

Win a prize!

CONGRATULATIONS to Alison Baudains of Maison De St Nicolas who was the winner of the Wordsearch in the last issue of the newsletter. Your prize of £20-worth of vouchers has been sent. In 2015 Jersey will be host to the NatWest Island Games. Competitors from 24 islands will be participating and the names of 12 of them are hidden in this Wordsearch grid. Ring the names and send your entry, together with your name and address and best contact telephone number, to Jersey Homes Trust, 48-50 New Street, St Helier, Jersey, JE2 3TE. The first correct entry to be opened will win the prize. The name of the winner will be published in the next newsletter.

R	T	Y	D	N	N	L	L	H	C	X	B	Y	X	S	P	F	E	M	V
C	Y	T	R	N	E	A	C	R	O	N	E	M	I	U	H	B	F	D	Q
C	X	Z	A	Q	J	H	T	I	N	G	R	G	F	J	L	K	N	V	G
G	Y	G	T	V	S	A	Q	L	K	E	M	E	E	A	A	N	J	H	L
M	N	H	G	D	K	D	E	W	J	E	U	A	G	U	E	S	A	P	J
I	S	L	I	N	I	S	L	R	H	O	D	E	S	F	R	O	M	G	F
J	E	R	S	A	K	R	A	P	J	N	A	S	T	H	E	A	L	D	E
G	U	E	R	L	P	H	E	R	A	T	I	N	M	F	D	F	A	R	O
H	I	K	F	T	O	E	S	L	S	A	B	L	M	I	K	Q	A	Z	S
I	S	L	E	O	F	M	A	N	M	A	B	G	H	T	R	A	P	O	D
G	O	T	L	G	I	B	R	A	L	T	A	R	S	T	M	A	R	T	N
I	S	L	O	G	R	E	E	N	P	U	N	I	T	E	R	T	W	W	A
S	T	H	E	N	K	I	O	L	C	F	R	E	R	J	E	R	S	O	L
G	Y	S	U	E	R	N	A	L	D	E	R	A	P	A	T	H	O	L	S
F	R	T	H	Y	U	H	F	R	O	Y	A	F	R	O	M	N	B	L	I
K	L	O	I	P	S	W	X	Z	K	S	L	O	M	U	Y	N	Y	S	E
S	T	K	T	L	O	S	Q	B	V	C	L	K	I	U	R	E	W	D	O
M	R	T	R	G	U	E	Y	N	Y	S	M	O	N	W	E	D	S	V	R
A	E	I	A	O	Y	T	B	H	J	K	M	N	D	W	O	L	K	O	A
J	E	R	S	A	L	D	L	O	J	H	T	Y	V	B	C	X	S	W	F

New rules on rent following housing reform

As part of a Reform of Social Housing, the States of Jersey have changed the way rents are calculated. As a provider of social rented housing, Jersey Homes Trust properties come under these new rules.

The States have agreed that in future, rentals should be set in the following manner:

- For new leases, the rent will be fixed at 90% of the market rent for the property concerned and reviewed annually.

- For existing leases, the rent will be increased annually by the rate of inflation plus .75% (three-quarters of one per cent).

This second method will protect existing tenants like you from the higher rentals that are expected to result from the 90% of market method.

In order for you to have the benefit of the second method (and protection from the 90%

of market rate) it will be necessary for you to agree a small amendment to your tenancy agreement. This is because your present agreement limits rental increases to the rate of inflation.

We have already written to our tenants explaining the changes. If you have not returned the form that was enclosed with your letter please contact Brunel Management as a matter of urgency.

'Although some tenants were concerned about the proposals and contacted the managers for further clarification, the majority returned their completed lease amendments,' said JHT Chairman Michael Van Neste.

'Anyone who has lost or mislaid their form or would like further information about the implications of this change, please contact our managers on 750200. I strongly advise you that, in my view, it is in your best interest as a tenant of the Trust to agree to the amendment requested.'

Should you decline to agree to this amendment, the Jersey Homes Trust will be unable to renew your tenancy agreement at the next renewal date. In this case you would be offered a new lease, which would then be subject to the 90% policy. It is very important, therefore, that you take action NOW.

Repairs and refurbishment

The Jersey Homes Trust prides itself on maintaining its properties to a high standard so a rolling programme of refurbishment and repairs is in place to keep all the estates in good order both internally and externally.

Keeping the properties well maintained avoids potential problems getting worse and saves money in the long term. Regular checks are carried out to ensure that there is no damage to the exterior of homes under management which could be dangerous if left untreated.

'Apart from the importance of maintaining the properties to a high standard, we find that our tenants take greater pride in their homes if we do our bit and keep things in good order,' commented JHT Chairman Michael Van Neste.

When a tenant vacates a property it is examined to see whether kitchens or bathrooms need replacing and in the older estates programmes are in place to update outdated fittings.

