



New Year, New Homes

It's going to be an exciting Christmas and New Year for some lucky families, as they count down the days to moving into their brand new homes in Shortlees.

We recently had the fantastic news that the first properties in our new development at Earlston and Blacksyke Avenue are on course for completion ahead of schedule. We're now looking forward to handing over the keys to the new tenants early in 2018.

The rest of the 43 units under construction are scheduled to be ready for let between the remainder of January and February 2018. The

new estate offers a mix of family, older and single person units, built by Ayrshire firm McTaggart Construction of Dalry.

Atrium Homes' Chair Jim O'Neill said: "I'm delighted Atrium is back building new properties after a gap of several years and I wish the new residents every happiness in their new homes. I'm also pleased we've renewed our relationship with McTaggart Construction, who have built a number of superb developments for us over the years.

"Together, as part of a joint commitment to the economic development of the area, we're also providing apprenticeships and training opportunities for local

people. This has got off to a great start with two young apprentices already enrolled with the firm."

Shortlees residents Connor Adam (19) and Alexander Wright (16) were the first two local residents to be kept on as apprentices with McTaggart Construction, after successfully completing a four week work placement onsite. Now registered apprentices in groundworks and general construction, both Adam and Alexander have been enrolled in SVQ qualification courses in Construction Operations and Plant Operations.

Here's to even more positive developments for Shortlees in 2018!

Dear
Tenant



Merry Christmas!
Stephen Black, Chief Executive

Welcome to our Winter newsletter, marking the end of 2017. This is usually the point where we look back and reflect on the events of the year, and look forward in anticipation of a new year and new opportunities.

Looking back, there have been many physical successes, such as converting run down maisonettes at Russell Court in New Farm Loch into 1 bedroom flats, immediately snapped up by new tenants; installing an entrance feature at Shortlees, funded by the Big Lottery; starting work on building 43 new housing units; and implementing contracts for re-roofing, bathroom replacement, electrical testing and repairs, and external painting.

On top of these, there are the “day job” activities associated with essential services such as repairs, allocations, debt management, money advice, addressing anti-social behaviour, and so on. Our performance in all these areas at a statistical level, is sound.

But what about our relationships with you and other customers? These are equally important and a big part of the reason the Atrium staff do the jobs they do. We get a lot of positive

feedback on our service delivery, which is great news. But we still want more of you to become more actively involved with us, to help us fine tune and improve our services.

Looking ahead to 2018, we’ll continue to promote our Armchair Panel, a Tenant Scrutiny Group and access to our Board and sub-committee. We’ll also be looking at ways in which we can support groups whose operations provide benefit to their local communities.

Lastly, we’ll consult on a new Business Plan which we’ve called “Customer First”. This will set the scene for the next few years, outlining how we aim to improve our older properties, and explaining how we intend to enhance our relationships with you, our customers, by placing you at the heart of everything we do.

So for us, 2018 offers lots of opportunities. I hope it will do the same for you.

ALL ABOARD THE PARTY BUS!

You’re invited to come along to the Centrestage bus in our car park on Wednesday 20 December for a special Christmas party!

We’ve been delighted to support the Centrestage food provision project every Wednesday since September and are looking forward to seeing the

festive fare on offer. If you turn up in your Christmas jumper, there might even be an extra surprise!

Centrestage will be on the road over Christmas and you’ll find them at Shortlees Community Centre on Friday 29 December between 1pm - 2pm. Normal service will resume in our car park from Wednesday 10 January 2018.



Once again this year, we’ll be sending our festive greetings to friends and colleagues by email.

Merry Christmas Everyone

We’re donating the money saved on producing and posting corporate Christmas Cards to a local charity. We haven’t decided which one/s yet, so if you have suggestions, please let us know. Call us on 01563 528 816 or email info@atrium-homes.co.uk



HELLO AGAIN!

Tenant engagement; tenant participation; tenant scrutiny.

All jargon for the same basic thing - tenants keeping an eye on what their landlord is doing and making sure this is for their benefit.

If you substitute ‘Board member’ for ‘tenant’ in the above phrases, then you’ll get a pretty good idea of what being a Board member is all about - engagement, participation and scrutiny. And who is subject to the engagement, participation and scrutiny of the Board? Well, it’s the organisation as a whole, in particular, its performance and, of course, its staff team. It’s the Board’s job to:

- set the overall direction of the organisation
- monitor its performance in key areas, such as repairs or void property management
- make sure the staff team is delivering to expectations and is being well managed by senior staff. (That’s right, the senior staff answer to the Board!)

