

Highland Tenant UPDATE



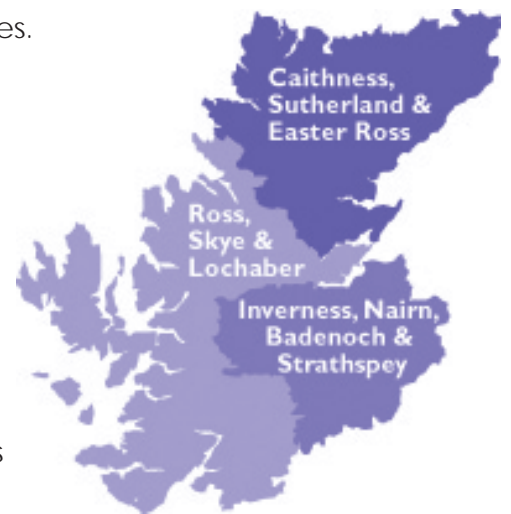
OCTOBER 2007

Changing Times NEW OPERATIONAL AREAS AND MANAGERS

We've made a few changes to The Council and Housing Services. We've restructured into 3 Operational Areas. These are called:

- **Caithness, Sutherland and Easter Ross**
- **Ross, Skye and Lochaber**
- **Inverness, Nairn, Badenoch and Strathspey**

These changes were made following the creation of Highland's 22 new multi-member wards for the 2007 elections. The map shows the Council's new Operational Areas.



We've also merged with the Council's Property Services so our service is now called Housing & Property Services. Some tenants have a new Area Housing & Property Manager.



Tina Luxton

Tina Luxton is the new Area Housing & Property Manager for **Caithness, Sutherland and Easter Ross**. As the previous Lochaber Area Housing Manager, she has moved to the area to take up this post. Tina told us: "This post offers some new and exciting challenges. At the moment, I'm spending time getting more familiar with the issues for communities across the whole area. I'm looking forward to working with the existing teams of staff who deliver the services to our customers and supporting them to identify opportunities for improvement wherever possible."



Tracey Urry

Tracey Urry is the new Area Housing & Property Manager for **Ross, Skye and Lochaber**. Many tenants in this area will already know her name as she was the Area Housing Manager for both Ross & Cromarty and Skye & Lochalsh areas.



Murray Cochrane

Murray Cochrane is the new Area Housing & Property Manager for **Inverness, Nairn, Badenoch and Strathspey**. As the previous Housing Manager for Inverness Area he now manages this larger area.

With the exception of tenants in Easter Ross, your local housing office will stay the same. The team of housing officers based in Alness Service Point has been expanded to provide the full range of services to tenants living in Easter Ross (i.e. the communities around Alness, Tain and the Cromarty Firth).

Would you like to own your own home?

There's now a new way - through 'Homestake' - that you can become a home-owner. As a council tenant you are also eligible for a special deal.

Homestake is aimed at people on low incomes who want to become homeowners but can't afford the full price of a house. Housing Associations (HAs) sell newly built Homestake houses on a 'shared equity' basis. Shared equity means that you and the housing association both keep a financial share in the house so that you only have to pay what you can afford. For instance, if you can only afford to pay (say) 60% of the cost of a new house, the housing association then uses a grant to buy the remaining 40% equity share. You own the property outright and have a 60% stake in its value, even if the value increases over time. This means that if you then sell your house, the amount you receive equals your share (in other words, in this example you get 60% of the selling price). The housing association gets their share (i.e. 40%) which they can then use to build more affordable housing. You can increase your share at any time by buying more equity from the housing association - this can be up to 100% in some parts of Highland.

Unlike shared ownership, you don't pay any rent to the housing association. You only pay for your share of the house along with your legal and survey fees for buying it.

As a Council tenant you are entitled to a special equity share option - Council tenants can buy as little as a 51% share of their new property. With the Right To Buy (RTB) currently suspended for many council tenants in the 'Pressured Area Status' areas of Highland, this is a good way for tenants to become home-owners.

We spoke to Mrs Docharty, a Highland Council tenant in Inverness, who's buying a brand new Homestake house at Woodside. She told us: "We'd been trying a purchase on the open market for a year. However, we weren't able to do so as the properties available weren't affordable." "(We are now) looking forward to having both a front and back garden."

Around 200 new Homestake houses are currently being built all across Highland by housing associations. Last year around 56 Homestake houses were sold. 11 new Homestake houses are about ready to be sold in Inverness. For further details on these properties, please contact Highland Homestake (see below).

