

Winter 2007

# tenant newsletter

[www.a-h-p.org.uk](http://www.a-h-p.org.uk)



Mr Salmond plants a tree on the grounds to mark the official opening.

Hazel Al-Kowarri, chairperson of AHP together with its partners, Aberdeenshire Council and the National Autistic Society, welcomed the First Minister and local MP, Alex Salmond, and guests to the opening of Tramaine House, Peterhead, on 24th September 2007.



**Aberdeenshire** *housing partnership*

**FESTIVE CLOSURE**  
Our offices will be closed from:  
Friday 21st December 2007  
and will remain closed until:  
Monday 7th January 2008 from 4pm  
If you have an emergency  
repair please phone:  
(01343) 545005.

# First Minister welcomes housing scheme

(continued from page 1)

First Minister Alex Salmond has vowed to tackle the north-east's housing crisis - by building more houses.

The Banff and Buchan MP was in Peterhead to launch a new housing scheme for autism sufferers which is the first of its kind in the region.

Tramaine House, at Upper Grange, is the first specialist autism service in Aberdeenshire and has been built for AHP, with funding from Communities Scotland, to provide services for people with autism who need high levels of support and supervision.

Opening the new facility, Mr Salmond said that his government was committed to tackling the shortage of special needs, social and affordable housing.

He said: "We need more houses and more homes in Scotland and the only way to tackle a housing crisis is to get more homes built.

"The best way to do that is lever in as many bodies and as many organisations as we can and one of the first indications of this new approach is here in Peterhead."

"There is a problem with supply just now. There is plenty of demand, but the supply is pushing the price up beyond the people's reach and we have to be innovative and find new ways to get more homes started.

"There has been a generation of inadequate supply of housing in Scotland and the past 10 years has been quite disgraceful in terms of the lack of supply of houses.

"Young couples being priced out of the market is a big problem and the only way out of this crisis is to build more homes."

# New chairman of AHP

Mike Scott, former Corporate Director of Community Services at Aberdeen City Council has been appointed to the Chairmanship of Aberdeenshire Housing Partnership. Mike takes over from Aberdeenshire Councillor Hazel Al-Kowarri who was elected to Aberdeenshire Council in this years elections

Mike said: "It is an honour to be asked to serve as the chairman of what is a very vibrant and successful organisation. As new opportunities arise over the next few years, it will be important to maintain the balance of what is right for our current tenants, as well as planning for what is required to attract and support future tenants. AHP will do this through new build, refurbishment and the development of local services."

"I will play as full a part as possible to support and advance AHP's aims, objectives and aspirations and I will do this in an inclusive and open manner with the full support of all connected with AHP."

As well as his Management Consultancy, Mike has a long standing interest in tackling fuel poverty and promoting energy efficiency. He is a Director of SCARF (Save Cash and Reduce Fuel) and Aberdeen Heat and Power Ltd. He is currently Chair of the Scottish Development Centre for Mental Health and of SCARF Energy Services.

He has also recently taken up appointments with Grampian Health Board and Montrose Port Authority.

Mike, who lives in Aberdeen, is a keen follower of Aberdeen Football Club and Chelsea Football Club!

Chief Executive of Aberdeenshire Housing Partnership, Colin Hawkins, said: "I am looking forward to working with Mike Scott on taking AHP to the next steps of our development. There is a huge demand for affordable housing in the north east and the challenge will be to achieve our objectives to create new housing and improve our services to existing and future tenants. Mike brings a wealth of experience to the Board and his election as Chair provides even more impetus to our continuing growth".

## Equality and diversity

We are committed to promoting diversity and equality in housing, employment and the provision of all our services.

Our policy says:

We will treat all people equally regardless of: race, colour, ethnic origin, religion, cultural background, sexual orientation, gender, disability, age, marital or parental status, illness, employment status, membership of trade unions or political beliefs, or any other unjustifiable criteria.

We will apply these principles when we build new homes, let new homes and when we employ staff members.

## Tenants' panel

A review of Aberdeenshire Housing Partnership's Tenant Participation Strategy has recently been completed through close working with our Tenant's Panel.



(L-R) Chair of the Tenants Panel (Jude Knox), Housing Committee Chair (Hazel Al-Kowarri) with the completed Tenant Participation Strategy. They are accompanied by other members of the Panel.

# Kingseat, Newmachar

Aberdeenshire Housing Partnership is delighted to announce the completion of their new development of affordable homes at Kingseat, Newmachar.

The project, which comprises 24 houses for rent, was completed in August and was immediately let due to the high demand in the area. AHP arranged a Welcome Meeting where tenants could meet staff and directors of AHP as well as their new neighbours. The new houses are a mix of 2, 3, 4 and 5 person dwellings each with their own front and back gardens.