Another interesting point is that in many of the housing associations in Scotland, the Board is either made

up exclusively of tenants or has a majority who are tenants. They have an involvement in their local communities, and a say in what’s done and how it’s done. They get on the job training and support from colleagues, as well as access to some specialist expertise, if they want it and need it.

And in case you’re wondering, a recent set of reports issued by the Scottish Housing Regulator shows the vast majority of housing associations, where the Board is either made up exclusively of tenants or has a majority who are tenants, are doing a fantastic job for their local communities.

So, my question is this: If so many tenants in other organisations are doing a fantastic job on their Board, what’s stopping you getting involved at Atrium?

Call us on 01563 528 816 or email info@atrium-homes.co.uk to find out more.

Jim O’Neill, Chair

ATRIUM ELVES’ CHRISTMAS SPECIALS

Atrium’s elves will be out and about again this year, spreading Christmas cheer and goodwill to many of our tenants.



Naughty or nice?



Mid-week Christmas Treats!



Festive Foodbank



Remember!

The elves got together a few weeks ago to review their records and see who had been good girls and boys this year. Top of the list was Atrium tenants aged 75 and over. As a small sign of our appreciation, all of you can expect a visit from Santa or one of the elves in the week before Christmas with a trio of Christmas cakes.

Our festive friends also decided Wednesday 20 December will be a special day in the office, when staff can either wear a Christmas jumper or dress up as elves themselves! We’ll have some goodies available for anyone who pops in to see us on that day, and we’ll also be collecting for charity, so don’t miss out on a wee Christmas treat!

Christmas is a time for giving and, inspired by the elves, our staff have been bringing in donations for the East Ayrshire Foodbank. If you’d like to donate something yourself - even just a tin or two - you can either bring it into the office or give us a call and we’ll try to pick it up from you when we’re out and about. Thanks for supporting this.

The Atrium Elves are here to help everyone. If you need our assistance this Christmas with any welfare matter (benefits, food, paying the bills, etc) please get in touch. Just phone, email or pop into the office. We’ll be glad to do what we can to make your Christmas merrier.

News Update



Happy Talk

As part of our commitment to building relationships with all our customers and communities, we've recently become a member of Happy to Translate (HTT). This is an initiative which helps organisations make sure their services are available to those who speak little or no English.

As a member of HTT, we receive tools and staff training to help us identify a customer's language. We then make use of professional language companies, to provide interpreting services either over the phone, face-to-face or using British Sign Language (BSL). We can also offer customers written translations.

Atrium's Director of Operations Joyce McCroskie said: "Joining HTT is a very positive step forward for us, as it means we can now provide the same level of service to all our customers, no matter what their first language may be. Staff trained in HTT procedures also have the skills to assist customers from different cultures, increasing confidence as well as improving customer service."

You'll see the unique HTT logo now displayed in our office, which is widely recognised by those requiring language assistance.

Special Uplifts:

50% off

East Ayrshire Council now charges for ALL bulk uplifts. This includes white goods which are no longer free for people over 65 years. However, if you receive Housing Benefit and can provide your Housing Benefit reference number* you'll receive a 50% discount on these costs.

CHARGES ARE AS FOLLOWS:

- 1 - 3 items £15 (£7.50 after discount)
- 4 - 5 items £25 (£12.50 after discount)
- £3 per additional item (£1.50 after discount), with a maximum of 10 additional items per uplift.

To arrange a bulk uplift, contact East Ayrshire Council on 01563 554033 or email them at waste@east-ayrshire.gov.uk

* If you don't know your reference number, call the Benefits section on 01563 554400

Rent Review 2018/19

Every year Atrium needs to review its current rent charges and set new charges for the coming financial year.



Before we can implement any changes, we have a statutory duty to consult with tenants on our proposals. In the next few weeks we'll be writing to all our tenants about our proposed rent charges and giving you the chance to have a say on the rent levels being set, before the Board takes its final decision in January 2018.

Last year we offered a number of ways for people to respond,

including web based surveys, email, text and in writing. This proved very successful, so we'll be doing the same again this year.

