



GIFT TO APPIN COMMUNITY TRUST



We recently handed over our old pool car, which was based on Mull, to the Appin Community Trust.

The donation of the car means that the Trust can operate more efficiently on the island of Lismore.



GARDEN COMPETITION

Show off your gardening skills and enter our Gardening Competition 2017!

All you need to do is send in photographs of your garden by Friday 25 August 2017 and you could be in with the chance to win £30 of garden vouchers.

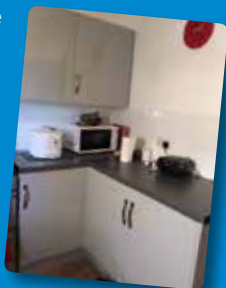
Send your photographs, with your name and address, to the office at Crannog Lane, Oban by Friday 25/08/17.

Good luck!

INVESTMENT PROGRAMME UPDATE

WHERE ARE WE?

Our properties at Combie Court, Oban had their kitchens replaced in the first quarter of 2017. The contractor was Neil McGougan Builders Ltd. The provision of the new kitchens at Combie Court completes the overall planned refurbishment programme for this development which included new heating systems and bathroom works.



Did you know that
WHHA has a Facebook
& Twitter page?

We use social media to share:

- Tenants & staff news stories
- Consultation results
- Tenancy information
- New development news
- Our cyclical maintenance programme



@westhighlandhousing



@WHHA2

DEVELOPMENT NEWS BEINN LORA DRIVE, BENDERLOCH

The development at Benderloch Phase 2 is progressing well. Completion is anticipated in September this year at which point we will be able to allocate eight units for affordable rent and four shared equity. The accommodation comprises a mix of 2 bed houses and cottage flats, 3 and 4 bedroom houses. We will be holding viewings for prospective tenants and buyers in August. If you are interested in low cost ownership at this development please contact us for further information.



DAIL NA MARA, PORT ELLEN

Our new development at Port Ellen is progressing well with all 18 properties due for completion in August. These properties include 1 bedroom cottage flats and 2 and 3 bedroom houses. These spacious and highly energy efficient properties will be available to view by prospective tenants in July.



If you are interested in a transfer to a rented property please register a HomeArgyll application at www.homeargyll.co.uk.

SUPPORTING HOPE KITCHEN

We have been supporting Hope Kitchen as a recognition of the work they do for our tenants and the wider community. Many people and families face the daily choice of "heating or eating" and Hope Kitchen helps to alleviate this allowing people to enjoy these basic needs that should not have to be sacrificed.



We have a food collection box in the office. We seek advice from Hope Kitchen as to what items they are in need of and staff donate these items over a period of time. Every time a member of staff goes shopping, they purchase an extra item to place in the food collection box. When the box is full it is delivered to Hope Kitchen and distributed amongst the many food parcels Hope Kitchen provide.

BEINN LORA COMMUNITY GROUP

We recently worked with our Beinn Lora Drive tenants to help them set up a constituted Group. This will allow opportunities for the Group to apply for funding to improve the environment including the play area making it more attractive to residents living in the area.

The Group have chosen the name Beinn Lora Community Group and the elected members are Janette MacDonald (Chairperson), Nikki Warham (Secretary) and Cameorn Harris (Treasurer).

If you feel that you have an idea/project in your neighbourhood and would like to be involved in setting up a constituted Group to take this forward please contact us. A Constituted Group is a group of people who come together to look at a particularly project in an area. The Group is run on a voluntary basis and is set



Beinn Lora Community Group (we would like to thank Christine Menhennet of Community Links for her support with this Group)

up as an organisation in its own right with a management committee, constitution and its own bank account.

ARGYLL NET WORKS

Diane MacDonald continues to assist tenants facing financial hardship. She helps and advises tenants on Welfare Reform, Universal Credit, Income Maximisation, Benefits and other matters relating to tenancy sustainment. In addition to this, Diane has been working alongside Lorn and Oban Healthy Options, providing twice weekly activity sessions for tenants with long term health issues. These sessions have been very popular and tenants have given excellent feedback about the improvement in their physical and emotional wellbeing.

For advice/assistance/information about any of the above please call Diane MacDonald on 01631 566451 or email diane@westhighlandha.co.uk

HOW TO PAY YOUR RENT

Pay By Phone – Dial 0844 557 8321

Please have your payment card and a pen handy along with your debit card, this service is available 24/7.

