog mess is unacceptable and we are calling on all dog owners to help us address it. If you own a dog please be responsible for it – pick up your dog's mess and bin it! Free dog poo bags are available from Service Points of The Highland Council.

When your dog needs walked, you take him on his walk! Don't just open your front door to let him out to wander free to do his business wherever he likes!

Allowing your dog to foul and not remove the faeces is an act of

anti-social behaviour and a breach of your tenancy agreement. Children are at risk of catching diseases if they play in areas where there have been dog faeces.

### What can I do about a dog fouling offence?

If you witness anyone who allows their dogs to foul and fail to remove faeces on a regular basis, then you should take action. Please contact our **Housing Services team** on **01478 612035** for advice.



## New Committee Members Required

The Association is governed by a voluntary **Management Committee** which is responsible for agreeing our policies and plans and overseeing the day-to-day work of the staff.

The Committee meets once a month (in **Portree** and **Broadford** alternately) and meetings generally last no more than two hours. Whilst we cannot pay Committee members, they can claim all reasonable out-of-pocket expenses for attending meetings, including travel expenses, childcare costs, etc.

Committee members come from a wide variety of backgrounds and, whilst they do not need to have any particular qualifications, an interest in housing and a desire to make a difference to people's lives are essential.

If you would like to have an informal chat about what Committee membership involves, contact **Lachie MacDonald** on **01478 612035**, or ask for a **Committee Membership Information Pack** to be sent to you.

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.



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