If you want to find out more about Homestake in your area, call your local housing association who can tell you whether you might be eligible. They can also tell you where new Homestake houses are being built. The contact numbers are given below. Keep an eye on your local paper too as Homestake houses for sale are also advertised in the property sections. If you have access to the internet, you can find out more about Homestake on the Communities Scotland website at www.communitiesscotland.gov.uk

Homestake Organisations

Caithness - Pentland Housing Association, Thurso, Caithness
Tel: (01847) 892507 E-mail: pha@pentlandhousing.co.uk

Lochaber - Lochaber Housing Association, Fort William
Tel: (01397) 702530 E-mail: info@lochaberhousing.co.uk

Skye & Lochalsh - Lochalsh & Skye Housing Association, Portree, Isle of Skye
Tel: (01478) 612035 Email: info@LSHA.co.uk

All other areas - Contact Highland Homestake at Albyn HS, Invergordon
Tel: (01349) 855991 Email: enquiries@homestakehighland.com



MEETING THE STANDARD

What do you think about future rent levels?

We know how important it is to our tenants that they live in well maintained houses which meet modern day standards. To help us plan our future investment we have developed Highland's Standard Delivery Plan. This details how we will make sure that our houses meet the Scottish Housing Quality Standard (SHQS) by 2015. This standard defines what acceptable good quality housing should be. It was set by the Government along with the target date. Broadly, to meet the Standard, a house must be:

- Free from serious disrepair (such as major roof, dampness or structural problems).
- Above the tolerable standard.
- Energy efficient with effective insulation and central heating.
- Have kitchen and bathroom fittings that are in a good and safe condition.
- Safe and secure, with e.g. smoke detectors, safe electrical and gas systems.

Our Standard Delivery Plan also sets out how we will pay for this investment through tenants' rents, borrowing and income from Right To Buy sales of our council houses. So that we can meet the Standard, we may need to increase tenants' rents more than we have in the past. In recent years, we have kept rent increases to 1% above inflation. In the future, we may need to increase rents by between 1% and 2% above inflation. The Council is still committed to protecting tenants from unaffordable rent increases.

Please give us your views on the Council's rent and investment plans. The Council will be looking at its budget and agreeing rent levels in January. Your views will help them reach their decision. Email your comments to housingandproperty@highland.gov.uk; or write to us at **The Highland Council, Housing and Property Services, FREEPOST SCO2032, Inverness IV3 5BR.**

A copy of Highland's Standard Delivery Plan is available from Housing Offices, Service Points and the Council's website at www.highland.gov.uk

Do you use LPG?

It's very important that bottled gas ('LPG' or Liquefied Petroleum Gas) cookers or other LPG appliances are regularly checked to make sure that they are safe. This is because they can be a fire risk. Because we take our tenants' health and safety seriously, our gas contractors carry out free inspections of LPG appliance pipe-work each year. If you already have an LPG cooker (or other fixed LPG appliance) you need our permission. If you don't have this, contact your Housing Office today. We check the pipe-work and it's your responsibility to make sure that your cooker / fixed LPG appliance has an Annual Gas Safety Inspection Certificate. You need to send a copy of this to us every year to maintain our permission. Remember this is for your own safety, so please contact us without delay.

Because fitting new LPG cookers / appliances is classed as an alteration, tenants without them at the moment are no longer allowed to have them fitted.

Do you have Gas Heating?

If you have a gas heating system, we are required by law to check it every year to make sure it is safe. Our contractors will contact you to arrange these inspections. You need to get permission from your local Housing Office if you want to alter your gas heating appliance. There is more information written about this in your tenancy agreement. If you want advice, just call your local Housing Office.

WANTING A MOVE

Why not try a Mutual Exchange?

As you're probably aware there's a lack of rented housing in many parts of Highland. This means that it's getting more difficult for tenants to get a housing transfer. Mutual Exchanges can often be a much quicker way to move. Tenants can exchange or swap houses with other council or housing association tenants in Highland or those living elsewhere in the country.

To apply for a Mutual Exchange, you need to complete a short form which asks about your property and what you are looking for. Details of available properties can be seen at Housing Offices or Service Points. If you would like further information, or would like to apply for the Mutual Exchange scheme, please contact your Housing Office or Service Point for a form and information leaflet. If you would like help to complete it, we are happy to do this.



Flooding... could this have been you?