Allpay Payment App

Debit card payments can be made at your convenience through the Allpay payment App. This App is available to download for free on Apple, Android and Windows smartphones.

Pay Online

You can use your Allpay payment card to pay online at www.allpayments.net – please have your debit card handy.

Set up a Direct Debit/ Standing Order

Paying your account by direct debit or standing order offers a hassle-free solution to those who worry about paying their bills on time or are maybe just a bit forgetful! Please contact Aileen Michie to set up an agreement.

STAFF NEWS



We recently welcomed Jason Wyllie and Leona Currie.

Jason and Leona are modern apprentices and will study towards the CIH Level 2 Certificate in Housing Practice.

A modern apprenticeship gives young people additional experience and skills that better prepare them for their future employment.



We said goodbye to Hannah Vick in May.

We wish Hannah all the best in her new job in the Fort William area.



Linda Hoare joined the Finance & Corporate Services Team as

a Finance Officer in February 2017.

HOUSING LAW IS CHANGING – WHAT DOES IT MEAN FOR YOU?

Changes introduced by the Housing (Scotland) Act 2014 will soon come into force.

We will advise all our tenants about the changes to your Tenancy Agreement.

There will be no need for tenants to sign a new Tenancy Agreement.

Some of the changes which may affect you are:

Following the death of a tenant, anyone one wanting to take on the tenancy must have been living there for at least 12 months. The 12 month period begins when you tell us that the person lives there.

If you want a joint tenancy, or to assign or sublet your tenancy to someone else the person must have lived there for at least 12 months. The 12 month period begins when you tell us that the person lives there.

There is a new streamlined ground for eviction following criminal conviction for serious anti-social behaviour.

There are changes to Short Scottish Secure Tenancies (Short SST) including a Short SST for current or new tenants because of anti-social behaviour.

OUR CUSTOMER SERVICES TEAM ARE HERE TO HELP

If you have called into our office to report a repair or pay your rent or enquire about housing you will have spoken to one of our Customer Services Team.

The team is led by Iona Smith, Housing & Customer Services Officer and she manages a team of five – Aileen Michie, Ruby Campbell, Lianne MacIntyre, Danielle Moore (currently on maternity leave) and Leona Currie.

The team is the first point of contact for any customer enquiries and work to our Customer Services Standards.

The work of the Customer Services Team includes:

- Taking payments over the counter for rent, rechargeable repairs or factoring costs

- Assisting tenants with rent enquiries
- Taking details of repairs and answering enquiries about ongoing or outstanding repairs
- Giving advice on your housing options, applying for housing, and updates to your housing application
- Providing information on tenancy changes such as mutual exchanges
- Passing on information regarding anti-social behaviour and various tenant and estate issues
- Directing calls to the relevant person in the organisation if the issue cannot be resolved

ADVANTAGES OF RENTING FROM WEST HIGHLAND HOUSING ASSOCIATION

As a social landlord we are regulated by the Scottish Housing Regulator (SHR) and offer good quality homes in the Oban and surrounding area, including many of the Islands.

We are committed to providing high quality services that meet the needs and expectations of our Tenants.

Secure tenancy rights

If you rent from a housing association you will have a Scottish Secure Tenancy, or in certain circumstances a Short Scottish Secure Tenancy. A Scottish Secure Tenancy offers you strong occupancy rights, as well as rights to repair.

Control over your accommodation

Housing Association tenants have more say in the management of their homes than council or private tenants. Tenants elect the management committee responsible for the running of a housing association and are usually eligible to become members themselves.

Advice and support

Our specialist staff offer a variety of advice and support services to tenants. These services can include:

- advice and help for claiming benefits
- help to settle into your new tenancy
- ongoing support to help you manage your day-to-day affairs.

MUTUAL EXCHANGES

Scottish Secure Tenants have the right to apply for a mutual exchange. You can apply to swap properties with another Housing Association or Council tenant but you need the consent of both Landlords before you can move.

A full list of tenants who would like to exchange is available on-line at www.homeargyll.co.uk. If you would like to add your home to our exchange list, please contact our office and we will arrange to advertise your property on this site.

Once your listing is live your property will be visible on the list to people searching.

When you have found someone to exchange with please contact our office. Both parties requesting to exchange must complete a Mutual Exchange Application Form.