Hazel A-Kowarri, AHP's Chairperson said: "We are very proud to have completed these new houses, we know that

energy efficiency is important from both a national perspective and to tenants. Tenants will benefit from the high levels of insulation as this offers lower heating bills."

Ms Al-Kowarri also said "The housing layout was in a Homezone style - which emphasises the needs of pedestrians over vehicles."

Colin Hawkins, Chief Executive of AHP stated: "We appreciate the continued support and funding received from Communities Scotland for our new projects and recognise that this is highly

important if we are to increase the supply of housing in the future"

Mr Hawkins said "the pressure for affordable housing in the north east is ever increasing and projects of this type are an example of what can be achieved in partnership. In the future, affordable housing for rent and low cost home ownership will mainly be built through Devanha Ltd, a company established by local registered social landlords for the bulk purchase of new homes."

Pictured below: (L-R) Colin Hawkins (Chief Executive), Hazel Al-Kowarri (Housing Committee Chair), Graeme McDougall (Lloyds TSB) and Steven Walker (Secure by Design - Grampian Police).



# Grampian Credit Union

Grampian Credit Union (GCU) can help you achieve a better standard of living by making your money go further.

## Save 20% on electrical products

If you are looking for affordable electrical equipment for your home Grampian Credit Union together with Scottish Hydro-Electric may be able to help.

By joining Grampian Credit Union now you can benefit from up to 20% off the high street price of electrical and energy efficient goods which in turn could lead to reduced fuel bills and a smaller carbon footprint. We also have appliance package deals starting from as little as £516 for a fridge, washing machine and cooker. Below you can find a price comparison between Bright House and GCU in order to see how much money you could save.

## Price Comparison

	Electric Cookers from:	Dishwashers from:	37" HD Ready TV's from:	Fridge Freezers from:
Grampian Credit Union	£220.92	£157.01	£595.75	£157.76
Bright House	£280.67	£280.67	£879.93	£210.23

\* Prices correct as of 20/09/07

All you need to do to benefit from this fantastic offer is to join us by filling in a membership application form and paying an annual fee of only £5 needed to cover administration costs.

In addition to this all our new members will be entered into a free prize draw to win a brand new HD TV in time for Christmas.



## What we have to offer:

### Savings

- Instant access savings accounts
- Christmas savings accounts
- Junior accounts

### Loans

- Loans from as little as £50
- Competitive interest rates
- Flexible repayment terms
- No arrangement / early redemption fees

### Insurance Products

- Low cost payment protection
- Family protection plan - peace of mind from 5p per person per day
- Household, car, health and travel insurance

### How can you benefit from being a member?

- The easiest way possible to build up savings
- Access to borrowing at a low rate of interest
- Payments designed to suit your income

- Free life insurance on savings and loans
- Build a good credit rating
- No hidden costs - All you pay is a £5 annual service fee

We currently have almost 2000 active members of Grampian Credit Union. With the recent extension of our common bond (those who can become members of the credit union) to include anyone living or working in the Grampian region now is the perfect time to join and become part of a co-operative that puts your financial security first.



“saving and borrowing together”

For more information feel free to call.  
Tel: (01224) 626280 / 625456  
[www.grampiancreditunion.co.uk](http://www.grampiancreditunion.co.uk)

## Beat the freeze

**HOW TO AVOID BURST PIPES.** Keep your heating on, even at a low level. This is especially important if you are going to be away from home for any length of time. If you are going on holiday, please leave a key with a neighbour or a relative and let us know who to contact in an emergency. If you don't want to leave heating on while you are away, or individual room heaters, then you should turn off the mains water supply at the main stopcock. Then switch off any water heaters and turn on all your taps until the water stops running.

**WHAT IF THE WORST HAPPENS?** If you do have a burst pipe, turn off the mains water supply at the stopcock. Unless you are certain that the burst pipe is only on the mains supply, you should also turn off any central heating systems or electric immersion heaters and turn on all the taps to drain your storage tank. Then phone our office (or the emergency contractor if the burst pipe happens outside normal working hours or during the holidays).

**Our emergency repair number:  
(01343) 545005.**

## Importance of insurance

Now that winter is well upon us the main threat to our homes is frozen and burst pipes, but it is not just this time of year that damage can occur to your property.

If the worst happens and you suffer a severe leak or burst pipe it could prove very costly to deal with the subsequent damage. Whilst Aberdeenshire Housing Partnership is responsible for insuring the fabric of the property we are not responsible for replacing any damaged contents of the house. Insuring your personal belongings is the tenant's responsibility.

One option is Scottish Federation of Housing Associations' Diamond Insurance who offer a home contents insurance policy especially designed for tenants of housing associations. It is simple, straightforward and competitively priced, details follow.



