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Abertalk



What you need to know about changes to housing benefit

The Government is making big changes to the amount of housing benefit some people can claim.

This could affect you!

Do you claim housing benefit to help pay your rent?

Are you of

working age?

Do you have a "spare room"?

If this sounds like you, you are likely to have your Housing Benefit reduced from April 2013.

This article aims to help you find out what's happening and what you can do to prepare.

Who could be affected?

If you are receiving Housing Benefit the rules could affect you:

- if you are 16 to 61 years old
- even if you only get a small amount of housing benefit (for example, if you are working)
- even if you are sick or disabled

You won't be affected if:

- you or your partner are old enough to receive pension credits. (In April 2013 the pension credit age will be around 61 years and 6 months.)

What is a 'spare' bedroom?

Under the new rules if you have more bedrooms than the Government says you need, you will lose part of your housing benefit. The new rules mean you will be allocated one bedroom for:

- each adult couple
- any other person aged 16 or over
- two children of the same sex under the age of 16
- two children under the age of 10 regardless of their sex

- any other child
- a carer (who does not normally live with you) if you or your partner need overnight care.

For example- if you and your partner have two children under the age of 10, the Government says you need a 2 bedroom home- and will reduce your Housing Benefit if you have more than 2 bedrooms.

It does not matter how the 'spare' bedroom is used, the new rules mean:

- If you and your partner need to sleep apart because of a medical condition, the new rules only allow for one (not two) bedrooms.
- If you have a spare room in your home for children who normally live at another address, the new rules will not entitle you to a room for these children.
- the main residence of your children is another address, but you have a spare room for when they stay with you.

What happens if you have a 'spare' bedroom?

If you have one 'spare' bedroom, your housing benefit will be cut by 14% of the rent you pay every week. If you have two or more spare bedrooms, you will lose 25%.

If your benefit is cut you will have to pay the difference between your housing benefit and your rent.

For example

Mr and Mrs Smith live in a two-bedroom flat costing £70 per week in rent. At the moment housing benefit covers the full cost of their rent. Under the new rules they will have one spare bedroom. Their housing benefit will be reduced by 14% of their rent (14% of £70 = £9.80). Their housing benefit will be reduced by £9.80 to £60.20 per week. They will have to pay £9.80 per week towards their rent.

Mr and Mrs Bell live with their two teenage boys, aged 13 and 15, in a three bedroom house. Their rent is £80 per week and they receive £10 per week in housing benefit. Under the new rules they will be treated as having one spare bedroom.

Their housing benefit will be reduced by 14% of £80 (£11.20), and so they will lose all their housing benefit.

What should you do?

If you are worried about being able to afford to pay your rent from April 2013 you should ask us for advice now. Here are some things you may want to consider.

- **Make an appointment with our Financial Inclusion Officer**, to get specialist help and advice (there is more about Julie elsewhere in this newsletter).

- **Talk to us about transferring to a smaller home.** To help tenants who are affected, we have changed our rules to make it easier to downsize. The new rules will however mean that many people will be classed as needing only a one bedroom home, and the fact is that Abertay and other social landlords in Dundee simply do not have enough properties of this size.
- **Talk to us about taking in a lodger.** (While you will still need our permission to do this, this could be a good solution for many people.)
- **Talk to others who can give you advice** - for example -
 - **Contact your council to ask about extra financial help.** - Councils have a limited amount of money available to make discretionary payments towards housing costs. Your council may prioritise your claim if you have a disability and your house has been adapted.
 - **Get in touch with your local Citizens Advice Bureau** (www.citizensadvice.org.uk) or other local advice agencies

Do you have a disability and need overnight care?

If you are of working age, have a disability and need a 'spare' bedroom so that a carer can stay overnight you should contact your local council now so that staff can help you keep more of your housing benefit.

Other changes in Benefits being introduced in April 2013

Limit on Benefits

A cap is being introduced limiting the total amount anyone can claim in all Benefits (not just Housing Benefit). This is £350 per week for single people and £500 per week for families.

You can get more information on the cap on benefits by calling the Government's information line on 0845 605 7064.

Changes to council tax benefit

From April 2013, if you are of working age and claim council tax benefit, the amount of support you receive may be cut. This is because the Government is reducing the amount of money available and asking local councils to run their own schemes, which may vary from area to area. Dundee City Council will be able to give you more details.

To sum up

These changes will affect many of you.

To prepare for them, you need to act now - don't wait until April!

Do this by contacting us to set up a meeting to discuss your situation and so we can advise you further.

