the newsletter of lochalsh and skye housing association



June 2017



Home Farm, Phase 7, Portree

DEVELOPMENT NEWS

In **Portree**, the Association is aiming to complete works at **Home Farm, Phase 7**, comprising 11 affordable rented homes by the end of **June 2017**.

The Association also has 6 affordable properties on site in **Dornie** which are due for completion in **September 2017**.

House, comprising 11 flats for affordable rent which are due for completion in **November 2017**.

We will commence on site with 24 affordable houses at Campbell's Farm, Phase 3, Broadford, in early Summer 2017. Completion is scheduled 18 months thereafter.

At **Main Street**, **Kyle**, the Association propose to build 13 flats for affordable rent with retail and office space on the ground floor. It is anticipated that works will start on site in late Autumn 2017 with completion scheduled for a year later.

Finally, we have acquired landbank sites at Caberfeidh, Broadford; Sluggans, Portree, and in Main Street. Kyle. for future development.

We are acting as Development Agents on behalf of The Highland Council for rebuilding of the former Broadford House, now known as Strath

You are invited to join us at our

Annual General Meeting Monday 26 June 2017 at 7.00 pm in Morrison House, Bayfield, Portree

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

Our annual **Right to Repair letter** is included in the following pages. This letter only applies to tenants with a Scottish Secure Tenancy, not Shared Owners/ Mid Market Rent properties/Shared Equity properties or properties that we manage on behalf of other landlords. If you are unsure if you are eligible, please get in touch with us.

To All Tenants with Scottish Secure Tenancies

June 2017

Dear Tenant(s)

HOUSING (SCOTLAND) ACT 2001



The main purpose of this letter is to explain two rights introduced in the above Act, the Right to Repair and the Right to Compensation for Improvements.

Right to Repair

Enclosed at Appendix A you will find a "List of Qualifying Repairs". This corresponds with the schedule of qualifying repairs in the Right to Repair Housing (Scotland) Act 2001.

You will notice that a maximum time in days has been allocated to each repair. Only the repairs defined on this list are qualifying repairs. All these repairs will normally have a value of less than £350.

When you report a repair you will be told:

- □ If the repair is a qualifying repair.
- □ The date by which the repair will be completed.
- Which contractor has been allocated the work.
- What your rights are under the Right to Repair scheme.

The time period for each repair is set by law, and cannot be varied except in exceptional circumstances, such as severe weather conditions; or if parts require to be ordered to complete the repair; or if further work is required to enable the repair to be completed. In the event that the work is delayed for either reason, the tenant will be informed of a new completion date.

If the nominated contractor does not start the work within the allotted time, you may select a second nominated contractor from the Association's List of Approved Contractors.

You may be due compensation (subject to certain circumstances-see above) if:

- The original contractor has not started work within the allotted time.
- □ The original contractor has started, but not completed the work, within the allotted time and no extension of original completion time has been notified.
- □ The second contractor has not completed the work within the allotted time.

When you nominate the second contractor, they must contact us to confirm the new arrangements. You will then be advised of the new completion date of the work.

If you fail to fulfil any appointments with a contractor to carry out the works, the whole process must begin again.

The Right to Compensation for Improvements

You will also find enclosed Appendix B headed "Schedule of Qualifying Improvements". This list details the improvements that may qualify for compensation.

The main points to consider before applying for compensation are as follows:

- You must apply in writing to the Association and obtain permission to carry out any improvement.
- □ In the event of permission to carry out an improvement being refused, you have the right to appeal to the sheriff court.
- □ To be considered for compensation you must apply in the period 28 days before your tenancy ends and no later than 21 days after your tenancy ends.
- □ You must be able to provide evidence of the cost of the improvement and the date the improvement was started and completed.
- □ The maximum amount that can be paid is £4,000 and, if the amount of compensation would be less than £100, no compensation will be paid.
- □ The amount of compensation paid will be based on the original cost of the improvement, the amount of years since the work was completed and the nominal life of the improvement.

If you have any further queries, please do not hesitate to contact me.

Yours sincerely

Calum MacPhee

Calum MacPhee
TECHNICAL MANAGER

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Appendix A

LIST OF QUALIFYING REPAIRS AND THE MAXIMUM TIME FOR COMPLETION

DEFECT	Maximum Period in working days from date immediately following the date of notification of qualifying Repair or Inspection
Blocked flue to open fire or boiler	1 day
Blocked or leaking foul drains, soil stacks or toilet pans where there is no other toilet in the house	1 day
Blocked sink, bath or drain	1 day
Loss of electric power	1 day
Partial loss of electric power	3 days
Insecure external window, door or lock	1 day
Unsafe access path or step	1 day
Significant leaks or flooding from water or heating pipes, tanks or cisterns	1 day
Loss or partial loss of gas supply	1 day
Loss or partial loss of space or water heating where no alternative heating is available	1 day
Toilet not flushing where there is no other toilet in the house	1 day
Unsafe power or lighting socket or electrical fitting	1 day
Loss of water supply	1 day
Partial loss of water supply	3 days
Loose or detached banister or hand rail	3 days
Unsafe timber flooring or stair treads	3 days
Mechanical extractor fan in internal kitchen or bathroom not working where no other means of ventilation exists	7 days

Appendix B

LIST OF IMPROVEMENTS WHICH COMPENSATION MAY BE CLAIMED FOR

You can only claim compensation for certain improvements which were started on or after 30 September 2002.