## Corporate membership

Taib Ismail, who joined AHP as a Housing Officer in 2003, has recently gained his Corporate Member of Chartered Institute of Housing (CIH) as part of his professional qualification of the Institute. He is currently completing his Continued Professional Development (CPD) of the CIH before he becomes a Fellow of the Institute.

## Correct postage

**Could all tenants please ensure that all correspondence sent to our office has the correct postage paid as we have to pay the cost plus an additional £1 for every piece of mail received with incorrect or no postage paid.**

## SFHA Diamond Insurance Scheme

The SFHA Diamond Insurance Scheme offers a total insurance and risk management solution to SFHA members, made available through a single source through Jardine Lloyd Thompson Corporate Risks. The scheme is designed to provide individual members with:

- Cost-effective insurance
- Wide policy cover

The SFHA Diamond Home Contents Insurance Scheme offers an easy and affordable way of insuring household goods to all tenants. This is a solution that provides:

- Affordable premiums
- Flexibility in payment methods
- Lower minimum sums insured
- No excess
- All postcodes included

For further information, please contact your Housing Officer.

## Annual general meeting

This year's AGM was held in Fraserburgh. The reports of the Chair and Chief Executive noted the progress made by AHP over the past 12 months and agreed the appointment of auditors for next year.

At the previous AGM long standing members Alister Leitch, Garry Kidd and Grace Taylor moved on; but within weeks we had attracted new members, namely Mike Scott, Robert Hepburn, David Beattie and John Henderson, who complemented and strengthened the Board as well as adding to the enthusiasm for the future development of AHP. Sadly, it is with deep regret that we record the death of Derek Stewart in April. He played an important role with AHP, both on the Board and with the Development and Property Committee, bringing his technical experience to bear particularly in the area of disabilities and is sadly missed.

There have been major changes to the senior staff make-up, with the departure over a series of months of both Housing Manager and Finance and Business Support Manager. Bill Shanks and John Martin, filling these posts respectively, were welcomed. They bring with them an added experience essential to AHP's future.

Mike Scott was elected as Chair of AHP and Bill Chapman was re-elected as Vice-Chair.

We currently have vacancies on our Board, and would welcome more tenant representatives. Members of the Board are committed to the work of AHP, and offer their time to ensure that it is run efficiently and effectively. This is your chance to have your say over how the partnership is run, and the decisions it takes.

If you are interested in finding out what it would mean to be a Board member please contact John Martin, Finance & Business Support Manager, at our office.

### Your rent card [allpay.net](http://allpay.net)

Using allpay.net cards has helped us to receive payments promptly and accurately, however a small number of tenants have used their "Aberdeenshire Council Tax" card instead of their AHP allpay.net card for making a rent payment. This has caused distress and confusion with the money for rent being used for the wrong purpose. - Please be careful !!!

Please check your card at all times and retain a copy of your receipt for reference purposes.

## Who can help you save energy, money and the environment??

SCARF Aberdeen and North East Energy Efficiency Advice Centre based in Aberdeen provides independent, free and impartial energy efficiency advice and information to householders.

SCARF works with other organisations helping householders to achieve affordable warmth through making their homes energy efficient and accessing the lowest possible cost of fuel. Simple energy saving measures can make significant savings on heating costs and reduces harmful CO2 emissions, thus protecting the environment.

It is estimated that each of us produces an average 11 tonnes of CO2 annually depending on where we live and our lifestyle. Easy things we can all do to save carbon in our homes helping reduce CO2 emissions and climate change while reducing our fuel costs. Install energy saving light bulbs - they emit 70% less carbon dioxide than ordinary bulbs. Replacing 5 bulbs will save 228kgs CO2 and £25 / year.

Choose energy efficient appliances over conventional models when you are replacing white goods. If replacing a model 10 years old the savings made are as follows:

Fridge freezer	A+ / A++	up to 185kgs CO2	and £45
Washing machine	A	35kgs CO2	and £10
Refrigerator	A+ / A++	80kgs CO2	and £20
Dishwasher	A	75kgs CO2	and £20

#### Additional no cost measures:

- Actively monitoring fuel use will help you reduce your impact on climate change.
- Switch to a 'Green Tariff' - suppliers can provide you with electricity produced from 100% renewable sources - prices are competitive.
- Turn off appliances - have automatic power down on computers.
- Lower heating and hot water settings.

All figures used from EST website July 2007

SCARF provides a free telephone advice service FREEPHONE 0800 512012. Fact Sheets and information can be sent out to you.



## Common Housing Register

AHP is linking up with a number of other housing providers in the north east to provide a Common Housing Register (Apply 4 Homes) which is due to be introduced around the middle of 2008.



The Register will enable anyone wishing to be housed by one or more of the partner organisations to apply by completing only one application form, rather than having to apply to each organisation separately.