Any changes will take effect from 1 April 2018. We'll issue all tenants with further correspondence in February detailing their new rent charges. If you have any queries regarding the annual rent review, please contact us on 01563 528 816.

Social landlords share ideas

Providing good quality, affordable housing was the hot topic at a recent gathering of Registered Social Landlords (RSLs) from across Ayrshire.

Atrium staff were among the 100 people who attended the 'Meeting the Challenge' conference in Irvine. It was the third housing conference organised by Eydent - the alliance of Ayrshire housing associations - and gave everyone the chance to learn from each other and share what's working well in their

communities. Above all, everyone was challenged to keep working hard, do more and do it even better.

Atrium's Asset Management Administrator Neil Stirling said: "It was really motivating and a great opportunity for us to talk to other landlords. Everyone there shared the same goal - to provide quality housing services and improve their communities. All of us at Atrium came away from it with loads of ideas on what we can do for our own customers."

Service Charges Review 2018/19

Some of our properties attract service charges, over and above the rent charge. Service charges, as the name implies, reflect the actual cost of providing a particular service. They include things like stair or window cleaning, and garden or backcourt maintenance. Full details of all the services provided at your property are included within your Tenancy Agreement.

Every year we review the costs we incurred for providing such services against what we charged you during the same period. Any credits (if we charged you too much money) or debits (if we didn't charge you enough) are carried forward into the following year's charges. We'll advise you of any changes to your charge prior to it taking effect from 1 April 2018.

We're all in this together

We want to be the best landlord possible. But the only way we can do it, is if you talk to us, tell us what you think - even keep us right. Here's a round-up of what we're doing to make it easier for you to get involved and what's happening at the moment.

SO MAKE
SURE YOU
HAVE YOUR
SAY

What's New?

We realise people lead busy lives and participating in more formal ways, like a Registered Tenants Organisation or being on our Register of Interest, isn't for everyone.

So here are a few alternative, more flexible ways of getting involved:



BECOME AN ATRIUM AMBASSADOR

We'll invite you to join us on estate walkabouts in your area or perhaps ask you to come with us to assess the quality of our service, such as the standard of repairs carried out in empty properties.



JOIN OUR ARMCHAIR PANEL

You won't need to attend any meetings, just agree to help with surveys and questionnaires, or review policies or other documents.



ATTEND A COFFEE 'N' CAKE SESSION

You can enjoy a cuppa and informal chat while telling us what you think. We'll set these sessions up before considering changes. You can register to attend these get togethers in the areas you're interested in.

We've set up an online survey for you to complete to let us know which of the above three options works best for you. You'll find this at www.surveymonkey.co.uk/r/engageatrium14. If you prefer we can post the survey out to you.

If you're interested in helping, but would like further details before registering with us, please contact our Director of Operations, Joyce McCroskie for a chat. You can call Joyce on **01563 528 816** or email joyce.mccroskie@atrium-homes.co.uk

What's Worked

Over the last few months, we've made good progress in a number of areas with tenants. Here's an update on the two key ones.

Focus Groups

We held three focus groups in our communities to ask our customers views on:

- Atrium becoming more involved in community regeneration activities
- improving our houses, linked to the idea of what a 21st century home would look like
- their views on customer service
- tenant participation/consultation.

Where time allowed, we also retested areas from last year's Tenants Satisfaction Survey, including people's thoughts on:

- neighbourhood safety
- neighbourhood management
- our Money Advice Service.

We asked Lesley Baird of the Tenant Participation Advisory Service (TPAS)

to lead the discussions and this worked really well, with people happy to share their views. We gathered in lots of information which we're now using to develop our Business Plan and the way forward.

Huge thanks to everyone who came along to these focus groups, and for participating and giving us your thoughts. We're currently preparing a follow up session with TPAS and will keep you posted on progress. Thanks also to those who agreed to be contacted by TPAS to assist us in the future.

Policy Reviews

A few months ago, we put out three documents for consultation - our Estate Management Policy, new Estate Management Standard and our Anti-Social Behaviour Policy. Although the response was limited, some customers did give us their views, and made very useful points. A common question concerned what

we do with repeat offenders of anti-social behaviour. We're pleased to clarify as follows:

- Where there's evidence supporting the anti-social behaviour: the case will be escalated and could result in legal action, if the alleged perpetrator does not respond to our intervention.
- Where the nature of the complaint changes: we might have to review the case categorisation, timescales and how we'll respond.