Customer Service Team:

Tel : 903545

Abertay welcomes its new money advice worker



Julie Rain Financial Inclusion Officer

Tel: 01382 513122

Text: 07824 370410

Email: Julie.Rain@abertayha.co.uk

We are happy to announce that from 1st July we welcomed Julie Rain as our new Financial Inclusion Officer to assist tenants with a range of financial matters.

To help keep the cost of this service as low as possible for the association, we will be sharing the cost of employing Julie with Angus Housing Association.

With the upcoming comprehensive changes, and cuts, to the benefits system, many of you will have a greater need than ever for Julie's help.

Some of you may have already met Julie at our Tenant Conference or have already received her help.

If you have any financial worries or would like guidance or information on any of the following, please do not hesitate to make an appointment to see her. Julie will be working from our office one day per week or it can be arranged for her to visit you at home.

Julie will be providing regular updates in our newsletters on the planned changes covered in the Welfare Reform Bill.



Help with any of the following -

- **Rent payments or repaying rent arrears**
- **Housing Benefit**
- **Welfare benefits**
- **Community Care Grants or Budgeting Loans**
- **Credit Union membership (savings and low cost loans)**
- **Home Contents Insurance**
- **Bank accounts**
- **Debts**
- **Cheaper fuel tariffs or winter fuel rebates**

NEWSFLASH: an information day is being held in Fintry South from 12-3pm on September 15th at 95-97 Fintryside

*What work does your home most need?
We need your views!*



What Improvements would you like to see to your home?



Abertay are presently planning the maintenance and improvement programmes we will carry out over the next two years. There is a lot of work we know we need to do in that time to bring all our homes up to the Scottish Housing Quality Standard. There is also work our staff have identified as needing done from our regular inspection programmes.

However who is the best person to judge what work would do the most to make your home a more comfortable place to live?

You are of course!

We want to hear your views on the work you would like us to plan in.

Here are some suggestions for things you may feel your home needs.

- **New kitchen units**
- **New bathroom**
- **New windows**
- **New heating system**
- **Better insulation**
- **Solve damp and condensation problems**
- **Improvements to common areas (stairways, footpaths)**

Please let us know if you think that any of the improvements above, (or any other works) are particularly needed in your home. Do this by phoning our customer service team or by writing or emailing. We can't guarantee we will be able to do everything everyone suggests, but your views really do help us target the work on the things which are most needed, and which will make

the biggest difference to you! Meanwhile this year's programme of works is now underway. Over the coming weeks we will start replacing heating systems in over 100 of the terraced houses in Fintry. We will also start re-roofing a number of houses in Findowrie Street and Fintry Road.

Dryburgh Gardens will be undergoing major upgrading work over the next couple of years. Much of this work will depend on grant funding and we are researching the various grant funds at present.

We have been doing a lot of work in the past few months looking at how to solve the damp and condensation problems which affect some homes. We are confident we are now much better able to deal with these issues, and this will influence some of our future works.

Making a house a home



*Left : New Tenant after void
Below : before void*



Since December 2011 we've been experimenting with the way we do things when a tenant leaves a property and we allocate it to a new tenant (called the voids process).

We've redesigned the process by looking at it from the point of view of new tenants. We set out to hand over properties that are in a 'ready to move in' condition. In other words the property should be in a good state of repair and freshly decorated. In the past we have given new tenants decoration vouchers and expected them to bring the property up to a live in condition. But now we do the decorating and hand over a house that is ready to become a home. All the new tenant has to do is lay the carpets and move in the furniture.



Decorated void

The changes we are experimenting with when a house becomes empty include:

- Carry out a full property inspection
- Give prospective tenants a full information pack including floorplans
- Bring forward any planned upgrades or special works planned in the next year as well as carrying out routine repairs that are needed
- Fit a shower as standard
- Decorate the property using neutral colours
- Fit new locks
- Bring the garden up to the standard we expect it to be maintained by the new tenant

Feedback from new tenants has been excellent and they are delighted with the quality of the houses at handover. Abertay's Management Committee recently welcomed the initial results of the pilot and agreed that it should continue until the full benefits, costs and budget implications can be assessed in 12-18 months.

One call and that's all

We've created a new Customer Services Team and the aim is that they will be able to deal with most customer contacts one stop. In other words, whatever you contact us about the first person you speak to should be able to deal with it. It also means you now just need one phone number and one email address to contact us:

**Phone:
(01382) 903545**

**Email:
customerservice@
abertayha.co.uk**

The team is made up of the staff who previously worked in separate teams dealing with specific demands such as repairs, applications etc. But they've now been trained to deal with all the different types of things that customers phone, email or pop into the office about. So for example, they can take rent payments, process applications for a house, arrange a repair appointment and so on without the need to pass you on to someone else. We're confident therefore that for most things that you need to call us about the Customer Service Assistant will be the only person you have to speak to.