These include installing, replacing or fitting:

a bath or shower;
cavity wall insulation;
sound insulation;
double glazing, replacing external windows or fitting secondary glazing;
draught-proofing external doors or windows;
pipes, water tanks or cylinders;
a kitchen sink;
loft insulation;
rewiring, providing power or lighting, or adding other electrical fixtures (including smoke
detectors);
security measures other than burglar alarms;
space or water heating;
storage cupboards in a bathroom or kitchen;
thermostatic radiator valves;
a hand-wash basin;
a toilet;
a work surface for preparing food; and
mechanical ventilation in bathrooms and kitchens.

Tel: 01478 612035 Fax: 01478 613377 e-mail: info@LSHA.co.uk

WELFARE REFORM UPDATE Changes to Housing Benefit and Universal Credit in Skye and Lochalsh from July 2017

Skye and Lochalsh area, which is served by Portree Job Centre, is scheduled to convert to Universal Credit "Full Service" in July 2017, as part of the government's Welfare Reform roll-out plan.

After Universal Credit "Full Service" begins, if you wish to make a **new** claim for benefits to help with paying rent you may have to claim Universal Credit instead of Housing Benefit (subject to some exclusions).

If you are single, a couple, or a family (with 1 or 2 children) and of working age, new claims to the following benefits will not normally be accepted after Universal Credit "Full Service" begins:

Housing Benefit

Working Tax Credit

Child Tax Credit

Income-based Jobseeker's Allowance (JSA)

Income-related Employment and Support Allowance (ESA)

Income Support

Already claiming?

If you have an existing, ongoing claim for any of the above benefits prior to the start of Universal Credit "Full Service" you will not be affected straight away. The DWP plan to contact you in future to change your claims to Universal Credit (probably starting from 2019).

If you are already claiming Universal Credit the DWP will contact you to tell you how to change your claim to the "Full Service" system.

New Universal Credit claims from July 2017 under "Full Service":

- Universal Credit "Full Service" is designed to be claimed and managed by you online, so you will need to have an online Universal Credit account with the DWP.
- If you get help with your rent, this will be included in the Universal Credit payment sent to you by the DWP. You'll then need to pay your rent to Lochalsh & Skye Housing Association yourself.
- Universal Credit is usually paid monthly in arrears into your bank account and you will receive your first payment about six weeks after you make your claim. Make sure you have a suitable bank account to receive and make payments as you will need to arrange to pay rent from your bank account.
- If you live with a partner/spouse and you claim Universal Credit, you will normally get one monthly joint payment paid into a single bank account, so you would need to decide which account to have it paid into. Grown-up children living with you and claiming Universal Credit will be paid separately.
- There are no limits on how many hours a week you can work if you're claiming Universal Credit. Instead, the amount you get will gradually reduce as you earn more, so you won't lose all your benefits at once.
- To claim help with rent, you will need to provide information to the DWP about your tenancy, which usually needs to be verified by **Lochalsh & Skye Housing Association**, so please contact our Tenant Adviser or rent department.
- 18-21 year olds will not normally be entitled to help with housing costs under Universal Credit "Full Service", but please contact us for advice.
- Help on preparing to budget your household (including rent) on a monthly payment is available, see contact details below.

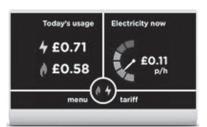
Questions about Universal Credit? Please contact our Tenant Adviser, local Citizens Advice Bureau, visit www.gov.uk or www.moneyadviceservice.org.uk

Switching Electricity Supplier – an update from the LSHA Energy Advice Service

Most LSHA tenants will now be aware that their electricity prices increased by up to 15% from the 1st of April 2017. However those tenants with a prepayment meter (keymeter) may have noticed that their unit costs actually reduced.

This is because **Ofgem**, who regulate the energy market, have introduced a **Prepayment Charge Restriction** (or prepayment price cap) for those on key meters.