Other valuable feedback centred on our presentation of the Estate Management Standard. Some people liked the idea of putting an Estate Management Standard in place, but didn't think our wording was clear enough. As a result, we'll be producing a pictorial guide, showing examples of acceptable and unacceptable standards.

Another example of how your input makes things better!

What's Next?

We understand not being able to pay rent is a real worry for many of our tenants. Falling behind on rent payments and getting into arrears (owing rent money) is not a situation anyone wants to be in. Unfortunately it sometimes happens, and we want your views on how we can best manage it. This is known as our 'Debt Management Policy'.

We really want to know what you think about the changes we're proposing to this policy. If you'd like to have a say, please complete the survey online at www.surveymonkey.co.uk/r/AHDMPC. If it's easier, we can post a copy out to you or you can pop into the office and complete it.

You'll find the draft policy on our website at www.atrium-homes.co.uk/current-consultations/ or again, we can send a copy to you if you'd prefer.

Please take a few minutes and give us your views on this important area. As a thank you, we're giving you the chance to win a £50 voucher. We'll enter all those who complete a survey, and provide us with their contact details, into a prize draw - so good luck!

WHO
WON?

To encourage tenants to complete the surveys on Estate Management and Anti-Social Behaviour, we offered a £50 voucher.

The draw has now taken place and we'll be in contact with the winners shortly.

ANNUAL RETURN ON THE CHARTER 2016/2017

Atrium submitted its 3rd Annual Return on the Charter in June 2017 to the Scottish Housing Regulator. The ARC Report is broken down into 5 sections: Homes & Rents; Tenant Satisfaction; Quality & Maintenance of Homes; Neighbourhoods and Value for Money.

HOMES AND RENTS

At 31 March 2017

No. of homes owned by Atrium:
1,122

Total rent due for year:
£4,730,040

Increase on weekly rent:
1.5% on average from previous year

At Atrium Homes we allocate all our available properties through the Common Housing Register for East Ayrshire, known as SEARCH. Properties are allocated from 5 lists, with targets for each agreed at the start of the year - Waiting, Transfer, Homeless, Strategic Needs and Outwith the District.

The number of new applicants added to the housing list(s)

3342

The number of applicants on the housing list(s) at end of reporting year

4339

The number of suspensions from the housing list at end of reporting year

440

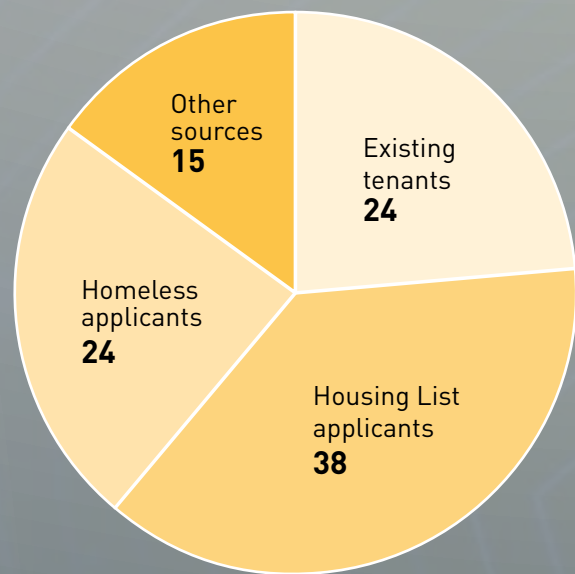
The number of applications cancelled from the housing list during the reporting year

1700

Average weekly rents				
Size of home	Number owned	Atrium	Scottish average	Difference
1 apartment	0	£0.00	£66.55	-%
2 apartment	103	£69.59	£71.67	2.9%
3 apartment	492	£78.24	£73.13	7%
4 apartment	487	£88.36	£79.42	11.3%
5 apartment	40	£95.19	£88.02	8.1%



During 2016/17 Atrium Homes let 101 properties, made up of:



TENANT SATISFACTION

The figures shown here are from the Tenant Satisfaction Survey conducted in 2016 and may not reflect current satisfaction levels. Updated results will be published separately when available.

