



December 2020

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New Developments



Rapson's Site - Park Road, Portree

We are also on site in **Staffin** – 2 houses for affordable rent for LSHA, 2 for rent via the **Rural Housing Fund** for **Staffin Community Trust** and 2 Rent To Buy properties for the **Communities Housing Trust**.

Plans are well advanced for 24 affordable rented properties at **Campbell's Farm, Phase 4, Broadford**, and **Kyleakin Feus Phase 2**, comprising 28 properties for affordable rent.

Hydro Shop Site,
Kyle of Lochalsh

Location	Units	Tenure
Raasay	2 houses	Affordable rent
Staffin Road, Portree	3 houses (2 for LSHA)	Affordable rent
Glenelg	4 houses	Affordable rent
Garden Site, Armadale	12 houses	Affordable rent

If you have an interest in **housing** and the **welfare of tenants**, we would like to invite you to consider becoming a member of the **LSHA Board**. This is a **voluntary** and **unpaid** position, but all reasonable out of pocket expenses are paid. An **Application Pack** can be obtained by phoning **01478 612035** or e-mailing **info@LSHA.co.uk**.

Your Feedback

Every year we consult with our tenants on our **Rent Setting Policy** (please see page 2). We would appreciate it if you could let us know how you would like us to consult with you in future, for example, through **Facebook**, via our **Tenants and Stakeholders** page on our **website**, at organised **public meetings** or meetings of our **Tenants' Voice** participation group.



Phone us on **01478 612035**, send an email to **info@LSHA.co.uk** or fill in the **online contact form** on our website **www.LSHA.co.uk**. Your feedback is very much appreciated.

Rent Setting Policy Consultation 2021/2022

The Association is required to regularly review its rents and service charges. This is your opportunity to comment on our proposals for the charges that will apply from 1st April 2021.



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 installing 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 comparable to the rents charged by similar social landlords in Scotland and we have consistently managed to achieve this. A comparison of our rents and those of the other main housing providers in the Highlands and Islands area is shown below.

Weekly Rents (PLEASE NOTE: These are AVERAGE figures)	1 Bedroom	2 Bedrooms	3 Bedrooms	4 Bedrooms
Scottish Average	£78.65	£82.26	£89.76	£98.69
Albyn Housing Society	£59.45	£77.03	£86.66	£97.03
Hjaltland Housing Association	£85.81	£93.92	£98.75	£110.40
Lochaber Housing Association	£76.98	£90.05	£98.50	£105.33
Lochalsh & Skye Housing Association	£73.22	£79.58	£87.80	£93.20
Orkney Housing Association	£81.39	£89.67	£95.96	£104.34
Pentland Housing Association	£64.07	£73.97	£91.65	£104.32
Osprey Housing Moray	£73.11	£88.24	£96.97	£108.28
West Highland Housing Association	£82.48	£95.17	£103.97	£121.89

What is the proposed rent increase in 2021/2022?

The Association is proposing to increase rents from 1st April 2021 by the **Consumer Price Index** figure in September 2020 plus 1% which will result in a total increase of 1.5%. This is the increase we calculate that we need in order to continue to provide the level of services that tenants require.

What is CPI?

Consumer Price Inflation (CPI) is the speed at which the prices of the goods and services bought by households rise or fall. CPI is estimated by using price indices - think of a very large shopping basket containing all the goods and services bought by households. CPI estimates changes to the total cost of this basket. Most price indices are published monthly; in the UK, CPI is the main measure of inflation.

Will Service Charges increase?

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

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. In addition, arrears are rising as a result of Universal Credit (UC) and Associations are having to employ extra staff to deal with UC issues. Increased fire safety and energy efficiency requirements will incur an estimated cost of £300-£400 per property. Most Associations are having to invest more to cope with increased regulation and smaller organisations are most affected.

What happens next?

We are inviting all our tenants to respond to this consultation by **31st January, 2021**. All comments and submissions will be considered by our Board who will take the final decision on rent levels for 2021/2022. We will then advise tenants of their new rent figure **no later than the end of February 2021**.

Please let us have your views no later than 31st JANUARY 2021



Electricity Switching Update

During our recent survey of Association homes it became clear to the **Energy Advice Services team** that many tenants have never switched energy supplier even though significant savings can be made. With household budgets under more pressure due to **Covid-19** it is more important than ever to try to reduce home energy costs. Electricity pricing has become more complicated in the last few years due to multiple caps on pricing being introduced by **Ofgem** but there are still good switch savings to be made.