The price cap is temporary and recalculated every six months; it is due to expire at the end of 2020, by which time all homes in the UK should have had a **smart meter** installed. The price cap covers all domestic prepayment customers, except those with a fully



interoperable smart meter. At this moment very few smart meters have yet been installed in homes in Skye and Lochalsh.

What does this mean for our tenants?

Most of our tenants to date have been **reluctant to switch or have had difficulties switching** and have remained customers of **SSE** ("the Hydro"). **Credit customers** (those who pay quarterly or monthly with Direct Debit) have not been protected by the prepayment cap since it is deemed that they can more easily switch to a cheaper provider.

Therefore, it is even more critical that credit customers make themselves aware of cheaper electricity options and consider switching to the cheapest provider. Those who currently receive the

Warm Homes Discount should always check before they switch that a new supplier offers the same benefits.

Households with Standard, Economy 7 and Economy 10 tariffs can make significant savings by switching to a cheaper provider. E10 credit customers with normal usage can

save up to £500 annually, and Economy 7 and standard tariff customers can save up to £200. Our Energy Advisers are very happy to help you identify if there are cheaper rates available to you, and advise you on how to switch. You can either call 01478 612035 and ask for energy advice or email us on energyadvice@lsha.co.uk to arrange a home visit.

If you have storage heaters with a **THTC** (total heat total control tariff) there are sadly fewer switching options at the moment, but in the Autumn of this year another Ofgem remedy for what is known as "**Restricted Meters**" is being implemented which should allow you also to access alternative tariffs.

Keep an eye out for further news and, in the meantime, you are welcome at any time to call and speak to one of our energy advisers, or arrange a home visit.

ESTATE MANAGEMENT SURVEYS

As mentioned in previous Newsletters, you may have noticed our **Property Services** staff carrying out **"walk round" surveys** of the various Association developments, sometimes taking **video recordings** at the same time.

The purpose of these regular inspections is to enable us to **keep up to date with the general external condition of our properties**. This is to ensure that there are no Health & Safety issues, for example, trip hazards or broken fencing.



Any repairs which are detected will be programmed into day-to-day repair work or our Planned Maintenance Programme dependent upon the nature of the repair. If you have any concerns regarding these surveys, please do not hesitate to contact our **Property Services** staff on **01478 612035**.

Tel: 01478 612035 Fax: 01478 613377 e-mail: info@LSHA.co.uk

RENT CONSULTATION

In the previous edition of **Homefront**, we invited all our tenants to comment on our proposals for rent and service charge levels for 2017/2018.

Following the conclusion of the consultation exercise, our Management Committee agreed that the proposed **1.9% increase** should be applied from

1 April 2017.

Please remember that if you are on a low income, your income drops (perhaps because of seasonal work) or a member of your household leaves, you may be eligible to claim Housing Benefit or Universal Credit to pay all or part of your rent.

If you think that you may be eligible to claim, don't delay – it's as simple as filling in an application form.

For further information, please contact

Janet Masson, Linda Shaw or Alex

MacLeod on 01478 612035.

NEW HANDYPERSON ACTIVITIES

Living at Home with Dementia



Lochalsh and Skye Handyperson has been commissioned by the Life Changes Trust to help people living with dementia — including carers. Our Handypersons are approved to carry out a home check to see if there are any works that can be done straight away to make your home safer. This is a free, confidential and personal service to help anyone in Skye and Lochalsh living with dementia to stay safely at home for longer.

If you or anyone you know could benefit from this service, please call us on 01478 612035.

You can also email us at Info@LSHA.co.uk or drop into our office at Morrison House, Bayfield, Portree IV51 9EW.







Technology Enabled Care



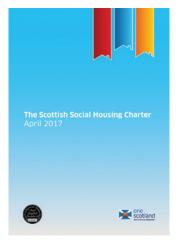
NHS Highland's Technology Enabled Care Service is working with the Housing Association's Handyperson Service to encourage the use of technology to support people to live at home safely and independently for as long as possible.

We currently provide telecare sensors. Imagine having just the right kind of help at the touch of a button, any time of the day or night. A telecare alarm gives you the freedom to live your life safe in the knowledge that you can call for help if you ever need it. Telecare can give peace of mind to you and your family 24 hours a day, 7 days a week.

Your local handypersons are fully trained installers of telecare and can provide you with information and advice on what may be suitable for your personal circumstances. The NHS Highland Technology Enabled Care team are also available on 01463 255916 or visit our Technology Enabled Care web page at www.nhshighland.scot.nhs.uk for further information and to view a short video explaining telecare.







The Scottish Government
Review of the Scottish Social Housing Charter

The Scottish Social Housing Charter, which came into force in 2012, has been reviewed. This has resulted in a small number of changes to the original document.

You can view the new Charter (April 2017 Version) on our website or ask for a paper copy from our office.

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 and we will forward a copy to you.



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