	Atrium	Scottish average
Tenants satisfied with landlord's overall service	82.2%	89.7%
Tenants who felt their landlord was good at keeping them informed about its services and outcomes	87.1%	91.1%
Tenants satisfied with opportunities to participate in landlord's decision making	81.1%	83.8%



NEIGHBOURHOODS

For every 100 of Atrium's properties, 8.5 cases of anti-social behaviour were reported in the last year.

	Atrium	Scottish average
Percentage of anti-social behaviour cases resolved within targets agreed locally	97.9%	87.2%

QUALITY & MAINTENANCE OF HOMES

We aim to provide well maintained homes for all our tenants.

	Atrium	Scottish average
Landlord homes meeting the Scottish Housing Quality Standard	98.2%	93.6%
Average time taken to complete emergency repairs	2 hours	4.7 hours
Average time taken to complete non-emergency repairs	3.4 days	7.1 days
Reactive repairs completed 'right first time'	96.2%	92.4%
Appointments kept under repairs appointments system	93.2%	95.7%
Tenants satisfied with the service they received for repairs or maintenance carried out on their home	84.2%	90.6%

VALUE FOR MONEY

We recognise the importance of delivering value for money in all our services.

	Atrium	Scottish average
Percentage of total rent due in the year collected by landlord	99.1%	99.6%
Percentage of rent due but not collected due to empty homes	1.2%	0.9%
Average number of days taken to re-let homes	50.3 days	31.5 days

Blooming Marvellous!

While the summer of '17 was fairly dismal in terms of weather, some of our residents were still out in force in their gardens putting on a glorious display!

Our judges in the Annual Garden Competition had a hard task in determining the winners. Overall winner prizes were awarded throughout

our communities for gardens, communal areas and planters. Well done to all our winners and runners-up, and thank you to everyone who has clearly put a lot of effort into their open spaces.

Here's to next year!



WINNER
Miss Leitch, Shortlees



WINNER
Mr and Mrs Fulton, Fenwick

Be a winner with £100 award

If you feel inspired by our garden competition winners but need some help to get going for next year, why not apply for a Garden Improvement Award?

We're offering four awards of £100 each to individuals or groups of residents who would like to improve their garden/s but don't have the means - either financial or practical - to do so.

Simply tell us a little bit more about your ideas and what help you need. It might be to buy containers or basic equipment. Or maybe it's for a hand to clear a bit of land or do some planting. We'll consider anything that will improve the appearance of an area, so please talk to us.

To apply, uplift a form for a Garden Improvement Award from our office, email info@atrium-homes.co.uk or contact us on Facebook.

The deadline for applications is 31 January 2018.



WINNER
Mrs McMullan, Stewarton



Making an Entrance

Our Welcome to Shortlees project is well underway and looks amazing!

It was made possible following the award of £59,360 from the Big Lottery Our Place initiative, to provide an entrance feature including landscaped beds, shrub planting and signage. In September pupils from Shortlees Primary School's ECO group lent us a helping hand to do all the planting.

We're now just waiting on the permanent 'Shortlees' lettering being put up early in the new year.

Our Director of Operations Joyce McCroskie, who prepared the project bid, said: "It was great to see the kids so enthusiastically involved. Although the beds won't be at their most colourful during the winter, we plan to keep working with the community over the next few months on their spring planting ideas. We're sure it will look fantastic!"

We'll also soon be launching a pilot campaign, 'Keep Shortlees Tidy', which the Big Lottery has again provided funding for. The campaign will focus on the problem issues of litter and dog fouling, and we'll be working with a number of local agencies on this to make sure it's effective.

We hope to learn from this pilot and extend our work on these issues across all our estates.



It was great to see the kids so enthusiastically involved.



Winter weather warning

Act Now To Avoid Disaster

Whether we like it or not, winter's on its way. Over the years many of our homes have been badly affected by frozen and burst pipes. Sadly, this resulted in extensive damage to furniture and decoration, as well as a great deal of distress for our tenants. It's therefore

vital that everyone takes the necessary precautions NOW to minimise potential frost damage in the coming weeks and months. To help you keep your home safe this winter, we've put together our top tips along with steps to take should the worst happen.

REMEMBER

If the damage occurs outside working hours and you consider this to be an emergency, contact the out of hours contractor on **01563 528 816** who will assess the situation.