For Aberdeenshire Housing Partnership this will mean that anyone wishing to be housed by us will be able to apply directly to us rather than having to complete an Aberdeenshire Council application as at present.

When the scheme is up and running applications will be available on-line or through any of the partner organisations ie Aberdeenshire Housing Partnership, Aberdeenshire Council, Moray Council, Moray Housing Partnership, Grampian Housing Association, Langstane Housing Association, Hanover Housing Association and Castlehill Housing Association / Homehunt.

## Aberdeenshire has best quality of life

### ✳️ BANK OF SCOTLAND

In 2006, Aberdeenshire was the third top ranked area for the quality of life. New research from Bank of Scotland shows that the residents of Aberdeenshire have the best quality of life in Scotland in 2007.

Performance in each local authority in Scotland was scored across a range of indicators which influence the quality of life. These variables include employment, earnings, housing quality, weather, carbon emissions, crime, education performance and health.

In six of the ten local authorities with the best quality of life in Scotland, house prices trade at a premium to the average Scottish house price. On average, this premium is £10,095, or 6%. In Aberdeenshire the average house price is £198,011, a premium of £33,914 (21%) to the average house price in the Scotland.

Aberdeenshire has a high employment rate (81.4%) and average earnings are above the Scottish average (£549 per week). Crime rates are low, as are traffic levels. Residents are healthy (93% in good or fairly good health) and life expectancy for newborns, at 77 years, is one of the highest rates in the country.

Tim Crawford, Group Economist at Bank of Scotland, said: "A strong long economy, along with good schools and a low crime rate has helped Aberdeenshire to become the area with the best quality of life in Scotland in 2007. However, living in Aberdeenshire comes at a price with house prices 21% above the Scottish average."

## Rent arrears

Over the past few years AHP has been working hard to reduce the amount of outstanding rent arrears.

At the present time current tenants are due £68,367 in back rent which is 3.64% of the total amount collectable.

Rent arrears occur for a number of reasons and in response to this AHP encourage all tenants who find themselves unable to pay their rent to get in touch

with a member of staff at the earliest opportunity in order to discuss the problem and reach a suitable arrangement for payment. Where necessary payment by regular instalment can be agreed and so long as the terms of the agreement are kept no further action will be required.

However, where no contact is made and no arrangement made or where an agreed arrangement breaks down, legal action will be considered as a way of securing payment. This course of action can result

in a tenant being taken to court and a decree for eviction being sought and granted.

As an organisation we make every effort to avoid taking legal action, but where all other efforts have failed we may have no choice but to go down this line.

The message therefore is: If you can't pay your rent don't bury your head in the sand. Make contact with us as soon as possible and we may be able to help.

## Customer Charter

### OUR COMMITMENT

“Aberdeenshire Housing Partnership is committed to providing the highest standard of service to all customers. We achieve this by being open, fair and honest in all our practices. We treat our customers as we would wish to be treated ourselves.”

- As our customer, we want you to know the standards of service you can expect from us, our contractors and other partners
- Queries will be answered correctly and quickly
- All customers will be treated fairly and equally, in a polite manner
- We will listen to what you say, use plain language and be responsive to your query

### OUR EXPECTATIONS OF YOU

- To co-operate with staff and our contractors and other partners
- To be courteous with staff at all times
- If you would like to receive a copy of the full Customer Charter, please call Karen Simpson on Tel: (01467) 644117

## Repairs line number

Please remember to dial the Repairs Line on **01467 641560** if you wish to report a repair. If you wish to contact a member of staff directly, please remember to use their **Direct Dial number**. When all lines are busy, we are handling your calls, however there is an option to leave a message.

## Your newsletter!

Visit our website at **www.a-h-p.org.uk** for up-to-date information.

This is your newsletter. What do you think of it? If you want to become involved in its production, contact us now.

**If you require this newsletter in a different format, or a community language, let us know.**

Unit 8, Netherton Business Centre  
 Kemnay, by Inverurie  
 Aberdeenshire, AB51 5LX  
 Aberdeenshire Housing Partnership  
 Registered Scottish Charity: SC 029461  
 Phone: 01467 641200  
 E-mail: enquiries@a-h-p.org.uk

## Competition No 1

## Win a **£25** voucher

	1	6			4	7		3
4		2						
8			7		6			2
	5							
		9	1		7	8		4
6		8	5				2	7
	6	1		7		2		
	8	4		2	5		9	
9		5	3	4	1			

Name .....

Address .....

Put each of the numbers 1-9 once in every row, column and 3x3 box.

Then detach this section and send to the address above. Winners and answers will be revealed in next issue of Tenant Newsletter.

Closing date for entries:  
 Friday 18 January 2008