

### NOTICE OF EGM 25 JANUARY 2012

You are invited to attend an Extraordinary General Meeting which will take place at 5pm on Wednesday 25 January 2012 in our offices at 119 Main Street, Ayr. The proposed special resolution is agree to make changes to our Articles (our "rule book")

We are proposing a change in our articles to accommodate a request from South Ayrshire Council to reduce Board representation from 5 to 3. The proposed new articles, which show the changes from the currently endorsed articles in blue, are available on our website ([www.ayrshirehousing.org.uk](http://www.ayrshirehousing.org.uk)) or by contacting Sharon Ritchie on 01292 880120 or by email at [s.ritchie@ayrshirehousing.org.uk](mailto:s.ritchie@ayrshirehousing.org.uk). The only substantive changes are articles no 42 and 43 which deal with the reduction referred to. In addition, our solicitor has taken the opportunity to bring the document up to date in terms of Companies Act and OSCR requirements, in particular objectives clauses have been introduced (i.e. new no's 84 and 85) which restate word for word those presently in the memorandum.

SAC intend to maintain the current membership of the Board of three Councillors. Up to now, the other two places have been occupied by Council senior officials. Changes in the Council's senior management no longer make this practical from their point of view (basically there are now fewer heads of service etc). The AH Board is happy to recommend the change to the membership.

#### Proposed Special Resolution:

That the Articles of Association of the Company be amended as shown in the document.

### Dalmilling , Ayr

The first phase of our new build development on the site of the former Cathedral of the Good Shepherd has been completed and is now home to six families. The next stage will see the completion of 19 additional dwellings. There will be a mix of houses and flats and a three storey "special" in the retained cathedral gable. The expected completion date is in mid January 2012.



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## Calling all tenants! Important changes to Housing Benefit

The UK Government has outlined a number of changes it wants to make to the welfare system. It proposes to introduce the changes through the Welfare Reform Bill currently going through Parliament at Westminster. These changes have significant implications for tenants and social landlords. If you rely on Housing Benefit to help you pay your rent, you need to be aware of a number of changes which are being made to:

- How your Housing Benefit payments will be made
- The amount of Housing Benefit you might be entitled to in future

The changes to Housing Benefit will not happen all at once; they are being phased in over the next few years. The Scottish Federation of Housing Associations is working closely with other like-minded lobbying groups to fight for some of these changes to be dropped before the Welfare Reform Bill becomes law.

### What is changing?

- All working age benefits will be replaced with a Universal Credit, with a cap of £350 a week for single people and £500 a week for couples on the total household benefit a household can receive.
- Your Housing Benefit will be rolled up into the Universal Credit, which you will receive as a monthly lump sum, in arrears.
- 96% of tenants currently choose to have their Housing Benefit paid directly to their landlord.
- Under the Universal Credit, they will no longer have that choice and will have to manage their rent money themselves.
- A Housing Benefit cap will be introduced on social rented homes which are defined as being 'underoccupied' – i.e. where there are more bedrooms than that size of household is deemed to require
- Increased Housing Benefit deductions will be made for claimants who have non-dependents (grown up relatives or lodgers) living with them
- There will be changes to Working Tax Credit (including a drop in help with childcare costs)
- People in receipt of Incapacity Benefit and Severe Disablement Allowances will face reassessment
- Disability Living Allowance will be replaced by Personal Independence Payments.
- Council Tax Benefit may be abolished, to be replaced with some other (as yet to be determined) local form of support, while elements of the discretionary Social Fund (Community Care Grants and Crisis Loans for living expenses) will also be replaced by (as yet to be determined) local support.

### How will this affect tenants?

- The benefit reforms will hit some of the poorest and most vulnerable people in our society the hardest.
- An estimated 1 in 5 tenants will see their incomes reduce when the new Universal Credit is introduced - in some cases, tenants may see very significant reductions in income.

## Changes to Housing Benefit continued

- Rates of non-dependent deductions have already been increased significantly from April 2011 meaning that a household with a non-dependent on the minimum wage for a 40 hour week will lose £48.45 a week in Housing Benefit. That's £10.25 a week more than compared to 2010-11 rates. An estimated 5,590 tenants in Scotland may be affected by this measure.
- A third of working age tenants underoccupy their tenancies by at least one bedroom – these households stand to lose an average £11 a week in Housing Benefit. The proposed change will affect between 31,500 and 42,900 social housing tenants in Scotland who are of working-age and claim Housing Benefit. These measures are likely to cost housing association and housing cooperative tenants in Scotland between £18million and £24.5million over a year.
- Universal Credit will set a cap on benefits to working age households, which will affect an estimated 1,700 housing association tenants across Scotland, who will see their weekly incomes slashed in the order of between £66 and £93 a week.

### What can I do about it?

The SFHA is currently fighting for changes to be made to the Welfare Reform Bill.