How to deal with a frozen pipe

1. Turn the water off at the main stopcock and open all your taps to drain water from the system. Remember to close the taps again when you're finished. (Make sure you know now where the stopcock is - it's usually on the ground floor, under the kitchen sink or in a downstairs toilet.) Closing the stopcock will stop the supply of mains water into the house, helping to reduce damage.
2. It's best to let the pipes thaw naturally, but you can try to thaw the ice in the pipe with a hot water bottle or hairdryer (taking care to keep it well away from any water). NEVER use a heat gun or blow torch.
3. Check if the blockage is at the u bend at the kitchen sink (most likely, as this will be the point of entry of the water supply). You may be able to clear this by pouring hot water down it.
4. If the hot water system is frozen, turn off any water heaters.
5. If you have some water, fill available containers to ensure you have an adequate supply should the pipes freeze further. The only real remedy for frozen pipes is a significant thaw. While you should report any cases of frozen pipes to us to monitor, in most cases the contractor will NOT attend as there is little beyond the advice given here that they can do. Atrium Homes is also unable to help tenants by providing water supplies. You should try to use the facilities of neighbours, friends and family for water, toilet, etc if they're unaffected.

Remember: If you fail to take reasonable care and precautions to guard your home against burst pipes etc, you could be held responsible for damage caused by frost to the structure and fittings, as well as to your own household items or decor.

How to reduce the risk of damage

Keep your home warm day and night
In very cold weather, you'll need to leave your heating on a low setting

continuously. Most modern boilers have a frost protection thermostat which turns on automatically if the temperature drops to a level which will cause your pipes to freeze. Check this is working properly.

Open internal doors

As an added protection on cold days, open your loft trap door and also your sink cupboards to let the heat in.

Check pipes regularly

If you're going away for a while, ask a friend or relative to check your home regularly to make sure your pipes haven't burst or frozen.

Check your insurance

Make sure you have adequate contents insurance in place to help cover the cost of replacing damaged items if needs be. Don't miss your renewal date - check it now!

Keep on top of maintenance

Maintenance is key during winter. For example, did you know something as simple as a dripping tap can block your pipes? So avert potential disaster by checking all your taps and putting a new washer on any which are dripping - otherwise they could freeze, causing pipes to block.

What to do if a pipe bursts

1. Turn the water off at the main stopcock and open all your taps to drain water from the system. Remember to close the taps again when you're finished. (Make sure you know now where the stopcock is - it's usually on the ground floor, under the kitchen sink or in a downstairs toilet.) Closing the stopcock will stop the supply of mains water into the house, helping to reduce damage.
2. Turn off water heaters.
3. Find the leak and bind it tightly with a towel, placing a bowl below to catch any drips.
4. If water is lying on top of a ceiling and making it bulge, pierce the ceiling using a screwdriver to let the water escape.
5. If electric cables are wet, switch off the supply at the mains. DO NOT TOUCH THE CABLES THEMSELVES.

Contact our office for help, or if outside office hours, contact our emergency service [see back cover].

Storm damage: what to do when

It might not be cold, snowy weather that your home is exposed to over the winter months - there's the risk of storm damage too. Here's what to do when:

If tiles are blown off your roof, but there's no water penetration

Contact Atrium on 01563 528 816. We'll log the details of your repair, which will be classed as a Routine Repair, and a roofer will call within 7 working days. However, please remember working on roofs in bad weather is dangerous, and due to the number of calls and the weather conditions it may be more than 7 days before a roofer can get up onto your roof. Our staff will keep you advised.

If water starts to penetrate through the roof

There's roofing felt under the tiles and this should prevent water coming into your house. However, if your roof does start to leak, use a bucket or container to catch any water coming into rooms and lay a plastic sheet over any possessions which are close to the leak. You should inform us immediately to update the information. We may be able to lay visqueen (heavy duty polythene) in your attic to prevent any further water penetration until it's safe to allow workmen on the roof.

If there's any doubt about water in the electrics

Turn off the electricity at the meter box and inform us immediately.

If there are loose slates

Loose slates can pose an immediate danger to life or property, so if you can see any slates hanging off your roof, report this to us immediately.

Remember: if the damage occurs outside working hours and you consider this to be an emergency, contact the out of hours contractor on 01563 528 816 who will assess the situation.

UC Universal Credit

What YOU need to know



What is Universal Credit?

Universal Credit (UC) is a new benefit for working age people. It replaces six previous benefits (including Housing Benefit) and merges them into one. A single UC payment will be paid directly into your bank account to cover all benefits you're entitled to - this includes your housing costs, instead of Housing Benefit.