You have probably seen the devastating effects of flooding on the news. Last year tenants in Highland were affected - in Dingwall, several tenants had to be decanted out of their homes as they were so badly affected by flood water.

This flooding highlights that everyone needs to have home contents insurance.



As Highland Council **does not** insure the contents of your home or your personal possessions, we strongly recommend that you buy home contents insurance.

Highland Council has arranged a specialist affordable insurance scheme for its tenants. If you want to find out more about this scheme, please contact: **Caroline Skinner** Telephone: (01463) 702448 or Email: caroline.skinner@highland.gov.uk



Following last year's flooding, some people have found that it has been difficult to get insurance. We recommend that you act now, before it gets more difficult.

Please remember that Highland Council is not responsible for the contents of your home. By having home contents insurance, you will then have peace of mind, knowing that if something similar should happen to you, you will not have to find the money to replace your personal possessions.

Do you have a coal fire?

Did you know that you're putting your health at risk if you don't have proper ventilation for your coal fire (or closed fuel-stove)? You'll also be spending more on fuel than you need to. Coal fires require clean fresh air - through ventilation - to allow them to operate safely and give out their maximum heat. Make sure you're not covering your vents with furniture, curtains or pictures. We're continuing to fit new vents in some houses to help them meet modern safety standards. Getting your chimney swept regularly will help you avoid chimney fires.

Making it easier for you to apply for housing HIGHLAND'S COMMON HOUSING REGISTER

Next year, in 2008, Highland's Common Housing Register (CHR) hopes to be up and running. This should make it easier for people to apply for rented housing. Instead of filling in lots of application forms for the different housing organisations you're interested in, you'll only have to fill in one. You'll then be on a single housing waiting list for all Highland landlords who are taking part. This means that you'll also have a wider choice of houses, communities and landlords to choose from.

The main landlords taking part are The Highland Council, Albyn HS, Cairn HA, Lochaber HA, Lochalsh & Skye HA and Pentland HA. They have agreed the Common Highland Allocation Policy in principle. Tenant representatives and Community Councils were consulted on it.

Although changes have been made to the Points System, the priority given to the different types of housing need is broadly the same. The main differences with the new Common Highland Allocation Policy are that:

- Local connection points will be awarded if applicants have a connection to the 'lettings zone' (e.g. if they live there or have a work, medical or social reason for living there).

- There are only points for housing need – there will be no 'waiting time' points.
- Points won't be given for 'exceptional circumstances' - new mechanisms will be used to make sure tenants in extremely urgent circumstances are moved quickly.

If you have a housing application in place you don't need to do anything just now. Once the new Highland Common Housing Register is set up, we'll send

you a new application form to complete. This will help to make sure that you are awarded the right number of points.

The new Policy is available on the Council's website or from any Housing Office or Service Point. As part of our consultation, we're writing to a number of applicants, randomly selected, to find out their views on the new Policy. As we're keen to listen to as many views as possible, we'd also welcome your comments.



If you'd like to comment on the Common Highland Allocation Policy or would like to be involved in the consultation, please contact:

Lewis Hannah, Housing Policy Officer by 2nd November 2007
Telephone: 01463 702863 - Email: lewis.hannah@highland.gov.uk

FIRM BUT FAIR

Changes to our Rent Arrears Policy

The Highland Council has to make sure that we collect our tenants' rents in the best way possible – this money is the main source of income for delivering our services and improving tenants' houses.

Earlier this year, we updated our Policy for managing tenants' rent arrears. While we're continuing to take a firm approach, there's more emphasis on providing help quickly and giving advice. Our Policy also confirms that we will use all the legal options available to make sure that any money owed to us is collected. This includes taking eviction action if necessary.

The main changes, which might affect you, are:

1. New tenants will be given better information on how to pay their rent and how to claim any benefits they are due. They will also be given advice about organisations which can help if they are having money worries.
2. Housing Officers will visit all new tenants within four weeks of starting their tenancy to make sure tenants are kept aware of the need to pay their rent. They will also help to make sure that any rent or benefit problems are dealt with.
3. Where tenants make agreements to pay back any money owed, we will make sure the amount they pay back each month (or week) is affordable.
4. We will contact every tenant in arrears before we issue the "Notice of Proceedings" – this is the start of the legal process which can lead to eviction.
5. We will invite all tenants who we are thinking of taking to Court because of their arrears, in to discuss the situation. At this meeting, we will make sure that everything possible has been done to sort out their arrears. We will make sure that they have been given specialist advice and assistance on debt and benefit issues before taking them to Court. We will also look at whether they need any support with their tenancy for example from Social Work or a housing support worker.
6. Tenants who continually fall into rent arrears will be "fast tracked" through the process. This means that we will take them to the Court stage more quickly.

