

A Handy Service?

Do you need help with putting together flat pack furniture or putting up shelves or pictures? Yorkshire Housing Association have developed a Handy Person service. For a small charge you can access their services. If you would like to contact them please call 0345 0366 4402 or email harrogatehia@yorkshirehousing.co.uk

Is it too early to be thinking about Christmas?



Yes the build- up starts early and it's never too early to start thinking about how you can manage your finances to cover all those additional expenses.

An important one is to continue to pay your rent, especially over this period and not to miss any payments that you are due to make.

Housing officers Frances Thornton and Richard Jones will be monitoring accounts to ensure these payments are maintained.

If you are struggling to make your payments then talk to us and we may be able to help you.



White Rose Credit Union

White Rose Credit Union is part of the Leeds City Credit Union (LCCU). It is a financial co-operative set up to give its members access to affordable loans at a fair rate of interest and competitive savings plans. LCCU is a community – focused organisation, has 27,000 members and is one of the largest credit unions in the UK.

The range of accounts offered is shown below

Account	Benefits/Key Features
Membership and savings	<ul style="list-style-type: none"> Instant Access Unlimited withdrawals
Regular saver	<ul style="list-style-type: none"> Minimum savings £20pcm/£5pw Maximum of 6 withdrawals a year
Loyalty	<ul style="list-style-type: none"> Minimum balance £1000 Maximum of 1 withdrawal a year
Payroll savings	<ul style="list-style-type: none"> A great way to save without the effort
Christmas Club	<ul style="list-style-type: none"> Build a nest egg for Christmas Save through the year Withdrawals only in Nov and Dec
Current account and payment cards	<ul style="list-style-type: none"> A complete banking service 24hour access from ATMs, shops
First saver account (under 18yrs)	<ul style="list-style-type: none"> A great way to encourage young people to save

Also White Rose Credit Union provide **Bill Paying/budget accounts** - Prioritise your bills, receive benefits or salary into the account, take away the worry and pay your bills.

Prepaid card - An alternative to the Current Account, with this account you can load your cash onto a prepaid card in branch or via phone.

The Co-operative electrical goods scheme – top brand electricals at competitive prices purchased through an affordable loan.

To contact White Rose Credit Union about any of their products ring 0113 242 3343 or email services@leedscitycreditunion.co.uk



NEWSLETTER

10 High Street, Harrogate, HG2 7HY

Telephone 01423 884018

Windows and Door Replacement



We are underway with a programme to upgrade all properties to full double glazing. Alternative Windows, our contractor, are on target to complete this year's programme by the end of September.

The investment to deliver this work is approximately £30,000 and due to the tendering process involved in appointing the contractor we were able to deliver a value for money contract with savings of £4,000.

If you are on the list to have your windows or doors upgraded please let us know how you think the contractor has performed by answering the following:-

- Did the contractors contact you and arrange a convenient time?***
- Did they arrive when they said they would?***
- Did the contractors show you their identification?***
- Were the contractors pleasant and polite?***
- Did they leave your home clean and tidy?***

To give us your feedback you can either contact us on **01423 884018** or email angelaaldis@harrogatefamilies.org.uk

"Have Your Say!!"



We are holding an event on **Wednesday 7 October,** at

The Welcome Centre, St Andrew's Church, Starbeck.

Please come along at a time that suits you at either

11am-1pm or 5pm - 7pm, buffet and refreshments will be served.

Please confirm your attendance by contacting 01423 884018 or by emailing angelaaldis@harrogatefamilies.org.uk

A Great Northern Runner!!



Congratulations to Debbie Herridge Finance Administrator at HFHA (pictured with her brother Andrew) for successfully completing the Great North Run! Debbie was raising money for Bloodwise (formerly Leukemia and Lymphoma research). Out of 57,000 runners Debbie finished 15,525th in a fantastic 2hours 7min and 6seconds!





Well Done!

CUSTOMER ANNUAL REPORT 2015

Each year we like to inform our customers about how we have worked over the last 12 months to improve our performance and the service we have offered to you. Like most other Associations we are always looking at how we continuously improve what we do with the new challenges and opportunities that face us. I am sure that we can continue working with you to deliver more improvements in the next 12 months.





We have highlighted below some of the key pieces of information on our performance for you.

YOUR HOME

Service Area	Performance up to 31/3/14	Performance up to 31/3/15	
Customers satisfied with the way the repair was handled	97%	98%	
Customer Repair completed at first visit	94%	98%	
Percentage of all repairs completed on time	79%	80%*	
Gas Safety Certificates	98%	100%	

**This figure has improved in the 5 months up to 31/08/15 to 96%*

YOUR TENANCY

Service Area	Performance up to 31/3/14	Performance up to 31/3/15	
Letting of empty properties (average)	47 days	11 days	
Current Tenant Arrears (CTA)	£15,426	£12,568	
CTA as a % of the rent due to be received	3.4%	2.7%	
Former Tenant Arrears	£9,827	£14,571	

At HFHA our income comes from the rents that we charge you. We try and manage this money in an efficient, effective and value for money way. Over the last 12 months we have worked hard to improve our performance. This includes working harder to collect in money owed and by trying to work smarter by planning ahead on repairs and maintenance.

HOW DO WE SPEND YOUR MONEY?

2014



The charts show over the last 2 years what HFHA have spent the income we receive from your rent on. The 3 main areas are staff costs, repairs and interest. Each is very important in different ways.

Staff deliver customer service and manage the Association including organising and planning repairs to your home. Repairing and maintaining your home is a very important service to you. We increase the number of properties we rent by borrowing money. The interest charged on these loans is covered by the rent we receive from those properties we buy.

2015



- Staff costs
- Repairs
- Legal, professional and audit
- Insurance
- Computer systems
- Other costs
- Interest

RENT COMPARISONS – PROVIDING VALUE FOR MONEY?

	2 Bedroomed House per week* (average)	3 Bedroomed House per week* (average)
Private Rented	£183	£200
HFHA Rented	£98	£120

**Zoopla September 2015*

We have compared the rents of the properties that we charge for your home and those on the private rented market. It is interesting to see the difference for similar type properties in the same type of locations.

Planning Ahead

As part of our drive for continuous improvement we are looking at planning more works and getting better deals that are competitively priced. We can use any savings that this generates into re investing into the properties. You can see the start of this way of working in our Windows and Doors programme that started in September 2015.