Currently underway is the replacement of balcony floors at Berkshire Court in La Motte Street. The new floors will be made of high quality re-constituted plastic which, as well as being more durable than the previous floors, have been manufactured from renewable resources.

- Other recent works include:
- Re-decoration of the external low walls at Le Coie
- Decoration of internal areas at Cherry Grove
- Replacement of gas boilers and garage doors at Belle Vue as and



Berkshire Court tenant Robert Gilmour enjoys his refurbished balcony

- when they cannot be repaired
- New garden fencing at Le Grand Clos as required
- External decoration at Le Grand Clos, La Folie and St Paul's Gate
- Decoration of railings and timber canopies at Clement Court
- We are looking at replacing the carpeting in communal areas at Brooklands, St Paul's Gate and St Saviour's Court
- Replacement kitchen units and worktops at Maison de St Nicolas as tenants move out

Don't be caught out – get insured NOW!

One of our tenants sadly lost the contents of her entire home in a fire recently. Fortunately, the lady concerned was not harmed but nevertheless it was a very sad incident indeed, made even more stressful because she didn't have home contents insurance.

While your landlord, the Jersey Homes Trust, insures the actual building in which you live, it is not responsible for damage to the things that belong to you, however that damage may be caused. If, for instance, a pipe bursts and your home is flooded, the Trust (or its insurers) will pay for the repairs to the pipe and any damage

caused to the structure of the property, but it is not responsible for damage to your carpets, furniture, belongings or decorations – that's down to you.

Just think how much it would cost to replace everything in your home:

- Sitting room: Television, video, DVD, satellite box, sofas, chairs, carpets, curtains, ornaments, lamps.
- Kitchen: Cooker, washing machine, fridge, microwave, freezer, toaster, kettle, floor covering, vacuum cleaner.
- Bedrooms: Beds, carpets, curtains, blinds, light fittings,

jewellery, clothes, games, computer.

It doesn't bear thinking about, but we know that many of our tenants are not insured. The cost of insurance need not be a burden as many companies have policies that can be paid for monthly or even fortnightly in some cases, spreading the load. Home contents insurance will usually protect you against fire, theft, vandalism, water damage and other household risks. Some policies include cover for deep freeze contents and emergency accommodation.

To find out more, you will find a list of insurance companies in the Yellow Pages, but to

illustrate the sort of sum we are talking about we asked a local insurance broker to quote for a two-bedroomed town flat with £41,500-worth of contents including jewellery, money, credit/debit cards, frozen food and bicycles. The annual premium would be £115.

Meanwhile, the tenant who lost everything has been rehoused temporarily by the Jersey Homes Trust while repairs are carried out to her flat and our managers have done everything they can to find furniture and other necessities. But nothing will make up for the losses she incurred simply because she didn't have insurance.

New projects for JHT

After a break of several years, the Jersey Homes Trust is delighted to be once again involved in building new homes for the residents of Jersey.

The latest development is at Pontac where a development of 54 units of accommodation for the over-55s is currently under construction. Some of these will be owner-occupied but the JHT will be taking over 21 one-bedroom apartments each with its own parking space.

'We are very excited about this project,' said JHT Chairman Michael Van Neste. 'Not only does it mean that we are fulfilling our mission statement by developing homes, but this particular project allows us to be involved in providing much-needed accommodation for the ageing population of the Island.'

For some years there has been a moratorium on the development of social rented housing pending the outcome of a review initiated by the States.

'During that time the waiting list for properties has continued to grow,' said Mr Van Neste. 'As well as this project, we are looking at a number of other sites which are still in the planning stages.'

The Pontac development, Hameau de la Mer, is near the Co-Op, within walking distance of the beach and is on a good bus route. Work on the site started in March this year and residents should be moving in during the summer of 2015.

'This promises to be a lovely, peaceful development in a superb location and we are excited to be part of it,' said Mr Van Neste.

The main contractors are G R Langlois (1991) Limited. Company director Mark Le Boutillier said:

'We are delighted to be developing these 21 apartments for the Jersey Homes Trust as part of our Hameau De La Mer project. The development is designed exclusively for the over 55s and will offer residents traditionally designed, comfortable homes with everything that is needed within a short walking distance from the local farm shop down the green lane network to the bus

stop directly outside the main entrance.

'The emphasis on the design is ease of access with level surfaces throughout the development. The landscaping also features a communal amenity area with boule pitch, pond and gazebo for those who wish to integrate with their neighbours. We look forward to working with the Jersey Homes Trust on this and future projects delivering quality homes for the community.'



Artist's impression of Hameau de la Mer

Parking areas safeguarded for tenants

Following long negotiations with the Parish of St Helier, the Jersey Homes Trust is going to continue to maintain the car parks, communal gardens and roads on the part of Le Grand Clos estate which it owns and manages.

Le Grand Clos at Mont a L'Abbe forms part of the larger estate Le Clos Vaze and is partly owner-occupied and partly social rented. Our property managers, Brunel Management, have looked after the car parking arrangements for the JHT section of the estate ever since the tenants moved in.