As your landlord, Ayrshire Housing is concerned about these changes, and we have signed up to the SFHA's Housing Benefits campaign.



### Still time to Sign up to Housing Benefits Campaign

There is still time to make your voice heard on how the Welfare Reform Bill will have upon housing associations, their tenants and their communities.

As part of the Housing Benefits Campaign, SFHA has set up an online petition at [sfha.co.uk](http://sfha.co.uk) or alternatively you can sign the petition available in our office at 119 Main Street, Ayr.



It only takes a second to sign up to register your opposition to the UK Government's Welfare Reform Bill, as it stands.

If your friends and neighbours don't have access to the internet, why not visit the SFHA's Housing Benefits campaign webpage and download and print off a copy of the sign-up form. Then simply post it back to make sure every voice is heard.

The page also contains the latest briefings and supporting materials relating to the forthcoming welfare reform changes, with particular regard to the impact on Housing Benefit.

Please keep checking the Housing Benefits campaign webpage for further updates on the lobbying activities and sign up to support the campaign.

## Rent Consultation

We are consulting with our tenants on a below inflation rent increase to apply from April 2012.

Paul Torrance, the association's Chair says "we are aware that most of our tenants are facing real pressure in terms of living standards. For people on modest wages, the costs of essentials are probably rising at twice the Government's inflation figures. So we have looked long and hard at pegging back the suggested rent increase whilst still being able to guarantee a quality service. We are now inviting comments from our tenants on an average increase of £3 a week, based on a typical 2 bedroom property. At 4.4%, this is 1% less than the Retail Price Index at the moment. RPI is normally what housing providers take as their starting point for rent increases. Locally, South Ayrshire Council has recently chosen to increase its rents by 5.2%. We will take full account of every tenant's view before we finalise the new rent level at our Board meeting in February"

## Paying your Rent

We know that Christmas is a time when we all face extra pressure on our finances. Additional burdens and demands can lead to many debt related problems. It is important to remember, however, that rent payments due to the association are maintained throughout the festive season. While it may be tempting to miss a payment in order to meet some of the costs of Christmas, the consequences of doing so may be serious.

If you are experiencing difficulties meeting your rent payments, please contact your housing officer at this office to discuss. (01292) 880120.

## Care and Share

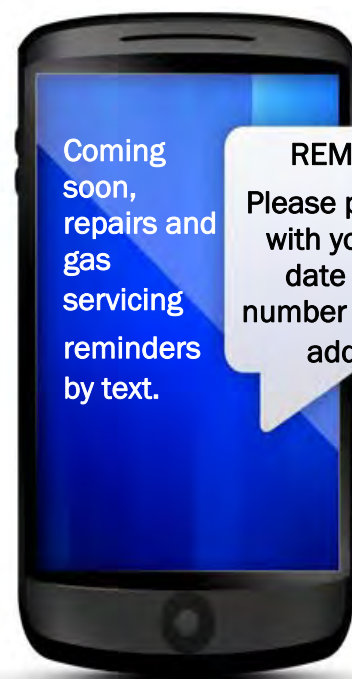
[www.careandshare-ayr.org](http://www.careandshare-ayr.org)

Ayrshire Housing were delighted to present a cheque for £500 to Care and Share.

Care and Share is an organisation for people who are homeless, have been homeless or are vulnerable to homelessness. There is a weekly drop-in at Riverside Church (next door to the Job Centre Plus) on John Street, Ayr, every Wednesday between 2:00pm and 4:30pm. This gives visitors a chance to enjoy a hot meal, make new friends, find out about activities and access a range of help and advice (benefits, housing, addiction and education).



## Text Messaging



[www.ayrshirehousing.org.uk](http://www.ayrshirehousing.org.uk)

## Creating Training Opportunities

Ayrshire Housing is pleased to be supporting access to high quality training in the construction industry through the highly regarded Access Construction Ayrshire programme. As project managers for South Ayrshire Council's first Council housing in 30 years, the association extended the programme to the project's builder CCG. As a result they recruited two apprentices - Nathan Brown and Steven McCallum. They were congratulated by SAC Councillors John Hampton, Nan McFarlane and Douglas Campbell on a recent visit to see progress on the site. Steven is from Saltcoats and Nathan from Dalmillig in Ayr. Access Construction involves three other associations and is managed by Asp2gether. Five more trainees are being taken on this year.



## Award for Kingcase housing

Ayrshire Housing received a much coveted commendation at the Saltire Housing Design Awards for its housing development in Observer Court, Prestwick.

The award was presented by Alex Neil MSP, Cabinet Secretary for Infrastructure and Capital Investment. The architect Malcolm Fraser, who is the guest chair for this year's awards, said "we really liked what Ayr based ARPL architects have done. They've taken a non-descript scrappy bit of ground and created a real sense of place. It's not only a great bit of architecture but it's clear from speaking to the delighted residents that the design has fostered a wee community".