We will be switching off the automated 'press 1 for repairs, 2 for ... etc' menu that you get when you phone the office. This should have happened by the time you receive this newsletter but if not it will be happening very soon. Instead when you phone us you will get straight through to the Customer Service Team (the automated menu will still be in place outside office hours).

Do You Need Help with Your fuel bills?

If you are on a low income, or are elderly, you may be able to get a discount of £130 from your fuel bills through the Warm Home Discount Scheme!



Each energy company's scheme differs slightly, and the amount of money in the fund is limited. To find out if you could be eligible, you should contact your energy provider, or phone DEEAP.

You could be eligible if-

- you receive Pension Credit
- you receive Income Support or Job Seeker's Allowance (JSA) and you have a disability; a child who is disabled; or you have a child under five living with you
- you receive Employment and Support Allowance (ESA) and also have a severe or enhanced disability premium; a pensioner premium; a child who is disabled; or have a child under five living with you.



or Free White Goods?

Scottish Hydro Electric have relaunched their white goods scheme. Last year, many Abertay tenants were able to get new, energy efficient, washing machines, fridge-freezers or cookers for free from this scheme. We are delighted that Scottish Hydro is continuing it.

The scheme is only open to people who get their electricity or gas supplied by Scottish Hydro Electric.

The full rules to decide whether you are eligible are quite complex, but if, for example, you receive Pension Credit, are on Incapacity Benefit, or have a child living with you who receives free school meals, you could well qualify. To find out more, read the information on our website, or phone DEEAP.

Further information on both of these schemes is given on our website.

Contact Dundee Energy Efficiency Advice Project (DEEAP) by phoning 434840.

NEWSFLASH: Door entry fobs are now only £3 each! We hope this will encourage residents to have the number of fobs they need and ultimately reduce vandalism.

To order new fobs call our Customer Service Team on 903545 or visit our office.



NOTICE TO ALL TENANTS

You are cordially invited to Abertay's 16th Annual General Meeting

on Wednesday 12th September 2012 in Fintry Parish Church @ 6.30 pm

As in previous years, there will be a report from our Chairperson, along with the presentation of our Annual Accounts.

All Shareholders will have the opportunity to vote and stand for committee, and as we are a tenant led organisation we need more tenants on our Committee of Management. If you are interested in becoming a member, or would like to come along to one of our committee meetings as an observer, then please contact Chief Executive Ian Thomson.

As most of you will no doubt be

aware we like to follow the serious business of the evening with some light hearted entertainment; and this year is no exception! We are delighted to welcome back our ever popular Versatiles who will enthuse the audience with a medley of Irish songs from past and present. The Versatiles will be accompanied by two 'special' guests and we really do hope you will come along and join in the fun!!



INTRODUCING VERONICA GRAY

Operations Manager (Housing)

Veronica previously worked with Dundee City Council, Housing Department for 24 years. She has had many roles and responsibilities mostly with managing housing.

Her first job with the Council was selling refurbished homes in Dunbar Park, Whitfield. She then went on to work in various Council Housing offices around the city. Her work included managing empty properties, rent arrears, dealing with antisocial complaints and inspecting houses for repairs. She liked the daily contact with the tenants in the Hilltown multi storeys and working with wardens in the sheltered housing.

Veronica also managed The Council's Property Shop which was in the Wellgate Centre for a number of years. It was popular because it was a very customer focused approach to letting houses. The customer could pop in at any time (including Saturdays) check what properties were becoming available and discuss their prospects for housing. They could also make changes to their housing application if they wished. Although the main focus was on letting houses the staff would help with all council enquiries so that customers could get the right information the first time.

Her most recent post was as Team Leader in the Council's Lettings

Centre, where she worked for the last 3 years. Veronica helped introduce some of the practices from the Property Shop with the emphasis being on being more approachable and accessible.

She is looking forward to working with all at Abertay to further improve services for all our tenants and customers.



COMPETITION CORNER

Garden Competition

First a big thank you to all our tenants who made significant efforts to dress their gardens.

This year's winner is Mrs Stephen, from Craigiebank.



Children's Garden Competition

Our Children's colouring winner is – **Kadie Balfour** from Cheviot Crescent.

How to Get Involved

Abertay is registered with the Scottish Housing Regulator (HAL 297), the Industrial and Provident Societies Act 1965 (2517R(S)) and is a registered Scottish Charity (SC 030152)

All tenants and owner occupiers are eligible to become members of Abertay at a cost of £1 for life

membership. Members can stand for, and vote in, elections for the Management Committee.

For more information about the Management Committee or Association membership please contact Elaine Moyes, Telephone 513821.

Getting In Touch

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