The original intention had been for the Parish of St Helier to eventually take over this responsibility.

However, when the parish approached the JHT's lawyers with a view to transferring ownership, it became clear that the car-parking arrangements previously agreed with our tenants would not hold good under parish ownership. The parish would have been able to impose any car-parking conditions it considered appropriate once the roads and car parks come under its jurisdiction. It also became clear that the

parish wanted to permit car parking on the estate, possibly linked to a residents' car parking scheme. This would have incurred a cost to our tenants and also reduced the number of spaces available to them.

'The Trustees of the JHT wanted to protect our tenants' existing parking arrangements but for technical reasons the parish was unable to agree,' explained JHT Chairman Michael Van Neste. 'The Trustees decided that meeting the expense of taking on the car park, roads and communal gardens was in the interest of our tenants.'

Getting ready for winter

Winter is coming so be prepared. There are a few jobs around the house that you should do to get your home ready for cold, wet weather.

- Check smoke alarms. Test your fire alarms to make sure they are working properly, changing the batteries if necessary. Ideally you should test them weekly as statistics show that in one in every eight house fires attended by fire and rescue services, the smoke alarm failed to work, largely due to flat or missing batteries.
- Windows and doors. Windows and sliding doors will be closed during the winter more than they are in the summer, so get them prepared. Clean and dry them thoroughly and use a silicone spray on all moving parts of windows and the runners on doors to protect them whilst they are in hibernation over the winter.
- If you have a balcony or patio area, make sure that anything you leave out is secure and can't be blown away in high winds.
- Keep a CD case in your car – ideal as a makeshift device for scraping ice from the windscreen.

JHT performs well in annual comparison

The Jersey Homes Trust has once again performed well in an annual benchmarking exercise against UK housing associations.

The exercise looks at things such as operating costs, management costs and rent arrears for each property.

	UK associations	Jersey Homes Trust
Operating costs (weekly/annual)	£54.62 £2,840	£40.07 £2,084
Management costs (weekly/annual)	£17.47 £908	£11.66 £606
Rent arrears at year end	4.8%	0.21%
Void stock (empty homes)	1.75%	0.00%

'Management costs' include all administration costs, management fees, accountancy and audit fees, property insurances, PI insurance and legal and professional fees. 'Operating cost' includes all of the above, plus all repairs and maintenance and bad debts.

'We are delighted to be able to demonstrate how cost-effective the Jersey Homes Trust is through this comparison exercise,' commented JHT Chairman Michael Van Neste. 'It is also a useful exercise to measure consistency of performance by JHT.'

The JHT, which was established 20 years ago to provide affordable homes for Island residents, is based on an 'outsourcing model', which means that it does not employ any staff, either to run it or to maintain the properties it owns.

'The benchmarking exercise shows that we are on the right track when it comes to delivering best value for the people of Jersey,' Mr Van Neste added.

Condensation – the causes and how to avoid it

As autumn and winter approach, conditions inside the home become more conducive to the production of condensation. Condensation occurs when moist air comes into contact with cooler air or a colder surface forming droplets of water usually on non-absorbent surfaces such as windows or tiles.

Unless the cause is tackled or the areas regularly wiped down, mould can occur which is

both unsightly and eventually damaging. The Trust's managers regularly receive calls from tenants who believe they have rising damp but when they investigate they find that it's not damp at all, it's the effect of condensation, which can be prevented.

Two reasons condensation is more likely to occur during the colder months is because people are less likely to open windows and are more likely to dry washing indoors. Steam created in unventilated kitchens and bathrooms will also create condensation. Modern building methods – double glazing and increased insulation – are also to blame because there is nowhere for the steam to escape.

But there are ways to minimise condensation – without freezing in the process!

- Leave interior doors open so that the temperature throughout your home remains constant.
- If you don't have a drying space for clothes use a tumble drier (but remember to attach a ventilator).
- When cooking, close the kitchen door and open the windows. Use an extractor fan if you have one. The same goes for the bathroom when bathing or showering.
- If moisture does build up on surfaces, wipe it down regularly to avoid mould.
- Consider a dehumidifier if necessary.
- Condensation can be a problem, but its effects are fairly easy to alleviate.

Telephone List:

Jersey Homes Trust Managers:
01534 750270
Jersey Water :
01534 707300

Crimestoppers:
0800 555 111
Department of Employment and Social Security:
01534 445505

Health and Social Services
(all enquiries):
01534 442000

Affordable Housing Gateway:
01534 448944
Jersey Gas (main switchboard):
01534 755500

Jersey Gas (emergency 24 hour service):
01534 755555
Citizens' Advice Bureau:
0800 735 0249

Jersey Electricity (main switchboard):
01534 505460
Fire Service:
01534 445951

Jersey Electricity (emergency 24 hour service):
01534 505050
JT:
01534 882882