This year's Christmas card selection was created by pupils from Tarbolton Primary School:

Cameron Aitken, Nathan Kennedy, James Drummond, Clare Howat, Rachel Orchiston, Toni Niven, Elle Watson, Jack Owens, Saam MacDonald, Bethany Dempsey, Ethan Barclay and Nicola Paterson.

The set of twelve cards was produced at a master class led by our graphic designer Neil McGuire.

Neil has once again generously given part of his fee towards the donation that we have made to Care and Share.



The talented children are seen here receiving their own cards along with our Director, Jim Whiston and Housing Manager, David McGivern.

# WINTER WEATHER ADVICE

Some tenants are caught out by cold weather and suffer damage, distress and inconvenience from burst pipes. Even with minimal damage, you could be faced with disruption whilst repairs are completed.

**KNOW YOUR SYSTEM:** Ensure you know where your stop valve is; normally close to where the supply enters your home. This valve enables the water supply to the whole house to be turned off or isolated.

**KEEP YOUR HOUSE WARM:** Avoid burst pipes by keeping your property reasonably warm at all times during spells of cold weather. Despite insulation, pipes still freeze at low or sub-zero temperatures. Heating your home is the most effective protection against cold weather.

**If you intend to go away overnight or for a longer period:**

- \* Leave your heating on to maintain a reasonable background temperature;
- \* Ensure pre-payment meters have sufficient credit to continue heating while you are away;
- \* Leave keys with a relative or trusted friend/neighbour;
- \* Advise neighbours where to contact you or the person who has access to your home;
- \* Ask someone to visit the property regularly.

**Alternatively, drain down the system:-**

- \* Turn off the supply at the stop valve;
- \* Open all taps and leave open. Ensure plugs are removed from sinks and wash basins;
- \* Flush the toilet to empty the cistern.

**IF YOU DISCOVER FROZEN PIPES:**

- \* Turn off the supply at the stop valve;
- \* Switch off gas and electric water heaters;
- \* Before attempting to thaw the pipe, remove or protect anything that may be damaged by a burst;
- \* Gently heat the frozen section of pipe using a fan heater, hairdryer, hot water bottle or heated cloths wrapped around the pipe. Thaw from the tap side and work towards the frozen section of pipe.

# & FROST PRECAUTION

NEVER use a blow lamp or naked flame.

DO NOT light the central heating boiler or switch on an immersion heater to thaw a hot water pipe or part of a heating system.

ALWAYS take care to prevent a fire risk or risk of an electric shock.

- \* If the ceiling starts to bulge, pierce the plaster to allow the water through;
- \* If possible wrap a towel around the burst and place a bowl under the leak.

## WHAT TO DO IF YOUR PIPES BURST:

- \* Turn off the supply at the stop valve;
- \* Switch off the electrical supply at the mains. Do not operate affected appliance
- \* Contact Ayrshire Housing or if the office is closed, contact 01655 882234
- \* Open all taps to drain the system;
- \* Switch off central heating systems or water heaters;
- \* Warn neighbours if they are likely to be affected;
- \* If water is coming through the ceiling, collect it in buckets and move items likely to be damaged;

## DRYING OUT:

There are a number of measures that should be taken to assist in drying out your home. Thorough drying before redecorating is essential as failure to do so will result in damage to the new decoration.

- \* Leave windows, doors including internal and cupboard doors open to ventilate the affected area;
- \* Keep affected rooms heated but do not over-heat as this could lead to further damage.
- \* Store damaged contents in a dry place – your insurer may wish to inspect them.

**TENANT LIABILITY:** If you fail to take reasonable precautions to prevent burst pipes, you may be held responsible for the damage caused to the property. Your neighbours might also have a claim against you for any damage to their property and contents. Burst pipes can cause considerable damage to your home. Ayrshire Housing's insurance provides cover for the structure and fittings owned by us, this does not cover your contents.

**We can supply this document in a print size to suit. It is also available in Braille, audio and other formats, and in other languages. Our website also has several accessibility features which you may find useful.**

# CHRISTMAS HOLIDAYS, OFFICE CLOSURE AND EMERGENCY REPAIRS

Our office will close on Friday 23rd December 2011 at 12:30pm and re-open on Thursday 5th January 2012 at 9.00 a.m.

Please note that if you need to report an emergency repair when our office is closed you should telephone **01655 882234**

JD Thomson Property Care will arrange for an appropriate worker to respond if the request is an emergency. It is important that this service is only used for genuine emergencies. Examples of these include: Burst pipes, no heating, no electricity or gas, dangerous electric fittings such as switches or sockets, no hot water, insecure doors/windows at ground floor level, toilet not flushing (if there is no other toilet that you can use in the house), blocked sink, bath or drain.

**EVERYONE AT AYRSHIRE HOUSING**

**WISHES YOU A**

*Merry Christmas!*

**AND A HAPPY NEW YEAR**



**Some festive colouring fun.....**