We are also looking at new ways to help us alert you to problems with your rent account – for example through text messaging.

If you have any questions about the changes, or our Rent Arrears Policy in general, please contact:

Shirley Mackenzie, Housing Policy Officer

Telephone: 01463 702865

Email: shirley.mackenzie@highland.gov.uk

THE FACTS ABOUT ASBESTOS

We've put together a leaflet to help answer people's questions about asbestos. It sets out the facts. A copy of the leaflet is available from Housing Offices and Service Points. Here's a few of the facts here.

- Like lots of houses built before the 1980s, some of The Highland Council's houses have asbestos as part of their building material – for example in boards lining heating cupboards, protective pads around cookers or boilers, or in heating and ventilation flues.
- Asbestos that is in good condition or painted, covered by other materials or enclosed in ducts, cupboards etc poses no risk if it is left alone. Risk only happens if it is damaged or disturbed.
- If you are doing DIY work on your home be sure you know what materials you are disturbing. Avoid having to scrape, sand, drill, knock holes in or dismantle any material that contains asbestos. If you think there may be asbestos contact the Council. We will arrange for someone to contact you.
- We are carrying out asbestos checks and remedial work when we do major improvement works.

Your chance to tell the Council what it should be doing... Get Involved in Updating Highland's Tenant Participation Strategy

Hello

We're several Highland Council tenants who are part of a group which is improving the way that the Council is involving tenants - we're the **Tenant Participation Strategy Review Group**. We've sent you this news sheet and survey to let you know what we're doing and give you a chance to tell us what you think.

Tenant Participation gives tenants opportunities to become involved in decisions which are important to them. These can be decisions about investment in their homes and communities or decisions about how the Council delivers its services to you. It's about sharing ideas, exchanging information and working together.

There's a Tenant Participation Plan (or 'Strategy') in place which sets out how tenants can get involved in the Highland Council's decision making. We are currently updating it. Our group is working with Housing Staff and with TIGHRA (an independent advisor on Tenant Participation) to see how we can improve:

- The ways that the Council listens to tenants' views. At the moment it often does this through local resident and tenant groups and the Tenant Consultative Group;
- The ways that **all** Highland Council tenants are asked for their opinions. This includes tenants, including you, from Highland's different communities and those who aren't involved in local groups.
- Opportunities for tenants to inspect the housing services which you receive and examine the Council's performance and policies;
- The ways of checking to see if tenant participation is improving.

We'll also be thinking about how much money, and other resources, is needed to make sure that tenants are properly involved.

We need your help. Please take the time to answer the 2 questions on the other side of this page. Question 1 asks you how you'd like to be asked for your views by the Council in the future. Question 2 asks whether you'd like to give us your comments about improving tenant participation so that we can include you in the review of the Tenant Participation Strategy.

Please send this questionnaire back **by Friday 2nd November** to:

The Highland Council, Housing & Property Services, FREEPOST SCO2032, Inverness IV3 5BR

We'll send you more information in the coming weeks. You'll also have an opportunity to give us your views on the actions we're proposing in the updated Strategy.

Thank You



Give Us Your Views

HIGHLAND COUNCIL TENANTS SURVEY

Question 1

Which of these ways would encourage you to give your views to the Council?

For example, some people like surveys whilst others like meetings - please tell us, by ticking as many boxes as you want, which ones you like.

Consultation Methods (Tick the methods you prefer. You can tick more than one box.)

- 1 Printed surveys sent to your house which you return (by FREEPOST) to the Council...
- 2 Surveys over the telephone.....
- 3 Surveys sent by email to you.....
- 4 Face to face surveys (for example people going from house to house).....
- 5 Meetings (for example in the evening).....
- 6 Consultations on the Council's website.....

If there are any other ways that you'd like the Council to use please tell us what these are.

Please tell us here:.....
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Question 2

Would you like to be kept informed about the updating of the Tenant Participation Strategy so that you can give us your comments again?

Yes..... No.....

If yes, please give us your contact details below:

Name.....

Address.....
.....

Email address (if you want us to use this).....

Please send this questionnaire back **by Friday 2nd November** to:
The Highland Council, Housing & Property Services, FREEPOST SCO2032, Inverness IV3 5BR