Switching options also depend on whether the meter is in **Smart**, **Credit** or **Prepayment** mode and options can also depend on whether the householder currently receives **Warm Home Discount** or has existing debt. Switching must be calculated on an individual basis, and, in some cases, there may be advice to change both the meter and the tariff. **The Energy Advice team can help you find out if a switch is possible and worthwhile.**

There are **four** kinds of Tariffs identified across LSHA stock

Single Tariff – big six rates are all around 17.6p per unit – best price is significantly lower at 12.98p for Credit and 14.69 for Prepay.

Economy 10 (E10) – almost all E10 consumers can benefit from switching to a single rate meter and then choosing the cheapest single rate supplier.

Total heat total control (THTC) – the end of the prepayment cap advantage has meant that prepay and credit prices are now almost the same and many households will have noticed an increase in costs this autumn. Some households have managed to keep their THTC meters but get a good single rate tariff applied to both meters using the restricted meters remedy. Those with Credit meters can use this remedy to switch or chose a provider with specific restricted meter tariffs – those with prepay have no current switch options.

Economy 7 (E7) – all companies offer an E7 rate and the best tariff depends on the real actual balance of use in your home between night and day so, once you know this, you can choose a supplier with tariff rates that more closely match your use.

For information on up-to-date switching advice call **Donnie** or **Laura** from the **Energy Advice team** on **01478 612035** or email **energyadvice@LSHA.co.uk**. Although we're working from home we can still help you to identify energy switching options.

Legionella Precautions

Any water outlets – **taps, showers, hosepipes, outside taps** - that are not regularly used should be **flushed for two minutes** on a weekly basis to reduce the risk of Legionella bacteria building up. If a property is left vacant for some time then all outlets should be flushed prior to reoccupation for **at least five minutes** to help prevent stagnant water from contaminating the system.

You should notify us -

If the water is **discoloured** or contains **debris**.

If the hot water supply **stops working** properly, this could mean the water is not sufficiently heated to control Legionella bacteria.

If the cold water supply is **running warm**, this could mean the water is not cold enough to control Legionella bacteria.

Do not interfere with the settings on your boiler or hot water system. The hot water should be set so that the water is stored at 60°C and reaches the outlet at 50°C.

If you have a shower installed, it produces small water droplets or spray which can be considered to be a risk. If the shower is getting used regularly then the water turnover should be sufficient to control the growth of Legionella bacteria.

If used infrequently the shower should be flushed through, at the hottest setting, for at least five minutes once a week. Clean the shower head periodically, descale and disinfect it at least every three months.

As a tenant, it is likely that you will notice any problems first, so it is important to remember to:

Keep the hot water hot

Keep the cold water cold

Keep the water circulating

Humidity Management Support

Some households have difficulties in managing **humidity** in their homes and if humidity levels get to be too high - (eg above **70% RH**) then condensation on cold surfaces can ultimately lead to **mould growth**. With the support of the **William Grant Foundation** and **Energy Action Scotland** the **Energy Advice team** has new resources to help tenants of the Association and householders in the wider community better manage humidity.

They can **install monitors** to check humidity levels in the property and if levels are risky they can advise on a range of solutions to better manage the process. If you have concerns about humidity management please contact the **Energy Advice team** at energyadvice@lsha.co.uk.



With recent wind gusts over 70mph, it's that time of year to make sure everything is secure in your garden. If anything takes off and damages a neighbouring property, you are liable to pay for the damage caused.

As a tenant, it is **your responsibility to purchase insurance** and you should double check your policy covers you for such incidents. No insurance? Contact our **Housing Services** team for suggestions, or have a look online where you will find many comparison websites offering a range of policies.



Christmas and New Year Holiday Dates



**The Association will be closed on
Thursday 24th, Friday 25th and
Monday 28th December 2020
and**

**Thursday 31 December 2020,
Friday 1st and Monday 4th January 2021**



Contact phone number for Out of Hours Emergency Repairs is 01478 612035



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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.

Claiming Universal Credit?

You may be able to apply for **extra money** to pay your rent in addition to your Universal Credit payment.

First, check online on your Universal Credit monthly payment statement for:

- **Any reduction in the amount awarded for housing costs due to a spare room**
or
- **Any reduction in your total award due to the benefit cap.**

If you have a reduction, as above, for any month, past or present, you may be eligible for a **Discretionary Housing Payment (DHP)** to pay the shortfall.

A DHP is separate from Universal Credit and we can help you apply for it. If this applies to you, and you have not yet been awarded a DHP, please contact our **Tenant Adviser** on **01478 612035** or email rent@lsha.co.uk for assistance.

Receiving Housing Benefit Payments?

You may be entitled to a DHP if you are receiving Housing Benefit payments paid direct to you by Highland Council and the eligible rent on your Housing Benefit notification is lower than the rent you have to pay. Please contact us for assistance.

Lochalsh & Skye Housing Association