Will I be affected?

If you currently claim Income Support, income based Job Seekers' Allowance, income related Employment and Support Allowance, Housing Benefit, Child Tax Credit or Working Tax Credit and have any break in your claim, your new claim will be for UC. Once you claim UC, you cannot return to claiming those other benefits.

How does it work?

UC is designed to avoid a situation where you would be better off claiming benefits rather than working. It can be claimed by people whether they are in or out of work.

How do I get ready for UC?

You'll need to have the following three things in place so you're ready to claim UC:

- ✉ You must have an email address.
- 🏦 You must have a bank account in your name.
- 🌐 You must have access to the internet (your claim and all communication will be made online).

If you want any advice about your circumstances, to discuss what you might claim and to help you make your application, contact our Money Advice team on **01563 528 816** or email info@atrium-homes.co.uk

UC - The reality

October 2017 saw the introduction of full service UC across East Ayrshire. So what's the reality of this new benefit and the impact on our communities? Well, it could be quite harsh:

- 1. You'll need to wait longer to receive money.**
Once you've submitted your claim, you won't get any money for approximately 6 weeks while your claim is assessed. This 6 week wait is built into the system. The Government has made a commitment to review this and potentially reduce it to 4 weeks. But for now, it's up to 6 weeks before any awards are made.
- 2. You'll need to use your savings 'til then.**
On average, a 2 adult 2 child family need roughly £1,200 to cover their rent and basic living expenses during this 6 week period. Do you have that readily available?
- 3. You might qualify for an Advanced Payment**
If you don't have savings of this type or are struggling financially to afford food or heating, you can ask for an Advanced Payment. If awarded, repayments will come off your future award.
- 4. You need to prepare for a possible bumpy ride**
This new system is completely different to what you're used to - the online claiming process, the delays in payments, the loss of other benefits and the monthly frequency of payments. Plus many people don't realise that housing costs included within their UC is the equivalent of the old Housing Benefit - and that they need to pay this to their landlord. So when you receive UC, you need to pay your rent to us.

And now for the good news!

We totally understand the confusion and worry UC might cause. So our Money Advice team is ready, willing and waiting to help you. Call them now on 01563 528 816 and they'll advise how you may be affected and what you can do to avoid potential disruption to payments and possible family life.

STOP PRESS!

On 4 October 2017, the "Scottish Flexibilities" affecting UC came into force, delivered by the Department for Work and Pensions on behalf of the Scottish Government.

The regulations, which represent the first use of the new devolved social security powers, means that new UC claimants in a full service area in Scotland, who applied on or after 4 October 2017, have the option of:

- being paid UC twice a month, rather than monthly
- having their UC housing element paid directly to their landlord.

Please note that the Scottish Flexibilities are not yet available to people who claimed UC before 4 October 2017.

COULD YOU BE ENTITLED TO £140 OFF YOUR ELECTRICITY BILL?

All the larger energy companies offer the Warm Home Discount to those who meet the eligibility criteria. This is a £140 discount that's credited to your electricity meter or electricity bill, depending on how you pay for energy. The discount is received during the winter months, before 31 March 2018.

The criteria are slightly different for each energy supplier. However, if ANY of the following applies to your household circumstances, there's a chance you might qualify for the discount:

- Income Support
- Income related Employment & Support Allowance
- Income based Job Seeker's Allowance
- Universal Credit
- Incapacity Benefit
- Attendance Allowance
- Child under 5 years of age
- Child receiving free school meals
- Child under 18 years in full-time education
- Person aged 64 years or older
- Child or Working Tax Credits
- Annual household income less than £16,190
- Household annual energy spend more than 10% of annual income
- Disability Living Allowance/Personal Independence Payment.

All the energy companies operate a 'first come first served' basis and applications close once a quota is reached. So apply as soon as possible. You'll also need to apply again, even if you received the discount in previous years (unless you receive the Guarantee Element of Pension Credit).

For more information call our Money Advice team on **01563 528 816** or email info@atrium-homes.co.uk

A LITTLE EXTRA FOR CHRISTMAS

If you're working additional hours over Christmas which may affect your entitlement to Housing Benefit, our advice is to let us or East Ayrshire Housing Benefit know NOW.