DOG FOULING

We welcome responsible dog owners within our developments. However, a small minority of dog owners do not take their responsibilities for their dog seriously. This means that dog waste is not cleared up and in particular dogs are allowed to roam and foul on common grassed areas, verges and pavements within our developments. West Highland Housing Association receive complaints from concerned tenants.



It is illegal to allow your dog to foul on any land open to the public and from 1 April 2017 the fixed penalty fine was raised from £40 to £80.

If you are out and about within any of our developments please be responsible and remember to take enough bags with you for picking up your dog's waste.

DON'T RUSH TO FLUSH!

Unfortunately we have had another incident in one of our properties with blocked drains. This time the blockage was caused by used cat litter and wipes/nappies. Scottish Water regularly have to unblock drains and along with the above, fat oil and grease put down the kitchen sink and baby wipes down the toilet are the regular causes.

Scottish Water have produced useful videos and guidance giving advice on what should and shouldn't be put down toilets or kitchen sinks. Go to their website www.scottishwater.co.uk and search on You and Your Home.



IS YOUR ECONOMY 10 WORKING FOR YOU ?

Many of us accept the electric tariff we are on and often don't switch either because we feel we can't or don't know how to.

We should stop to ask ourselves:

- What Electric Tariff am I on?
- Is this the best tariff to match my heating system and lifestyle?
- Can I access a better deal?

A large proportion of our tenants heat their homes with electricity either through storage heating systems, heat pumps or some form of wet or ceramic heaters.

Tenants with Electric Storage heating are likely to be on SSE Total Heat Total Control (THTC). This is a tariff that charges the electric storage heaters and water cylinder overnight with a boost (if required) during the day. THTC customer access the lower tariff when they use their showers, water boost or their panel heaters. To date this customer group have been restricted and unable to switch to another energy supplier but we expect this part of the market to open up as other providers bring through alternative tariffs later this year.

Another large group of Tenants heat their homes on Economy 10. Economy 10 is a tariff that provides a 2 rate tariff with 10 Hours provided at the lower rate. The low rate time are dependent on the supplier with SSE providing the low rates at the following times:

- 0430 – 0730
- 1330 – 1630
- 2030 – 0030

If you are an Economy 10 customer and wish to reduce your energy costs it is vital that you restrict your energy consumption out with the low rate times. You need to ensure that the timeclocks for your heating and water storage are set to only activate during these low rate times. To further

maximise the benefits and savings from your E10 tariff you should ensure that your big energy consuming appliances such as your washing machine only operate in the lower rate periods.

Only a few suppliers offer Economy 10 including Our Power, the new social enterprise and entrant to the energy supply market. Our Power was established by Scottish social housing providers including WHHA who were a founder member. Like WHHA it is a not for profit organisation and Our Power only offer 1 tariff irrespective of the customers payment method to ensure all customers are treated fairly.

Having researched the Standard Variable Economy 10 tariffs on offer in the North of Scotland we believe that Tenants with Economy 10 paying as either a Prepayment or Credit customer could be significantly better off with Our Power. Our research has indicated that a Prepayment Customer using 5,000 kWh could save over £85 on the equivalent prepayment tariff.

Additionally, our research indicates an odd quirk affect Credit customer who now pay more for their energy as a result of the recently introduced Prepayment Price Cap. This group of customers (if using 5,000 kWh) could now save over £200 by moving to Our Power.

If you think you could benefit from an Our Power Tariff you can obtain a quote online at <https://our-power.co.uk/>

If you are an Economy 10 Customer you will require to contact them by phone on 0808 168 4534 or you can request a quote at customerservice@our-power.co.uk

If you are unsure how to set your timeclocks please call us on 01631 566451 and a member of our customer service team will be able to assist you or arrange for a visit from a member of staff.

Worried about your energy bills?

You may be spending more than you need to on fuel bills, especially if you choose Pay As You Go. **OurPower** offers a brighter solution...

- 🔥 Fairer energy costs – no penalties for choosing Pay As You Go
- 🔥 'Friendly Credit' – we keep your supply going until you're able to top up
- 🔥 Smart meters help you keep track of costs
- 🔥 Choice of payment options: Direct Debit or Pay As You Go

It's easy to switch to a fairer energy supply

Simply call 0808 168 4534 or go to www.our-power.co.uk for details

OurPower making energy fairer

West Highland Housing Association, Crannog Lane, Oban, PA34 4HB Tel: 01631 566451 / 0845 340 2058
Email: mail@westhighlandha.co.uk Website: www.westhighlandha.co.uk