If your increased salary reduces your Housing Benefit entitlement to nil, your claim will be suspended and - if no further wage slips are submitted - East Ayrshire Council will cancel the claim.

If, at a later date, you then submit new wage slips with your normal hours, you'll have to claim UC.

To avoid this and let your Housing Benefit claim continue, please contact our Money Advice or Rent team on **01563 528 816**. We can liaise with East Ayrshire Council Housing Benefits section for you.

ayrshire credit union

Call into see us at the Foregate, Kilmarnock or phone 01563 555 858.

Opening Hours
Mon, Tues, Thurs, Fri 10.00am - 4.00pm
Saturday 10.00am - 12.30pm

First class service for Savings and Loans
Have you been saving for a new kitchen or for those Christmas treats?
Why not keep these savings building for the future and take a loan to cover your costs instead?
Our friendly volunteers and staff are here to help.

We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulatory Authority. FRN 213683.

www.ayrshirecreditunion.co.uk



Festive Finances

Paying your rent at Christmas

At this time of year everyone feels the excitement of the festive season creeping up on us, together with the priorities that lie ahead. There's no denying Christmas is a costly time for all of us. However, we must remind you that you should continue to pay your rent as you would normally do.

If you're having any difficulty doing this, please contact us on 01563 528 816 as soon as possible so we can offer help and advice before any major problems develop for you. Your Estates Officer and our Money Advisor will be glad to help you manage your budget.

Please don't ignore any letters we send you regarding your rent - this could put your tenancy at risk.

Remember, as long as you work with us to deal with your debt, we will do what we can to help you keep your home. So tell us as soon as it starts getting tough.



10 Tips for a Debt Free Christmas

1. Pay your priorities first - paying your rent on time is the only way to guarantee keeping the roof over your head.
2. If you're worried about being able to pay your rent, now is the time to contact your Housing Officer who can offer advice and assistance. You can also make an appointment with our Money Advice team on 01563 528 816.
3. You may qualify for housing benefit and other benefits to top-up your existing income to help pay your rent. Again, our Money Advice team can help - call them on 01563 528 816.
4. Don't buy on impulse then worry about how you're going to pay your bills - you won't actually enjoy Christmas for worrying about it.
5. Make a list and stick to it - don't buy for the sake of it. Ask yourself if you can afford it first.
6. Don't borrow from door to door lenders - high rates of interest mean you'll be paying back the loan for years to come.
7. Shop smart - see if there are cheaper alternatives available.
8. Next year, build up enough credit in your rent account by paying extra throughout the year - this way your rent will be covered during such a pressured time.
9. Set up a credit union account in January to start saving for next Christmas.
10. See the free, impartial advice, including a Christmas Budget Planner, on the Money Advice Service website: www.moneyadviceservice.org.uk/en/tools/christmas-money-planner

Remember - your home is at the heart of your family, so don't put it at risk for Christmas!



Christmas and New Year Holidays

Atrium's offices will be closed completely over the holiday period. We'll close on **Friday 22 December** at **4pm** and re-open on **Wednesday 3 January 2018** at **9am**.



If you have any emergency repairs during this period, please phone the office on **01563 528 816** and you'll be redirected to our emergency service.



EMERGENCY REPAIRS SERVICE

Keep these numbers next to your phone for easy reference.

EMERGENCY REPAIRS

Atrium Property Services
01563 528 816

GAS OR HEATING EMERGENCIES

City Technical Services (UK) Ltd.
0844 579 6493

GAS LEAKS

Scotland Gas Networks
0800 111 999

GENERAL REPAIRS

Atrium Homes
01563 528 816

Please only use the out of hours emergency service when it is a REAL emergency such as:

- burst or leaking pipe
- loss of power to the house
- no heating or hot water
- storm damage which requires action to ensure the property is wind and watertight.

If the problem can wait until office hours with only minor inconvenience, it would not be classed as an emergency. If tradesmen are called out to incidents that are not emergencies or are found to have been caused by you, we will recharge the cost of the call out. The minimum cost of this is £75.



ATRIUM
HOMES

The Landlord of Choice

If you have any comments or questions or want to know what we're doing at the moment, then please get in touch. Our contact details are:

Atrium House
14 Central Avenue, Shortlees
Kilmarnock, KA1 4PS
T: 01563 528 816
E: info@atrium-homes.co.uk
W: www.atrium-homes.co.uk